

Active Labor Market Policy in Indonesia: Challenges of the Pre-Employment Card, Wage Subsidy, and Job Loss Insurance Programs

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Abstract

Active Labor Market Policy (ALMP) has become a key instrument in addressing employment challenges in Indonesia, particularly in the aftermath of the COVID-19 pandemic and the enactment of the Omnibus Law on Job Creation in 2020. This study analyzes the implementation, constraints, and impacts of three main ALMP programs—Pre-Employment Card (Kartu Prakerja), Wage Subsidy (BSU), and Job Loss Insurance (JKP)—on worker welfare. Employing a qualitative literature-based approach, data were gathered from academic journals, government reports, and ministerial-level statements. Findings indicate that these programs improved workers' skills and financial stability, though they also faced challenges such as low digital literacy, weak data validity, and suboptimal interagency coordination. The study recommends improved program design, enhanced digital infrastructure, and continuous evaluation to maximize long-term impacts.

Keywords: Employment; Labor; Active Labor Market Policy; Pre-Employment Card; Wage Subsidy; Unemployment Insurance; Indonesia.

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1. Introduction

1.1. Regulations of ALMP in Indonesia

The enactment of Indonesia's Omnibus Law on Job Creation (Law No. 11/2020), widely known as *Undang-Undang Cipta Kerja*, marked a pivotal regulatory reform aimed at boosting employment, improving the investment climate, and enhancing labor market resilience. Initially passed in 2020, the law sought to streamline regulations across multiple sectors, including labor, and was later revised through the issuance of Government Regulation in Lieu of Law (Perppu) No. 2/2022 and ratified as Law No. 6/2023. One of the core pillars of the law is the development and expansion of Active Labor Market Policies (ALMPs), which materialized through three flagship programs: the Pre-Employment Card (*Kartu Prakerja*), the Wage Subsidy (*Bantuan Subsidi Upah* or BSU), and Job Loss Insurance (*Jaminan Kehilangan Pekerjaan* or JKP).

The Pre-Employment Card program, originally designed for labor market interventions under normal economic conditions, was envisioned as a blended learning mechanism to enhance workforce skills through digital platforms. It aimed to reform Indonesia's long-standing vocational training system by leveraging online training delivery and performance-based incentives. However, the program's launch in early 2020 coincided with the onset of the COVID-19 crisis. In response, the government swiftly repurposed *Kartu Prakerja* into a semi-social assistance scheme targeting laid-off workers and informal sector participants affected by the pandemic. During the 2020–2022 period, the program adopted a crisis-response orientation, combining cash transfers with access to digital upskilling. In its post-pandemic phase starting in 2023, *Kartu Prakerja* entered an "adaptive" period, gradually transitioning back to its initial role as a labor-market activation tool. The legal basis of the program is stipulated under Government Regulation (Peraturan Pemerintah) No. 23/2021 on Labor Market Development, supported by the Coordinating Minister for Economic Affairs Regulation No. 17/2020 and most recently refined through PerMenko No. 17/2022.

In contrast, the Wage Subsidy Program (*BSU*) was an emergency measure developed specifically to cushion the labor market from the economic fallout of COVID-19. As part of the ALMP framework under the Job Creation Law, BSU provided monthly cash transfers to low-wage formal workers to support household consumption and prevent mass layoffs during the peak of the crisis. Implemented in 2021 and 2022, the program targeted workers earning below a certain wage threshold and registered with BPJS Ketenagakerjaan. The technical framework was outlined in Ministry of Manpower Regulation (Permenaker) No. 14/2020 for the 2020 cycle, followed by Permenaker No. 16/2021 and Permenaker No. 10/2022, which adjusted eligibility criteria and budget allocation in line with the pandemic's trajectory. BSU served as a short-term intervention to maintain labor market stability and prevent vulnerable groups from falling deeper into poverty.

The Job Loss Insurance program (*Jaminan Kehilangan Pekerjaan* or JKP) represents a long-term structural reform aimed at enhancing employment security under normal economic conditions. Unlike BSU, JKP was not intended as a mass crisis response but rather as a safety net for individual workers affected by layoffs due to business cycles, automation, or structural shifts. Officially launched in 2022, once the acute phase of the COVID-19 crisis had subsided, JKP offers three main benefits: cash transfers for a limited period, access to career counseling and job placement services, and vocational training tailored to

reintegration needs. The program is regulated under Government Regulation No. 37/2021 on the Implementation of Job Loss Insurance and further detailed in Minister of Manpower Regulation No. 15/2021. JKP reflects Indonesia’s gradual shift toward a more inclusive and comprehensive labor protection system, ensuring that displaced workers receive not only income replacement but also the tools to reenter the workforce.

