

Workers Awareness and Understanding of Labor Rights and Obligations in the Workplace

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Article Info

Article history:

Received: July 11, 2025

Revised : November 21, 2025

Accepted: November 30, 2025

Keywords:

Awareness, Obligations,
Rights, Workers

Abstract

ABSTRACT

Background of study: Workers' awareness of their rights and obligations within Indonesia's employment social security system remains relatively low, particularly among informal workers. Although BPJS Ketenagakerjaan provides comprehensive protection against occupational risks, many workers still lack a clear understanding of program benefits and participation requirements, limiting the effectiveness of national social protection efforts.

Aims and scope of paper: This paper examines the role of BPJS Ketenagakerjaan in improving workers' awareness of their rights and obligations as participants in employment-based social security. The study explores existing outreach strategies, levels of worker literacy, barriers to participation, and the implications for overall social protection.

Methods: A qualitative literature review method was employed by synthesizing secondary data from academic articles, government regulations, and BPJS Ketenagakerjaan reports published within the last ten years. The analysis identifies recurring issues related to worker knowledge, program implementation, and institutional challenges.

Result: The findings show that BPJS Ketenagakerjaan plays an important role in disseminating information, expanding membership, and improving service accessibility. However, workers' understanding of program benefits remains limited, participation in the informal sector is relatively low, and employer compliance is often inconsistent. Existing socialization efforts have not fully closed the awareness gap, especially among vulnerable worker groups.

Conclusion: The study concludes that improving workers' awareness requires more targeted and continuous education programs, stronger employer enforcement, and broader collaboration among government institutions. Enhancing literacy and participation is essential to achieving more comprehensive and equitable labor protection in Indonesia.

To cite this article: Simangunsong, M., Simanjuntak, P.N., Rayhan, A., Gurung, L., Pahlevi, H., Riady, Y., Ajmal, M. (2025). Workers' Awareness of Rights and Obligations. *International Journal of Sustainable Business, Management and Accounting*, 1(2), 79-87.

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INTRODUCTION

The protection of workers has become a central pillar in Indonesia's national labor system, particularly amid the increasingly dynamic and high-risk nature of the modern workforce. The Social

Security Administration Agency for Employment (BPJS Ketenagakerjaan) serves as a key institutional mechanism entrusted with providing comprehensive labor protection through programs such as Work Accident Insurance, Death Insurance, Old Age Insurance, and Pension Insurance (Anwar et al., 2023). These programs are mandated by the 1945 Constitution, which underscores every citizen's right to social security to support a dignified standard of living. However, the effectiveness of these programs relies heavily on workers' awareness and understanding of their rights and obligations as participants in the national employment social security system (Madya, 2024).

Existing studies reveal that workers' literacy regarding employment social security remains relatively low, especially among those in the informal sector, who often face unstable working conditions and limited access to information. This lack of awareness contributes to the persistently low participation rates in social security programs, impeding national efforts to expand inclusive and sustainable labor protection (Sari & Agus Satmoko Adi, 2020). Moreover, many companies—particularly micro, small, and medium enterprises—have not fully complied with the legal obligation to register their workers with BPJS Ketenagakerjaan. Such non-compliance is driven by inadequate knowledge of regulatory requirements and insufficient government enforcement, leading to significant gaps in worker protection (Cicuh et al., 2022).

Although BPJS Ketenagakerjaan has implemented numerous outreach and educational strategies—including direct socialization, digital platforms, and cross-institutional collaborations—their overall effectiveness remains limited. This is reflected in the high proportion of non-active participants and the low coverage among vulnerable groups such as informal workers, migrant workers, and low-income earners (Putu et al., 2025). Enhancing workers' awareness of program benefits, participant responsibilities, and claim procedures is therefore essential for strengthening social protection, improving welfare, and reducing socio-economic vulnerability associated with occupational risks (Pradipta et al., 2025).

