

Original Research

BPJS Employment Strategy in Guaranteeing Occupational Health and Safety (OHS) for Non-Wage Earners (NWE) in the Fisheries Sector

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University, West Aceh Regency, Indonesia.Email: lisawati453@gmail.com**How to cite this article:** Wati L, Fitriani, Rismawati, Ernawati, Marniati. BPJS Employment Strategy in Guaranteeing Occupational Health and Safety (OHS) for Non-Wage Earners (NWE) in the Fisheries Sector. *Health Dynamics*, 2024, 1(7), 223-229. <https://doi.org/10.33846/hd10701>**Copyrights:** © 2024 by the authors. This is an open access article under the terms and conditions of the Creative Commons Attribution – NoDerivatives 4.0 International (CC BY-ND 4.0) license (<https://creativecommons.org/licenses/by-nd/4.0/>).**ABSTRACT**

Background: BPJS (Badan Penyelenggara Jaminan Sosial or Social Health Insurance Administration Body) employment data for Meureubo District in 2023 shows that 85 work accident victims died or disappeared during inclement weather, and 18 out of 21 fishermen who had minor accidents required occupational health and safety insurance. However, out of over 500 fishermen in the district, only 176 are registered with BPJS Employment. This study aims to explore BPJS Employment's strategy in ensuring occupational health and safety for non-wage workers in the fishing sector. **Methods:** The research employs a qualitative method with a descriptive approach, using observation and interviews for data collection. The study includes seven informants: four fishermen as main informants, and three key informants - the head of participation, a special account representative, and a case manager. Data analysis involves data reduction, data presentation, and drawing conclusions. **Results:** BPJS Employment's strategy includes urging agencies to protect fishermen's rights, conducting promotive and preventive outreach, creating informational materials, engaging in regional empowerment, and employing a 3-4-5 strategy (three main strategies, four focuses, and five key elements). These efforts aim to increase awareness and participation among fishermen. **Conclusion:** BPJS Employment Meulaboh faces several obstacles, such as limited understanding of the program among local government and communities, low public awareness about the importance of social security, and irregular income among fishermen, hindering their ability to pay contributions. Consequently, the goal of ensuring occupational health and safety in the fishing sector remains unachieved, as many fishermen are not registered with BPJS Employment.

Keywords: BPJS employment; occupational health safety; fishermen; strategy

1. INTRODUCTION

Fishing is a profession conducted on the surface of seas, brackish, and fresh waters, involving activities such as catching fish. Fishermen are highly susceptible to work-related accidents and diseases. This vulnerability often leads to a decline in their overall health, which is a fundamental concern for every individual.⁽¹⁾ Data in Indonesia, during 2002-2018, recorded 26 fishing vessel accidents. From this tragedy, 248 people, 12 people died and 564 people were declared missing. In 2019 the KNKT (National Transportation Safety Committee) investigated 25 cases of fishing vessel accidents, 32 people were declared dead and 43 victims were missing.⁽²⁾ Aceh Province is one of the geographical areas where the

population is fishermen. Aceh Province West Aceh Regency itself is one of the provinces that has quite large natural wealth potential, especially in the fisheries sector. The fisheries sector has become one of the mainstay sectors of Aceh Province, approximately 55% of Aceh's population depends on this sector either directly or indirectly. Meureubo District is in West Aceh Regency. Some people work as fishermen.⁽³⁾

Based on BPJS Employment data in Meurebo District, 85 victims of work accidents were found who died and even disappeared during rainy and stormy weather. And there were 18 out of 21 fishermen who experienced minor accidents. Of the approximately 500 fishermen in Meureubo, only 176 fishermen are registered for occupational health and safety insurance by BPJS Employment.⁽⁴⁾ Work as a fisherman carries a very high level of danger and risk depending on weather conditions and erratic wind is a very difficult condition for traditional fishermen to face.⁽⁵⁾ Activities carried out by people who work as fishermen include; catching fish, shrimp, crabs and squid so that fishermen need health and occupational health protection. Occupational Health and Safety (OHS) is a right for workers in the informal and non-formal sectors, as well as fishermen. Fishermen are one of the most popular informant jobs in coastal areas. Fishermen's lack of knowledge about OHS is one of them. factors causing work accidents. Occupational safety and health is an activity to create a safe, comfortable work environment and a way to improve and maintain the health of workers, both physical, spiritual and social. Occupational safety and health specifically aims to prevent or reduce accidents and their consequences, and to safeguard vessels, work equipment and caught products.⁽³⁾