Together, these three programs—designed under different economic contexts but rooted in the same legal foundation—illustrate Indonesia’s evolving approach to Active Labor Market Policies: one that balances immediate crisis response with long-term workforce development and social security enhancement.

1.2. Crisis of COVID-19 pandemic and Early Implementation of ALMP

Indonesia is grappling with multifaceted labor market challenges driven by economic globalization and rapid technological progress (Rahmatutik & Laksmono, 2023). These issues were intensified by the COVID-19 pandemic, which began in early 2020 and severely disrupted various economic sectors, particularly employment (Putra, Sanusi, & Muhyidin, 2023; Al Ayyubi et al., 2023).

According to data from Statistics Indonesia (BPS), the country’s labor force has grown significantly from 138.22 million in 2020 to 152.1 million in 2024. The labor force participation rate (LFPR) also increased to 70.1% in 2024, reflecting a rise in the number of individuals entering the workforce (Ministry of Manpower, 2024).

However, this surge in labor force numbers has not been matched by adequate job creation. The open unemployment rate peaked at 7.07% in 2020 due to the impact of the COVID-19 pandemic, before declining to 4.91% in 2024. While this trend appears positive, underlying structural challenges remain—most notably the predominance of vulnerable and informal employment in many sectors. These conditions underscore the urgency of strengthening labor market policies that not only address short-term disruptions but also promote decent, formal, and sustainable work in the long run (Ministry of Manpower, 2024).

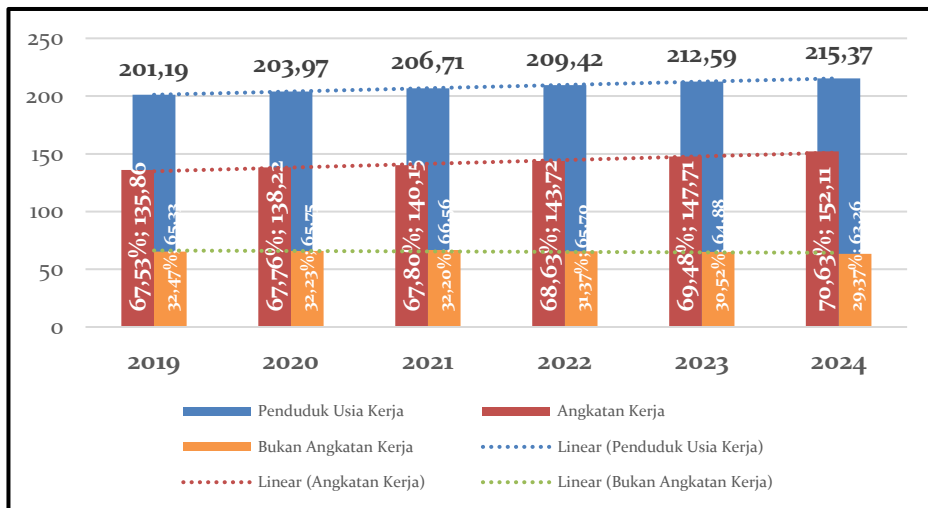


Figure 1. Trends in Working-Age Population, Labor Force, and Non-Labor Force in Indonesia, 2019–2024

Source: Various publications of BPS (2025), processed by author (2025).

Figure 1 illustrates the trends in the working-age population, labor force, and non-labor force in Indonesia from 2019 to 2024. Based on data from Statistics Indonesia (BPS, 2024), processed by the Policy Development Center of the Ministry of Manpower for the *Indonesia Employment Outlook 2025–2029 (2024)*, the number of working-age individuals increased steadily from 201.19 million in 2019 to 215.37 million in 2024. In line with this, the labor force also expanded from 135.86 million (67.53%) in 2019 to 152.11 million (70.63%) in 2024. Conversely, the number of individuals categorized as outside the labor force declined from 65.33 million (32.47%) in 2019 to 63.26 million (29.37%) in 2024 (Ministry of Manpower, 2024).