While the growth in BPJS Ketenagakerjaan membership in recent years shows a positive trend, this increase does not fully indicate a deep understanding of the program among workers. Many participants join simply due to employer requests or administrative necessity rather than genuine awareness of their labor rights (Putri et al., 2024). This situation highlights the need for a comprehensive academic investigation into how BPJS Ketenagakerjaan contributes to enhancing workers' awareness, the effectiveness of its outreach strategies, the barriers to participation, and the role of regulatory enforcement in shaping compliance (Manik & Nst, 2025).

Given these conditions, this study is crucial for examining the strategic role of BPJS Ketenagakerjaan in raising workers' awareness of their rights and obligations within the social security system. The insights generated are expected to provide meaningful contributions to academic discourse and offer policy recommendations aimed at strengthening labor protection, improving program implementation, and expanding equitable access to social security in Indonesia.

METHOD

This research uses library research, which uses a qualitative descriptive approach to describe and thoroughly analyze phenomena based on secondary data (Siregar, 2024). Qualitative research is a type of research that is more descriptive and usually uses analysis. According to Daniyanti et al. (2025), cited in the book *Methodologies in Social Research* by Yesudhas et al. (2017), argues that reality is plural-dimensional and interactive in an exchange of social experiences that each individual interprets, is the basis of qualitative research. This approach was selected because it enables thorough information gathering, analysis, and synthesis from a variety of trustworthy sources, including scholarly publications, official reports from the Ministry of Manpower of the Republic of Indonesia and BPJS Ketenagakerjaan, as well as literature that explores the theories and concepts of worker protection and social security.

Data was collected through literature searches in academic databases such as reference books, Google Scholar, JSTOR, and Research Gate, including scientific articles, official reports from BPJS Ketenagakerjaan and the Ministry of Manpower of the Republic of Indonesia, as well as literature discussing theories and concepts on social security and worker protection. Furthermore, the sources found were selected based on their relevance, credibility and contribution to the research topic. Over the past ten years, this publication was prioritized to ensure the data collected was accurate and reliable. To find patterns and issues related to BPJS Ketenagakerjaan's efforts to increase employee awareness, data from various sources were combined and thoroughly evaluated. Furthermore, the results of the literature review are presented in a narrative form that incorporates key findings and, where necessary, is accompanied by tables or graphs to explain quantitative data found in the literature. This research aims to provide a complete and up-to-date picture of the role of BPJS Ketenagakerjaan in raising awareness of employee rights and obligations.

Therefore, this article will discuss "Analysis of the Role of BPJS Employment in Raising Workers' Awareness of Rights and Obligations". The problem formulations studied in this study are:

1. What is the level of awareness of workers regarding rights and obligations related to social security from BPJS Employment?
2. What is the impact of workers' lack of understanding of the benefits of BPJS Ketenagakerjaan on their participation?
3. To what extent is BPJS Ketenagakerjaan socialization effective in raising workers' awareness?
4. What administrative penalties apply to businesses who fail to register their personnel with BPJS Ketenagakerjaan?
5. What are the effects on workers' social protection of the growth of BPJS Ketenagakerjaan memberships?

Based on the formulation of the problem above, the objectives of this study are:

1. Analyzing the level of awareness of workers regarding rights and obligations related to social security from BPJS Employment.
2. Analyzing the impact of workers' lack of understanding of the benefits of BPJS Ketenagakerjaan on their participation.
3. Measure the extent to which BPJS Ketenagakerjaan socialization is effective in raising workers' awareness.
4. Being aware of the administrative penalties imposed on businesses that fail to register workers with BPJS Ketenagakerjaan.
5. Analyzing the development of the number of BPJS Ketenagakerjaan memberships and its implications for workers' social protection.

This research is very important to understand the strategic role of BPJS Ketenagakerjaan as a social protection tool capable of increasing workers' awareness of their rights and obligations, especially in the ever-changing and complicated world of work. Therefore, the results of this literature review are expected to provide a strong scientific basis for academics, practitioners, and policy makers to create better programs and interventions to strengthen labor protection in Indonesia.

