

Possible expansion of JKK, JP and JKP in disaster response

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Scheme objective

Incidence	Available schemes
Job loss	Unemployment insurance scheme (JKP)
Old-age	
Invalidity	
Death	
Invalidity due to occupational injury	Employment injury insurance scheme (JKK)
Death due to occupational injury	

Benefits (1)

Scheme	Recipients	Benefits
JKP	Unemployed workers	25-45% of wage up to 6 months
		Job search assistance
		Up-/Re-skilling supports
JP	Older persons (age 58+)	363,300 – 4,357,900 rupiah (OB)
	Permanent total disabled person	100% of OB (IB)
	Widow/Widower	50% of OB/IB (WB)
	Orphan (max. 2; <23 years old)	50% of OB/WB
	Parent (max. 1; single & no child)	20% of OA/IB

Benefits (2)

Scheme	Recipients	Benefits
JKK	Temporary disabled person	100% of wage for the 1st year, 50% thereafter
	Permanent total disabled person	70% of wage up to 80 months
	Permanent partial disabled person	1.5-70% of wage up to 80 months
	Widow/Widower	60% of wage up to 80 months
	Heir	10 million rupiah + 12 million rupiah
	Children (max. 2; <23 years old)	1.5-12 million rupiah every year

Eligibility conditions

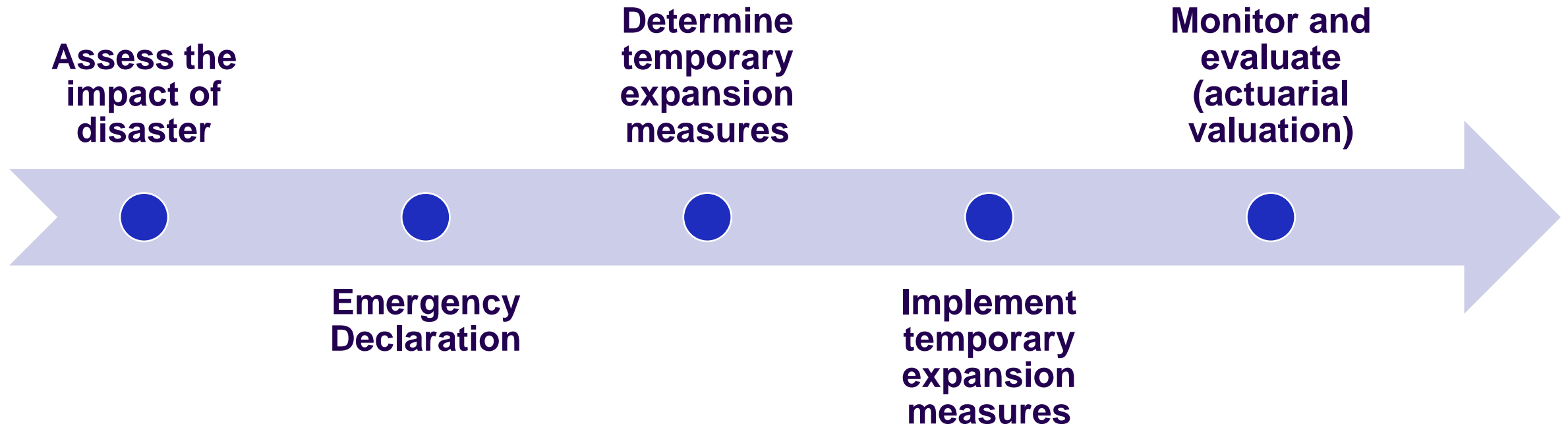
Scheme	Recipients	Eligibility conditions
JKP	Unemployed workers	12 months of contributions within the last 24 months, including 6 consecutive months; and involuntarily became unemployed
JP	Older persons (age 58+)	15 years of contributions
	Permanent total disabled person	15 years of contributions, or a minimum of one month of participation in JP and a contribution density rate of 80%
	Widow/Widower, Orphans, Parent	15 years of contributions, or a minimum of one year of participation in JP and a contribution density rate of 80%
JKK	Temporary disabled person, Permanent total/partial disabled person, Widow/Widower, Heir, Children	Employment injury incurred during work or commute



Example of JKP temporary expansions in disaster response

Parameter	Base	Measure
Contribution requirement	12 months of contributions within the last 24 months, including 6 consecutive months	<u>6 months</u> of contributions within the last 24 months (horizontal expansion)
Benefit	25-45% of last wage	<u>50%</u> of wage (vertical expansion)
Duration	6 months	<u>9 months</u> (vertical expansion)
Contribution due	Every month	<u>Postpone</u> by one month without penalty
Continuation of benefits	Submit job applications at least 5 times or participate in 1 job interview every month	<u>Exempt</u> it for one month without penalty
Reporting	Mandatory report through Siap Kerja	<u>Exempt</u> it for one month without penalty

Post disaster actions – who will do what?



Frequency of actuarial valuation

Scheme	Legal requirements	Reference
JKK	Article 29: The amount of contribution and benefit for participants will be periodically evaluated every 2 years .	Government Regulation No.44/2015
JP	Article 28 (4): The amount of contribution as referred to in section (3) should be evaluated at least 3 years by considering the national economy condition and the actuary obligation sufficiency.	Government Regulation No.45/2015
JKP	Article 12 (1) The contribution rates and upper limit of wages shall be periodically evaluated every 2 years by taking both the national economic conditions and the calculation of the adequacy of actuarial obligations into account.	Government Regulation No.37/2021

▶ **THANK YOU**

This presentation has been prepared by Ippei Tsuruga. Please contact Ippei Tsuruga (tsuruga@ilo.org) for more details.

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