According to Employment Law No. 24 of 2011 concerning Social Security Administering Bodies, it is stated that all workers in Indonesia and/or foreigners who work in Indonesia for six months are required to register as members of BPJS Employment. BPJS Employment (Social Security Administering Body) is a public program that provides protection to workers to overcome certain socio-economic risks and is administered using a sharia insurance mechanism. As a State Institution that operates in the field of social insurance, BPJS Employment is the implementer of the Employment Social Security Law (No. UU, 2023). This law is a manifestation of the government's concern for workers, many regulations that favor workers have

been made, one of which is regulations regarding worker welfare, both social and economic, which are mandated by the BPJS Employment insurance agency, in order to protect workers from risks. - work risks that may occur, and social and economic security for workers and their families when something happens to the workforce which causes the worker to lose their job due to a work accident resulting in death or total disability, BPJS Employment is one of the insurance companies.⁽⁶⁾

In BPJS Employment, there are two types of membership that the public can participate in, namely Non-Wage Workers and Wage Recipients (also called PU in Indonesia). The differences between non-wage workers and wage recipients include, not-wage recipient is BPJS employment membership which is usually intended for workers who work independently, such as business owners, artists, doctors, lawyers, freelancers. As well as informal sector workers, for example farmers, public transportation drivers, motorbike taxi partners, traders and fishermen. Meanwhile, PU is BPJS employment membership which is intended for participants who receive wages, salaries and other forms of compensation from their employers. BPJS Employment PU participants include State Civil Apparatus (Aparatur Sipil Negara or ASN), private employees, BUMN employees, and others. BPJS employment provides social security programs to Indonesian workers on the basis of protecting workers from unexpected risks. There are 5 programs offered to workers, namely Old Age Security, Pension Security, Work Accident Insurance, Death Security, and Job Loss Insurance.⁽⁷⁾

BPJS Employment for non-wage earners workers, one of which is the fishing sector, namely for the Work Accident Insurance program in the form of health services (care and treatment) according to medical needs, and compensation in the form of money. Death Benefit is provided in the form of cash in the form of death benefits, periodic benefits, funeral costs with a total compensation of IDR 42,000,000 and children's education scholarships. Old Age Security is in the form of cash, the amount of which is the accumulation of all contributions that have been paid plus the results of its development.⁽⁸⁾ The social security in question applies to all professions in Indonesia. This also applies to fishermen who work to catch fish at sea. Where we all know that Indonesia is the country with the largest ocean area. So that the wealth and food resources in the

sea are the people's right to utilize them. So there needs to be efforts to protect and empower people who work as fishermen. Where fishermen are one of the important initial capital for national development. So, the government must be able to protect the rights and also meet the needs of fishermen. The form of protection of the rights of fishing communities can be in the form of social security provided or facilitated by the state. Especially one of them is sea fishermen on the coast of West Aceh Regency. Where the West Aceh Regency area itself has a coastline length of 50.55 km with a sea water area of 80.88 km² with a variety of ecosystems that have rich catches from fisheries. Where most of the people who live on the coast are fishermen. These fishermen mostly operate small boats for fishing. The small size of the ship and the large number of passengers on board create a large potential for accidents. The large risk of accidents faced by fishermen is a sign that the safety of fishermen in Indonesia, especially those in West Aceh, really requires health and work safety guarantees. However, there are still many fishermen who are not registered with the BPJS Employment guarantee, so research is needed on the BPJS Employment strategy in ensuring occupational health and safety for non-wage-earning workers in the fishing sector.