RESULTS AND DISCUSSION

BPJS Employment (Social Security Organizing Agency) is a social security program that is the responsibility and obligation of the state to provide certain socio-economic protection and its implementation uses an insurance mechanism (Rajagukguk, 2025). This is written in Article 28 H paragraph (3) of the 1945 Constitution, which emphasizes that "Everyone has the right to social security that enables his or her full development as a human being with dignity". There are two social guarantees provided by the government, namely BPJS Health and BPJS Employment. Both have

different functions. BPJS Employment is only intended for workers, while BPJS Health is intended for all levels of society (Sutrisno, 2020).

BPJS Ketenagakerjaan has five types of social security programs for workers, namely: Work Accident Insurance (JKK), Death Insurance (JK), Old Age Insurance (JHT), and Pension Insurance (JP). According to the National Social Security System Law No. 40/2004, to obtain health, work accident, death, pension, and old-age insurance, a person must meet the five basic requirements of a social security program. In terms of membership, BPJS Employment provides social security to both Wage Earners (PU) and Non-Wage Earners (BPU) (Nugroho, 2021). Non-wage earner participants include workers who carry out economic activities or businesses independently to obtain income from their activities or businesses; this includes employers, workers outside employment relationships, self-employed workers, and workers outside employment relationships who do not receive wages (Priastuty & Widya, 2023).

Workers have many rights protected by BPJS Ketenagakerjaan, which improves their welfare. Here are some of the benefits that BPJS Ketenagakerjaan offers them. First, it provides social security protection to formal workers, such as pensions, old age, work accidents, death, and holidays. Workers will feel more secure and protected from financial risks with this protection. Second, it improves quality of life: Workers can obtain a better quality of life by having BPJS Ketenagakerjaan social security. Workers can also better plan for their future, such as saving for retirement or saving for old age, as they do not have to worry about health costs or other financial risks. Third, workers can get social security protection without paying much, as the affordable BPJS Ketenagakerjaan premium is paid monthly and calculated based on the salary received. Fourth, getting health services BPJS Ketenagakerjaan also gives workers access to affordable and quality health services (Claudia & Umar, 2024).

Workers can get cheaper health care when they go to clinics or hospitals that cooperate with BPJS Ketenagakerjaan. This will greatly help employees maintain their health and productivity. Fifth, build the habit of saving money: With BPJS Ketenagakerjaan, workers can build a habit of saving for the future. A portion of the premium will be set aside to be put into a retirement account, which can be used by workers to pay for their children's education or prepare for retirement (Claudia & Umar, 2024). For legal workers in Indonesia, BPJS Employment is very important. BPJS Ketenagakerjaan not only protects workers with complete social security, but also helps them learn to save money and get good and cheap healthcare (Firdausi & Putera, 2023). Formal workers must go to the nearest BPJS Ketenagakerjaan office to register. Filling out the forms for registration and paying the initial premium are part of this registration process. Workers will receive a social security card and BPJS Ketenagakerjaan membership number once the registration process is complete. Workers must pay the BPJS Ketenagakerjaan premium every month (Muhammadiyah et al., 2023). Payments can be made at post offices, banks, or through mobile banking applications. If workers do not pay premiums regularly, they will lose social security protection from BPJS Ketenagakerjaan. In addition, workers must comply with all applicable provisions and regulations at BPJS Ketenagakerjaan. For example, workers must immediately report work accidents to BPJS Ketenagakerjaan and submit work accident insurance claims (Anggriani, 2016).

Workers will feel more secure and protected from financial risks by utilizing BPJS Ketenagakerjaan benefits. They can also build better savings habits and better plan for their future. Therefore, registering with BPJS Ketenagakerjaan is one of the important steps for legal workers in Indonesia to get complete social security protection (Dasopang et al., 2024). If companies do not enroll their employees into the BPJS Employment program, they will face administrative consequences such as written warnings issued by BPJS, fines issued by BPJS, or deprivation of certain public services to be provided by the government at the request of BPJS, and sanctions for deprivation of certain public services to the Employer, such as business licenses, tender permits, and business-related licenses (Basofi & Fatmawati, 2023).