The employment crisis triggered by COVID-19 not only increased unemployment but also amplified broader labor market challenges across society. A key issue is the lack of workforce skills aligned with the demands of an increasingly dynamic and technology-driven labor market (Anggara, 2024). Additionally, high unemployment rates among youth and women have emerged as critical concerns requiring urgent and effective policy interventions (Anggara, 2024). These challenges are not unique to Indonesia but reflect a global need for systematic and collaborative solutions (Nguyen et al., 2023).

To address this situation, the Indonesian government swiftly enacted the 2020 Job Creation Law, aimed at enhancing labor market flexibility while strengthening social protections through Active Labor Market Policies (ALMPs) (Putra & Sanusi, 2024). ALMPs actively support unemployed workers and job seekers by equipping them with better skills and preparing them for modern labor market challenges (Nguyen et al., 2024). Within this framework, Indonesia launched three flagship programs: the Pre-Employment Card Program, Wage Subsidy Assistance (BSU), and Job Loss Insurance (JKP) (Tobing et al., 2022; Muhyiddin et al., 2022; Putra & Sanusi, 2024). Each program has distinct objectives but collectively aims to foster an inclusive, competitive, and sustainable labor market.

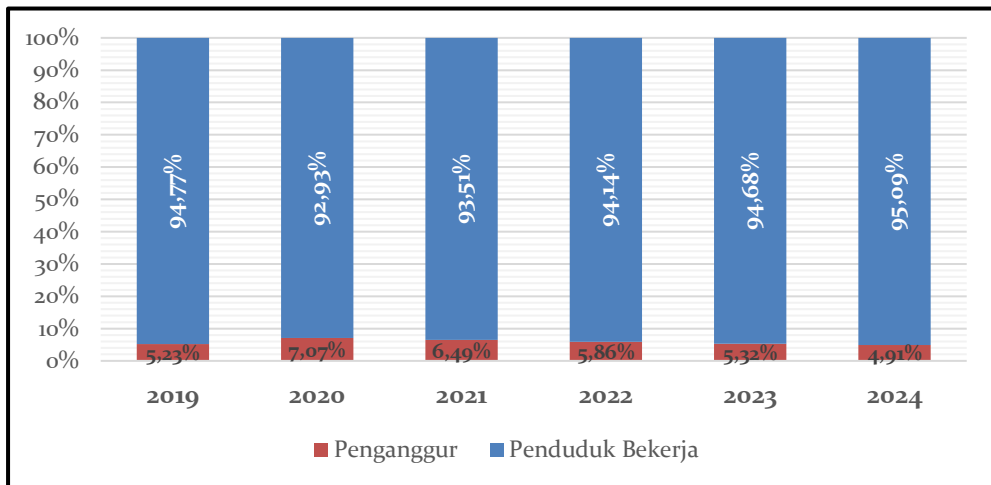


Figure 2. Trends in Employment and Unemployment in Indonesia, 2019–2024
Source: Source: Various publications of BPS (2025), processed by author (2025).

Figure 2 illustrates the trends in employment and unemployment in Indonesia during the 2019–2024 period. Based on data from Statistics Indonesia (BPS, 2024), the proportion of the labor force that was employed remained relatively stable with an upward trend in

recent years. In 2019, 94.77% of the labor force was employed, while unemployment stood at 5.23%. The unemployment rate spiked to 7.07% in 2020, likely due to the economic and labor market disruptions caused by the COVID-19 pandemic. However, the situation began to improve in subsequent years, with unemployment gradually declining to 6.49% in 2021, 5.86% in 2022, 5.32% in 2023, and reaching its lowest level in the period at 4.91% in 2024 (Ministry of Manpower, 2024).

This trend reflects a structural shift in the labor market, marked by a growing number of working-age individuals entering the labor force. It also has important implications for the implementation of active labor market policies—particularly the Pre-Employment Card, Wage Subsidy (BSU), and Job Loss Insurance (JKP) programs. As the labor force expands, programs like JKP become increasingly relevant to ensure adequate protection for displaced workers and to support their reintegration into employment. The declining share of individuals outside the labor force may also indicate the success of efforts to boost labor market participation. Nevertheless, challenges remain, especially in creating quality, sustainable employment opportunities that can accommodate the rising number of jobseekers.

The Pre-Employment Card Program, launched in 2020, is a groundbreaking initiative designed to mitigate the socioeconomic impacts of the pandemic. It seeks to enhance workforce skills through accessible digital training, targeting those directly affected by the crisis, such as laid-off workers, informal sector employees, and young job seekers (Anggara, 2024; Styawati et al., 2021). To date, the program has reached millions of participants nationwide, significantly boosting employability and skills amid intensifying labor market competition (Anggara, 2024).

