Abstract

Job loss insurance (JKP) is an additional post-employment social security program the issuance of the Job Creation Act is given specifically to workers who have termination of employment with the acquisition of benefits in the form of cash, access to job market information, and job training. This program is not fully running, because there is a minimum requirement for the contribution period and participant activity before to apply for benefits. The presence of job loss insurance (JKP) as in social security system in the sector of employment has become a pillar of hope for Indonesian workers who have not received insurance when they lose their jobs. This research is important to find out and understand the prospect of providing job loss insurance (JKP) in protecting workers who have termination of employment and the readliness of the organizer in implementing the job loss insurance program (JKP).

The research method used in writing this law is empirical juridical descriptive. This method is done by collecting primary data from observation, distributing questionnaires, and interviews, then secondary data from literature study, then analyzed using qualitative analysis methods in order to obtain an explanation, information, as well as feedback regarding job loss insurance.

The results of this study indicate the prospect of providing job loss insurance (JKP) has not been able to fully protect workers have been terminated. The existence of checking the participation of the social security program as a membership requirement will cause many workers not having the opportunity to lose their jobs. The benefit especially cash is of low value and according to workers will not be enough for capital trying to be independent. Almost one year after the implementing regulations were issued, the organizers are not fully ready to implement a loss guarantee program work yet, it can be seen from the low level of understanding of workers have the opportunity to become respondents and resource persons, technical guideline that are not available yet, as well as systems and guidance human resources act as service implementers are still in the process.

Keywords: Job Loss Insurance, Workers, Termination of Employment, Protection