2. METHODS

The research method used was qualitative research. Qualitative research is an effort to present the social world and its perspective on aspects of concepts, behavior, perceptions and human problems that are studied using in-depth observation.⁽⁹⁾ This research is qualitative research with a descriptive approach. The definition of descriptive, namely a research method that examines an object, condition or event to create a description or explanation through the data collected and then draw conclusions.⁽¹⁰⁾ Data collection techniques in this research used observation, interview and personal documentation data collection techniques. Delivering an interview is the activity of obtaining information or data directly by asking several questions to the informant, interviews are conducted face to face and verbally.⁽¹¹⁾ Researchers also obtained data from literature studies such as articles and the official BPJS Employment website to obtain information. In this research, the informant selection technique was used, namely purposive sampling. Purposive sampling is a sampling technique with certain considerations, namely

the person or source who is considered to best understand the information we are going to research.⁽¹⁰⁾ The data source in this research is BPJS Employment employees, totalling 26 employees. In this research, the researcher chose several informants who suited the researcher's needs to obtain data correctly and accurately. There were 7 informants in this study, namely 4 main informants who were fishermen and 3 key informants. Key informant 1 serves as head of membership division, key informant 2 served as account representative, and key informant 3 served as case manager. This research was conducted at BPJS Employment Meulaboh on 28-29 December 2023. The data analysis techniques in this research are data reduction, data presentation, and drawing conclusions.⁽¹⁰⁾

3. RESULTS

What are the Strategies Implemented by BPJS Employment to Guarantee OHS Non-Wage Earners for the Fishermen's Sector?

The strategy carried out from the results of interviews with key informant 1, it was stated that "BPJS has a vulnerable worker program, so we appeal to every agency and company, if there is a CSR, it can be used to protect vulnerable workers, including workers from the fishing sector. Call on every service such as the West Aceh Fisheries and Maritime Service to provide protection for fishermen's rights. When fishermen go out to sea, there is a high risk of drowning or when on a boat there can also be trauma to their hands. So, in this social security protection, there will be fishermen's rights, namely that medical costs will be covered until they recover. We also implemented the 345" strategy.

Key informant 2 also added that "The strategy implemented by BPJS Employment in ensuring occupational Health and Safety Non-wage workers in the fishing sector is that we carry out outreach to fishermen around our work area, our work area is in five districts, there are Simeulue, Nagan Raya, Abdya, Aceh Jaya, West Aceh." So, in all of this, we carried out massive and coordinated outreach, both to the fishermen directly and to the sea commanders, so there we explained that fishermen also need occupational Health and Safety because whatever profession they are in, there is a risk of work accidents. "We made brochures and banners in fishermen's villages so that they would know about the BPJS program in ensuring the health and safety of fishermen."

The statement from key informant 3 was that *"Our strategy is to take a closer approach to regional empowerment, if basically we will go deeper into fishermen, automatically we will open up more opportunities called shield agents, our agents will be more knowledgeable in providing information to the public specifically fishermen or non-recipients of wages for information workers and carrying out promotive and preventive activities."*

What is the Program Implemented to Guarantee OHS Among Non-Wage Earners in Fisheries Sector?

The program implemented to guarantee occupational Health and Safety Non wage workers in the fishing sector from the results of interviews with 3 key informants *"In the non-wage-earning sector, namely fishermen, they can take part in three programs, namely there are work accident retirement savings and death benefits, so the mandatory program is only 2, namely work accidents and death, with the contribution being one percent of the reported salary for work accidents, while the death insurance contribution is 6,800, while the old age savings is around 2% of the reported salary, provided that the Work Accident Insurance contribution and death insurance contribution are contributions that are mutual cooperation, contributions that cannot be taken, while old age savings are contributions that can be taken when the fisherman needs funds."*

What is the Aim of Implementing the BPJS Employment Strategy in Ensuring OHS Among Non-Wage Earners in Fisheries Sector?

The aim of implementing the BPJS Employment strategy in ensuring OHS non-wage workers for the fishing sector, from the results of interviews with 3 key informants stated *"The aim of the strategy is to increase awareness of fishermen to register themselves with BPJS employment as well as increase coverage for the non-recipient sector. The goal has not been achieved because only a few fishermen have registered with BPJS employment because there are several obstacles and later we will try to create a new strategy to make it easier for these fishermen to register with BPJS employment."*

What are the Obstacles in Implementing the BPJS Employment Strategy in Guaranteeing OHS Among Non-Wage Earners in Fisheries Sector?

Obstacles faced from key informant answers 1 States that *"One of the obstacles is still a lack of understanding by local governments and the community regarding the BPJS employment program. To overcome these*

obstacles create shield agents, we create opportunities like worker vacancies, these shield agents are the ones who try to enter society which protects the non-wage earner category, to reach the community more deeply."