Meanwhile, the Wage Subsidy Assistance (BSU) program, also introduced in 2020, focuses on maintaining workers' purchasing power during economic strain (Tobing et al., 2022). It specifically supports active workers facing income reductions or vulnerability due to the pandemic, helping them sustain household consumption and contributing to broader economic stability (Tobing et al., 2022).

The Job Loss Insurance (JKP) program, embedded in the Job Creation Law, provides social protection for laid-off workers through cash benefits, skill training, and job placement assistance (Putra & Sanusi, 2024). This initiative aims to offer security and enhance workers' bargaining power in securing better employment opportunities.

Despite their potential, these programs face significant challenges that must be addressed to ensure effectiveness and maximize benefits for workers and society. Key obstacles include limited digital access and literacy, weak data quality and validation, and suboptimal coordination among government agencies (Rahmatutik & Laksmono, 2023; Putra & Sanusi, 2024). These issues demand focused attention from policymakers and stakeholders to develop solutions that ensure the sustainability and impact of these initiatives.

This study aims to contribute valuable insights for crafting more effective and sustainable labor market policies in Indonesia's future.

2. Method

Active Labor Market Policy (ALMP) is widely adopted globally to tackle employment issues such as unemployment and skills mismatches (Nguyen et al., 2023). Unlike Passive Labor Market Policy (PLMP), which focus on direct financial aid to the unemployed without significant efforts to boost employability, ALMPs emphasize programs that enhance workforce skills, create job opportunities, and strengthen connections between job seekers and employers through training, wage subsidies, labor market interventions, and work incentives (van Berkel, 2017; Nguyen et al., 2024).

Research highlights ALMP as strategic tools for reducing long-term unemployment and boosting overall labor productivity (Nguyen et al., 2023). Well-targeted and effective ALMPs can positively impact the broader economy by fostering growth, lowering unemployment rates, and improving social welfare (Putra & Sanusi, 2024).

ALMP is closely linked to the Welfare-to-Work (WTW) concept, which seeks to transition workers from reliance on social assistance to self-sufficiency through active labor market participation (van Berkel, 2017). Emerging as a critique of PLMP, which may foster long-term dependency without addressing structural unemployment causes, WTW encourages individuals to engage in skill training, job searches, and available opportunities, promoting long-term sustainability (van Berkel, 2017).

With technological advancements, digitalization has become crucial for ALMP implementation, particularly in Indonesia. The Pre-Employment Card Program exemplifies digitalization in ALMP by providing broad access to digital training to enhance skills, especially during the COVID-19 pandemic when economic activities shifted online (Anggara, 2024; Styawati et al., 2021). Conceptually, digitalization in this program includes online training access, digital participant selection, and evaluation and certification processes (Styawati et al., 2021). Studies show that digitalization simplifies training access, though challenges like low digital literacy and uneven internet access remain critical barriers to program effectiveness (Styawati et al., 2021).

Conversely, the Wage Subsidy Assistance (BSU) program represents an ALMP approach focused on economic stabilization through direct financial subsidies, particularly during the COVID-19 economic crisis (Tobing et al., 2022). It aims to prevent poverty and support household consumption, contributing to overall economic stability (Tobing et al., 2022). Research indicates that wage subsidies are effective in the short term for maintaining workers' purchasing power and averting deeper economic decline, but implementation challenges, such as beneficiary data validation and inter-agency information system integration, limit their impact (Tobing et al., 2022).

The Job Loss Insurance (JKP) program, another ALMP component, prioritizes social protection for laid-off workers, offering financial benefits, skill training, and job placement support to facilitate quicker and more effective labor market reentry (Putra & Sanusi, 2024). Within the ALMP framework, JKP mitigates the adverse effects of layoffs on individuals and families while enabling workers to upskill through industry-relevant training (Putra & Sanusi, 2024). Key challenges include limited public awareness, suboptimal inter-agency coordination, and administrative hurdles in processing claims.

International studies affirm that integrating skill training and job placement in programs like JKP significantly boosts reemployment rates for laid-off workers (Nguyen et

al., 2024). However, achieving optimal outcomes requires robust coordination among government agencies and effective monitoring mechanisms (Nguyen et al., 2024).

