



**EFFECTIVENESS OF IMPLEMENTATION OF DEATH INSURANCE AND  
WORK ACCIDENT INSURANCE POLICIES FOR FISHERMEN**  
(Qualitative Study in Cilamaya District, Karawang Regency)

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**Abstract**

*Fishermen are a group of informal sector workers who face high occupational risks, particularly the risk of work accidents and death at sea. The Indonesian government, through the Social Security Agency (BPJS Ketenagakerjaan), has implemented Death Insurance (JKM) and Work Accident Insurance (JKK) policies for fishermen as part of social protection. However, the effectiveness of these policies' implementation at the local level remains problematic. This study aims to analyze the effectiveness of the implementation of BPJS Ketenagakerjaan's JKM and JKK policies for fishermen in Cilamaya District, Karawang Regency. The study used a qualitative approach with a case study method. Data collection techniques were carried out through in-depth interviews, field observations, and documentation. Research informants included fishermen participating and non-participating in BPJS Ketenagakerjaan, village officials, and representatives of related agencies. The results show that the implementation of the JKM and JKK policies has not been fully effective, characterized by low levels of participation, limited socialization, and fishermen's lack of understanding of the program's benefits. Supporting factors for implementation include local government commitment and ease of registration procedures, while inhibiting factors include the characteristics of fishermen's work, low social security literacy, and dependence on government assistance. This study recommends strengthening policy communication strategies and synergy among stakeholders to increase the effectiveness of social protection for fishermen.*

**Keywords:** *policy implementation, BPJS Employment, fishermen, social security, policy effectiveness*

**Abstrak**

Nelayan merupakan kelompok pekerja sektor informal yang memiliki tingkat risiko kerja tinggi, khususnya risiko kecelakaan kerja dan kematian saat melaut. Pemerintah Indonesia melalui BPJS Ketenagakerjaan telah mengimplementasikan kebijakan Jaminan Kematian (JKM) dan Jaminan Kecelakaan Kerja (JKK) bagi nelayan sebagai bagian dari perlindungan sosial. Namun, efektivitas implementasi kebijakan tersebut di tingkat lokal masih menjadi persoalan. Penelitian ini bertujuan untuk menganalisis efektivitas implementasi kebijakan JKM dan JKK BPJS Ketenagakerjaan bagi nelayan di Kecamatan Cilamaya, Kabupaten Karawang. Penelitian menggunakan pendekatan kualitatif dengan metode studi kasus. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi lapangan, dan dokumentasi. Informan penelitian meliputi nelayan peserta dan non-peserta BPJS Ketenagakerjaan, aparat desa, serta perwakilan instansi terkait. Hasil penelitian menunjukkan



bahwa implementasi kebijakan JKM dan JKK belum sepenuhnya efektif, ditandai dengan rendahnya tingkat kepesertaan, keterbatasan sosialisasi, serta minimnya pemahaman nelayan terhadap manfaat program. Faktor pendukung implementasi meliputi adanya komitmen pemerintah daerah dan kemudahan prosedur pendaftaran, sedangkan faktor penghambat meliputi karakteristik pekerjaan nelayan, rendahnya literasi jaminan sosial, dan ketergantungan pada bantuan pemerintah. Penelitian ini merekomendasikan penguatan strategi komunikasi kebijakan dan sinergi antar pemangku kepentingan untuk meningkatkan efektivitas perlindungan sosial bagi nelayan.

**Kata kunci:** implementasi kebijakan, BPJS Ketenagakerjaan, nelayan, jaminan sosial, efektivitas kebijakan

## **I. INTRODUCTION**

Fishermen are one of the worker groups vulnerable to social and economic risks. Their dependence on natural conditions for fishing activities places them at risk of occupational accidents, loss of income, and even death. Despite their significant contribution to food security and the national economy, fishers are often marginalized in the social protection system.