Many studies show that there are still many companies in Indonesia, especially small and medium enterprises, that have not fully provided social security rights to their employees by registering them with BPJS Ketenagakerjaan. This is despite the fact that BPJS Employment registration is an obligation regulated by the government, and companies that do not comply may be subject to administrative sanctions. Furthermore, many employees are not aware of the benefits they receive, especially protection from the risk of work accidents guaranteed by BPJS Ketenagakerjaan. This lack of understanding has an impact on the low participation of workers in the social security program, resulting in less than optimal social protection for workers (Nasution & Daulay, 2025).

One way BPJS Ketenagakerjaan communicates with the community to increase the number of informal workers is by conducting socialization. Socialization activities are expected to provide an understanding of the importance of becoming a member of the employment social security program (Rahman & Gani, 2020). To increase employee participation, BPJS Ketenagakerjaan conducts socialization in various ways, both directly and indirectly. However, according to the head of the BPJS Ketenagakerjaan membership field, overall, the socialization carried out by BPJS Ketenagakerjaan to increase employee participation in the informal sector can still be considered less effective (Lestari & Yusrizal, 2023). This is because prior socialization efforts have failed to raise public knowledge of the significance of enrolling in the employment social security program in order to mitigate risks associated with the workplace .

The number of BPJS Ketenagakerjaan participants has increased, though, with 61.08 million individuals as of December 2023, of whom 68.05% are active participants and 31.95% are not. This suggests that involvement has improved, which is a crucial social capital for BPJS Ketenagakerjaan to offer workers full protection and benefits. This increase also confirms the importance of continuing to conduct socialization and awareness-raising efforts, so that more workers, especially in the small and medium business sector, can be registered and feel the benefits to the fullest. The development of BPJS Ketenagakerjaan membership shows a positive trend, with active participants reaching 43.5 million by the end of 2024. This increase has implications for broader social protection for workers, including better access to social security benefits and protection from occupational risks (Arimbi et al., 2022).

To boost involvement and safeguard more migrant workers, BPJS Ketenagakerjaan has taken a number of actions, such as:

1. Educating Indonesian migrant workers on the Minister of Manpower Regulation (Permenaker) Number 4 of 2023 regarding Social Security. The registration and claim submission procedures are made simpler in compliance with this legislation. Furthermore, without increasing their contributions, PMIs taking part in BPJS Ketenagakerjaan receive seven additional perks, for a total of 21 benefits.
2. In response to Presidential Instruction No. 2 of 2021, BPJS Ketenagakerjaan and the Ministry of Foreign Affairs (Kemenlu) signed a Memorandum of Understanding on November 11, 2023, at the Embassy of the Republic of Indonesia (KBRI) in Singapore. The Ministry of Foreign Affairs supports infrastructure and facilities to maximize the employment social security program for migrant workers overseas, in accordance with the Presidential Instruction.
3. On December 18, 2023, in honor of International Migrant Day, BPJS Ketenagakerjaan introduced a new function in the JMO program called Click to Call. With this function, PMI can call the BPJS Ketenagakerjaan call center directly at any time, from any location, and for free to obtain information and complaint channels. JKK and JKM claims can also be submitted using this feature through JMO.

Since most female workers are employed in the unorganized sector, including domestic work, and are therefore at risk of poverty, BPJS Ketenagakerjaan also promotes a rise in the number of its members. Through donations for the payment of employment social security contributions from contributors' corporate social responsibility funds (TJSL), the disadvantaged Worker Protection

Program continues to assist protect disadvantaged workers. 10,164 donor business entities with a donation value of Rp48,497 million were registered by BPJS Ketenagakerjaan in 2023, which is more than the number in 2022. In 2023, 481,598 people were among the BPU who received donations Of membership fees; this was a reduction from 2022 (Integrated Report BPJS Ketenagakerjaan 2023, p. 76).

The functions of BPJS Ketenagakerjaan for workers include:

1. Providing work accident insurance program
2. Providing a death benefit program
3. Providing old-age insurance program
4. Providing a retirement guarantee program

In carrying out this function, BPJS Ketenagakerjaan has duties, among others:

1. Conducting and/or receiving participant registration
2. Collecting and collecting contributions from participants and employers
3. Receiving contribution assistance from the Government
4. Managing social security funds for the benefit of participants
5. Collecting and managing data on social security program participants
6. Providing information about the implementation of social security programs to participants and the public.