In Indonesia, combining WTW principles, digitalization, wage subsidies, and social protections like JKP offers a comprehensive policy framework to address complex labor market challenges. Yet, success hinges on the government's ability to overcome technical, administrative, and social barriers, including digital literacy gaps, data validation issues, and agency coordination (Rahmatutik & Laksmono, 2023; Putra & Sanusi, 2024). This literature review provides a foundation for deeper analysis of ALMP implementation and its impact on workers' welfare in subsequent sections.

3. Result and Analysis

This study employs a qualitative literature review to examine the implementation of Active Labor Market Policies (ALMPs) in Indonesia, focusing on the Pre-Employment Card Program, Wage Subsidy Assistance (BSU), and Job Loss Insurance (JKP). A literature review was chosen to enable an in-depth exploration of ALMP concepts, implementation, challenges, and impacts.

The review involved collecting and analyzing relevant secondary sources, including academic journal articles, scholarly books, government policy reports, program evaluations, and international publications on employment and labor market policies. Primary sources included national and international journals.

The research process began by identifying keywords such as "Active Labor Market Policy," "Pre-Employment Card," "BSU," "JKP," and "Indonesian labor policy." Literature searches were conducted through online databases like Google Scholar, ScienceDirect, and DOAJ, as well as digital libraries of universities and relevant ministries. Sources were selected based on relevance, data accuracy, and analytical depth.

Analysis followed a thematic approach, categorizing literature into key themes: (1) ALMP objectives and principles; (2) design and implementation of the Pre-Employment Card, BSU, and JKP programs; (3) technical and institutional implementation challenges; and (4) impacts on workforce welfare. Each theme was analyzed comparatively to assess consistency across sources and identify gaps for future policy improvements.

Source triangulation was used to enhance the validity and credibility of findings by cross-referencing academic articles with statistical data from the Central Statistics Agency (BPS) and official reports from the Ministry of Manpower and the Coordinating Ministry for Economic Affairs.

This literature review aims to provide a comprehensive understanding of ALMP implementation in Indonesia, evaluating its effectiveness and challenges through diverse scholarly perspectives. The methodology supports evidence-based policy recommendations to strengthen national labor market strategies.

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4. Results, Analysis, and Discussions

The implementation of ALMPs in Indonesia encompasses three key programs: the Pre-Employment Card Program, Wage Subsidy Assistance (BSU), and Job Loss Insurance (JKP). This section details each program's implementation, drawing on interviews, document analysis, and relevant statistical data.

4.1. Pre-Employment Card Program

In April 2020, as Indonesia faced the devastating economic fallout of the COVID-19 pandemic, the Prakerja Card Program emerged as a lifeline for millions. With lockdowns and social restrictions driving unemployment to a decade-high of 7.07% by August 2020 (BPS, 2020), the nation urgently needed solutions to support its workforce. Grounded in Presidential Regulation Number 36 of 2020 and Ministry of Finance Regulation Number 25/PMK.05/2020, the program was designed to enhance workforce skills through digital training while providing cash assistance to ease financial burdens (Kemenkeu, 2020). It was a bold response to a crisis that had crippled industries and left countless workers and small entrepreneurs struggling.

The program casts a wide net, targeting laid-off workers, micro and small business owners hit hard by the pandemic, and job seekers over 18 not in formal education. Through an official digital platform, participants access tailored online courses aligned with market demands, from digital technology to entrepreneurship, paired with cash incentives to support their needs (Nguyen et al., 2024). In its debut year, the government set an ambitious goal of reaching 5.6 million participants, backed by a IDR 20 trillion budget—IDR 5.6 trillion for training, IDR 13.4 trillion for incentives, and the rest for operations (PMO Kartu Prakerja, 2020). As the pandemic's grip loosened, targets and budgets adjusted: 2.7 million participants with IDR 10 trillion in 2021, 4.5 million with IDR 11 trillion in 2022, and 3 million with IDR 9.3 trillion in 2023 (PMO Kartu Prakerja, 2023). By 2024, the program had reached over 11 million participants nationwide, a testament to its scale and ambition (Anggara, 2024).

The Prakerja Card Program's digital approach has been a game-changer, breaking geographical barriers and enabling access for those in remote areas (Putra & Sanusi, 2024). Evaluations highlight its impact, particularly for youth and women, with most participants reporting stronger technical skills that meet market needs (Anggara, 2024). Yet, challenges persist. Limited internet infrastructure and varying digital literacy, especially in rural areas, have hindered some participants' experiences (Styawati et al., 2021). The reliance on online training has also sparked concerns about engagement, as some note that digital formats can limit deeper understanding of complex material (Styawati et al., 2021).