Statement from key informant 2 that *"Most fishermen do not always get a monthly wage or a daily wage."* So, sometimes even with contributions of 16,800 per month they sometimes don't have the money to pay their contributions, maybe in the future fishermen who are categorized as extreme poor will be *"Later we might collaborate with large companies to carry out CSR for fishermen."*

Informant 3 added that *"The obstacle is indeed awareness of how we increase public awareness of the importance of having social security."* For example, if people already know what the benefits of social security are, they will search for information without being asked to be registered in the BPJS employment program. *"That is the challenge, how to increase social security literacy among our working community."*

What are the Benefits of BPJS Employment for the Fisheries Sectors' NWE?

Benefits from BPJS employment according to Main informant 1 stated that *"For you, you are happy, you are happy to have help, for example if an accident occurs there is coverage from BPJS employment."* Meanwhile, main informant 2 stated that *"For you, there is no evidence that you feel the benefits of the program, because there has never been an incident or disaster while at sea. But looking at friends who have used it is very useful for us fishermen because we can pay for medical expenses and maintenance and no longer need to pay for medical expenses."* Likewise, main informant 3 stated that *"For you, you have never felt the benefits of the BPJS employment program, because thank God you have never experienced a disaster, so you have never felt the benefits, but according to you, this program is very helpful. for fishing workers like us if an accident or other disaster occurs."* In addition, the statement from main informant 3 stated that *"There are many benefits, for example when we have an accident while at sea, the medical expenses are paid for until he recovers, so he doesn't have to pay for treatment, then as long as he doesn't go to work, he can also get compensation if he can't work, for example fishermen This was an accident."*

4. DISCUSSION

Strategy Implemented by BPJS Employment in Guaranteeing OHS Among Non-Wage Earners in Fishermen's Sector

The results of the research show that the strategies implemented include calling on each agency to provide protection for workers' rights by each agency such as the West Aceh Fisheries and Maritime Service to provide protection for the rights of vulnerable fishermen such as fishermen, conducting promotional and preventive outreach to fishermen, making brochures and banners in fishing villages so that they know about the BPJS program in ensuring the health and safety of fishermen's work, taking an approach to regional empowerment by opening up more opportunities called shield agents, agents to provide information to fishing communities, and using strategy 345. Strategy is a large-scale plan that is oriented towards the far future and is determined in such a way as to enable the organization to interact effectively with its environment in competitive conditions, all of which are directed at optimizing the achievement of the goals and various targets of the organization concerned.⁽¹²⁾ Strategy 345 is a BPJS Employment strategy which focuses on 3 main strategies, 4 focuses and 5 key elements which aim to provide health and safety guarantees for the fishing sector.⁽¹³⁾ Three main strategies: retention (maintaining the number of participants already involved so that they remain active in the existing program), intensification (increasing the involvement and contribution of registered participants by expanding the services or benefits provided to fishermen), and expansion (attracting more new participants to following programs offered to fishermen). This strategy focuses on four specific areas, namely village ecosystems, market ecosystems, e-commerce & SMES, and vulnerable workers. To support these efforts, five key elements are used, namely agency systems, numbers, supply chains, auto-debit, and compliance & positive supervision.

Program Implemented to Guarantee OHS Among Non-Wage Earners in Fisheries Sector

The programs implemented from the research results show that BPJS Employment organizes 3 programs in the fishing sector non-wage earners, namely work accident insurance, second death insurance and third old age insurance with 2 mandatory

programs, namely work accident and death. The program is defined as a series of activities that are carefully planned and whose implementation takes place in a continuous process, and occurs in an organization involving many people.⁽¹⁴⁾ In line with BPJS Employment (2021) which states that the benefits of the BPJS Employment program for non-wage earner workers are for the Work Accident Insurance program in the form of health services (care and treatment) according to medical needs, and compensation in the form of money. Death Benefit is provided in the form of cash in the form of death benefits, periodic benefits, funeral costs with a total compensation of IDR 42,000,000 and children's education scholarships. Old Age Security is in the form of cash, the amount of which is the accumulation of all contributions that have been paid plus the results of the development. There are 3 programs, namely work accident insurance, death insurance, and old age insurance. These programs provide similar protection as in the Wage Recipients sector, but do not include pension guarantees and job loss guarantees.⁽⁸⁾