The Indonesian government is attempting to address this issue through a social security policy for workers managed by the Social Security Agency (BPJS Ketenagakerjaan). The Death Benefit (JKM) and Work Accident Benefit (JKK) programs are designed to provide financial protection for workers, including fishermen, who are informal sector workers. This policy aligns with the mandate of Law Number 40 of 2004 concerning the National Social Security System.

However, in practice, the implementation of social security policies for fishers has not always been optimal. Various studies have shown that low participation rates, limited outreach, and administrative obstacles are key challenges to policy implementation. This situation is also evident in Cilamaya District, Karawang Regency, where the majority of coastal communities depend on the fishing sector for their livelihoods.

This research is crucial to assess the extent to which the BPJS Ketenagakerjaan's JKM and JKK policies are effectively implemented at the local level. Using a qualitative approach, this study seeks to understand the reality of policy implementation from the perspective of fishermen as the primary target group.

## **II. THEORETICAL STUDIES**

### **Public Policy Implementation**

Policy implementation is a crucial stage in the public policy cycle. Edwards III stated that the success of policy implementation is influenced by four main variables: communication, resources, implementer disposition, and bureaucratic structure. Without effective implementation, public policy has the potential to fail to achieve its stated objectives.

In the context of social policy, implementation is not only administrative, but also communicative and participatory. Policies must be understood by target groups so they can be accessed and utilized optimally.

### **Policy Effectiveness**

Policy effectiveness refers to the degree to which policy objectives are achieved according to established plans. Dunn explains that effectiveness can be measured through the alignment between policy outputs and community needs. In social security policies, effectiveness can be seen from the level of participation, benefit utilization, and the impact of protection on recipients' welfare.

### **Employment Social Security for Fishermen**

Fishermen, as informal sector workers, face structural challenges in accessing social security. The BPJS Ketenagakerjaan (Social Security for Workers) and JKK (Social Security for Workers) programs aim to provide basic protection in the form of death benefits, work-related accident treatment costs, and disability benefits. However, the characteristics of fishermen's work which does not have a fixed income often becomes an obstacle to the sustainability of participation.

## **III. RESEARCH METHODS**

This research uses a qualitative approach with a case study method. The research location is Cilamaya District, Karawang Regency, a coastal area where the majority of the population works as fishermen.

### **Data Collection Techniques**

1. In-depth interviews with fishermen participating and non-participating in BPJS Ketenagakerjaan, village officials, and relevant parties.
2. Field observations of fishermen's activities and the policy socialization process.

3. Documentation in the form of participant data and related regulations.

#### **Data Analysis Techniques**

Data analysis was conducted through data reduction, data presentation, and conclusion drawing. Data validity was maintained through triangulation of sources and techniques.

#### **IV. RESEARCH RESULTS**

The research results show that the implementation of the BPJS Ketenagakerjaan (Social Security and Social Security Agency)'s (JKM) and JKK (Social Security and Social Security Agency) policies in Cilamaya District has not been fully effective. Most fishermen have not registered as active participants. The lack of outreach has prevented fishermen from comprehensively understanding the program's benefits.

From a policy communication perspective, information regarding JKM and JKK tends to be top-down and unsustainable. Outreach is often conducted ceremonially without follow-up assistance. In terms of resources, limited field staff hinders reaching all fishing communities.

However, there are supporting factors for implementation, such as the provision of contribution subsidies from the local government and ease of registration through village officials. Fishermen who have benefited from JKK tend to have a positive perception of the BPJS Ketenagakerjaan program.

#### **V. CONCLUSION**

This study concludes that the implementation of the BPJS Ketenagakerjaan Death Benefit and Work Accident Insurance policies for fishermen in Cilamaya District has not been optimally effective. Low participation and low understanding among fishermen are key indicators of the policy's ineffectiveness.

This study recommends strengthening community-based policy communication strategies for fishermen, enhancing the role of village officials as agents of socialization, and integrating social security policies with fishermen empowerment programs.

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