With financing that is affordable for employers and workers, this program provides basic protection for participants if they face socio-economic risks such as accidents, illness, pregnancy, maternity, disability, old age, and death.

If companies other than state administrators do not meet the requirements to register their employees as BPJS participants, they may be subject to administrative sanctions. Administrative sanctions can be in the form of:

1. Written reprimand: conducted by BPJS
2. Fines: carried out by BPJS
3. Not receiving certain public services: carried out by the government or local government at the request of BPJS

Sanctions for not being able to receive certain public services imposed on Employers other than State Organizers, such as:

1. Business-related licenses
2. Permits required to participate in project tenders
3. Permission to employ foreign workers
4. Permits for companies providing worker or labor services
5. Building construction permit

BPJS Ketenagakerjaan is actually intended for workers, sometimes it is not only companies that do not want to take care of this but there are also workers who do not understand the importance of BPJS Ketenagakerjaan and do not take care of making BPJS Ketenagakerjaan due to lack of knowledge about this, so that many companies are cheating their workers. The number of companies that do not take care of or register their workforce as members of the BPJS Ketenagakerjaan is due to a lack of supervision from the government so that many companies do not heed the regulations made by the government and ultimately make workers lose because they do not get their rights.

CONCLUSION

The growing social protection In Indonesia is both an opportunity and a challenge in realizing employment security. In this context, organizations such as BPJS Ketenagakerjaan are not only responsible for carrying out administrative tasks, but are also positioned as agents of social and economic transformation. Their efforts are not limited to policy implementation, but also highlight the need for organizations that are flexible and adaptable to diverse work environments, especially in the informal and perigirikan sectors. Raising awareness must be situated within a broader discourse of social progress and participatory governance. On the one hand, future frameworks should emphasize shared responsibility and co-creation, where states, employers and workers collaboratively contribute to a well-functioning social ecosystem. This requires the focus to shift from compliance to empowerment and from outreach to rigorous education. In light of these developments, it is imperative to look at re-strategizing for institutional engagement. This is not just about technological advancements and legal reforms, but also about defining the boundaries of relationships between interested parties. Through the adoption of a rights-based, culturally aligned, and context-sensitive workforce paradigm, BPJS Ketenagakerjaan can more effectively address structural gaps and contribute to long-term improvements in the national labor market.

ACKNOWLEDGMENT

We would like to express our sincere gratitude for the valuable guidance and assistance from BPJS Ketenagakerjaan Pattimura Branch Office Medan in this internship activity. The guidance provided really helped us improve our understanding of the importance of having social security at BPJS Ketenagakerjaan, especially in terms of protection against work accidents and security for old age. This mentoring not only helped us in managing claims and administration of Work Accident Insurance (JKK) but also provided valuable knowledge and experience in the world of work. We appreciate the support and contribution of BPJS Ketenagakerjaan Pattimura Branch Medan for its guidance and mentoring that has had a positive impact on us as interns.

AUTHOR CONTRIBUTION STATEMENT

All authors contributed substantially to the completion of this manuscript. Michelle Simangunsong led the conceptualization of the study, developed the research framework, and prepared the Introduction and Abstract. Putri Natalia Simanjuntak designed the research methodology, conducted literature selection, and wrote the Methods section. Ahmad Rayhan carried out the analysis and synthesis of literature and contributed to drafting the Results and Discussion section. Habieb Pahlevi provided theoretical refinement, edited the manuscript, and prepared the Conclusion and policy implications. Lina Gurung assisted in data interpretation, enriched the manuscript with additional references, and ensured the accuracy of citations. Yasir Riady reviewed the manuscript structure, improved the logical flow, and provided critical revisions for clarity. Muhammad Ajmal validated the academic rigor of the content, ensured consistency across sections, and supported the final proofreading and formatting. All authors have read and approved the final version of this manuscript and share equal responsibility for its integrity.

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