Objectives of Implementing the BPJS Employment Strategy in Guaranteeing OHS Among Non-Wage Earners in Fisheries Sector

The aim of implementing the BPJS Employment strategy in ensuring OHS among non-wage earners in the service sector The research results showed that the aim was to increase awareness of fishermen to register with BPJS employment in order to ensure occupational health and safety in the fishing sector. However, this goal has not been achieved. Goals are statements about things that need to be done to achieve the vision, carry out the mission, solve problems, and deal with regional strategic issues faced. The goal is attention and direct action. In addition, challenging goals can mobilize energy, increase effort, and increase persistent effort and can lead to satisfaction and motivation or frustration if the goal is not achieved.⁽¹⁵⁾ The most important or important benefit of BPJS Employment is work accident insurance, work accident insurance also provides compensation for death due to work accidents. The first function of BPJS Employment is to obtain work accident insurance. Workers will later receive protection against the risk of accidents in work relations. Apart from that, also when on business trips or suffering from illness due to the work environment. Participants will receive unlimited costs, namely

according to medical needs until the worker recovers. Participants will also receive wage compensation while they are not working. Death compensation due to work accidents will also be given to participants' families.⁽¹⁶⁾

Obstacles in Implementing the BPJS Employment Strategy in Guaranteeing OHS Among Non-Wage Earners in Fisheries Sector

The obstacles faced in the research results show that obstacles in implementing the strategy include a lack of understanding of the local government and the community regarding the BPJS employment program, a lack of public awareness about the importance of having social security, and fishermen not always getting a monthly wage or salary. daily so there is no money to pay the dues. Constraints are obstacles with circumstances that limit, limit, block or prevent predetermined achievements.⁽¹⁷⁾ In line with research conducted by Siregar (2024) which states that problems related to slowing membership growth and low public awareness of social security protection, NWE participants are generally those who work outside formal employment relationships, so their income is unstable and does not have a plan, mature finances, plus work with high risks that is not commensurate with the level of wages received.⁽¹²⁾

Benefits from BPJS employment for Non wage workers Fishery Sector

Benefits of BPJS Employment in the fishing sector. In the research results, it was found that fishermen felt many benefits from the existence of BPJS Employment, such as getting full coverage from BPJS when they had an accident, receiving compensation when they were unable to work after an accident, and being protected by guarantees from BPJS Employment. The definition of benefit according to the Big Indonesian Dictionary (KBBI) is use or benefit, profit or profit. From the definition above, it can be said that the benefits obtained will certainly cause changes to a certain function in an institution.⁽¹⁸⁾ Research conducted by Syachrezi et al. states that the presence of the BPJS Employment program as an employment social security program is a form of public service and the government's responsibility towards its community in order to provide protection for workers, both formal workers and informal workers.⁽¹⁹⁾

5. CONCLUSION

BPJS Employment is very necessary in terms of ensuring the occupational health and safety of Wage Recipients and Non-Wage Earners workers. One example of a NWE worker is a fisherman. Fishermen really need this guarantee because working as a fisherman is not easy and carries many risks due to unexpected events that result in losses. But unfortunately many fishermen are not registered as Social Security participants. With the BPJS Employment Strategy, namely using the 345 strategy, calling on every department such as the West Aceh Fisheries and Maritime Service to provide protection for the rights of vulnerable workers such as fishermen, carrying out promotive and preventive outreach to fishermen, making brochures and banners in fishing villages for them. know what the BPJS program is about ensuring the health and safety of fishermen, taking an approach to regional empowerment by opening up more opportunities called shield agents, agents to provide information to the fishing community. However, this strategy has not achieved its goals because there are still many fishermen who have not registered as BPJS Employment participants. This is caused by various obstacles such as a lack of understanding by the local government and the community regarding the BPJS employment program, a lack of public awareness about the importance of having social security, and fishermen not always getting monthly wages or daily wages so there is no money to pay their contributions. Researchers hope that the government can take part in requiring all BPU's in the fishing sector to follow this guarantee system, because by taking part as BPJS Employment participants, the occupational health and safety of fishermen will be guaranteed.

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Conflict of Interest

The authors declare no conflict of interest.

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