Beyond skills, the program seeks to empower marginalized groups—those hit by layoffs, income loss, or economic hardship—by fostering self-reliance and reducing societal dependence (Muhyiddin et al., 2022). However, its benefits have not reached all equally. Competitive selection and limited enrollment quotas have left many vulnerable communities underserved. Public scrutiny has also questioned the program's cost-efficiency, given its

significant state budget allocation (Muhyiddin et al., 2022). Despite these hurdles, the Prakerja Card Program remains a pivotal effort to blend social support with human resource development, with its success hinging on addressing inclusivity and refining its approach for greater impact.

4.2. Wage Subsidy Assistance Program (BSU)

Indonesia's Wage Subsidy Assistance Program (BSU), introduced in August 2020, emerged as a pivotal government response to the economic turmoil triggered by the Covid-19 pandemic. Anchored in Minister of Manpower Regulation No. 14/2020, and later refined through Regulations No. 10/2022 and No. 5/2025, BSU sought to stabilize the purchasing power of low-income workers amidst widespread job losses, reduced economic activity due to social restrictions, and declining household consumption. The program aimed to cushion workers' incomes, stimulate domestic demand, and avert a deeper economic downturn, addressing the acute challenges faced by Indonesia's workforce during this period.

The BSU targets formal workers earning up to Rp3.5 million monthly, who are active participants in the BPJS Ketenagakerjaan social security program and not beneficiaries of other social assistance schemes, such as the Family Hope Program (PKH). In 2020, the government set an ambitious target of reaching 15.7 million workers, allocating Rp37.68 trillion to disburse Rp2.4 million per worker over four months. By 2022, the scope narrowed to 8.8 million workers with a budget of Rp8.8 trillion, providing a one-time payment of Rp600,000 per worker. In 2025, the program expanded to include 17.3 million workers and 565,000 non-permanent teachers, with Rp10.38 trillion allocated for Rp600,000 per worker, distributed as Rp300,000 monthly for two months. Disbursements were facilitated through state-owned banks or PT Pos Indonesia, with recipient eligibility verified by BPJS Ketenagakerjaan to ensure precision in targeting.

Implementation of BSU relies on direct bank transfers to eligible workers' accounts, a process that has reached millions across sectors like manufacturing, services, and trade (Tobing et al., 2022). However, interviews with stakeholders reveal significant hurdles, including inaccurate data validation and complex coordination among government bodies, such as the Ministry of Manpower, BPJS Ketenagakerjaan, and banks (Tobing et al., 2022). These challenges have, at times, led to eligible workers being excluded, particularly in the program's early stages in 2020, when administrative bottlenecks were prevalent.

Despite these obstacles, BSU has demonstrably bolstered household consumption stability, indirectly fueling national economic recovery during and post-pandemic. The Coordinating Ministry for Economic Affairs (2025) projects that BSU in 2025 will enhance consumption in the second quarter, a critical period following Eid holidays and before the new academic year. Nevertheless, the reduced subsidy amounts in 2022 and 2025, compared to 2020, have sparked concerns about their sufficiency amid rising inflation and increasing living costs. Persistent issues with data accuracy further underscore the need for urgent improvements to ensure aid reaches its intended recipients effectively (Tobing et al., 2022).

Looking ahead, the program's efficacy hinges on its ability to adapt to evolving economic conditions, such as rising minimum wages and inflationary pressures. Strengthening inter-ministerial coordination and leveraging technology for robust data verification could address existing shortcomings. By doing so, BSU can solidify its role as a resilient fiscal instrument, capable of supporting Indonesia's workforce through future economic shocks.

4.3. Job Loss Insurance Program (JKP)

In the wake of global economic turbulence and domestic challenges, Indonesia introduced the Job Loss Protection Program (Jaminan Kehilangan Pekerjaan, JKP) to safeguard its workforce. Enacted under Law No. 11 of 2020 on Job Creation, reinforced by Government Regulation No. 37 of 2021, and later refined through Regulation No. 6 of 2025, JKP was launched in February 2022 as the nation grappled with the economic scars of the Covid-19 pandemic. With financial benefits, skill training, and job placement support, the program emerged as a cornerstone of social protection, aiming to stabilize the livelihoods of laid-off workers while fostering economic recovery (Putra & Sanusi, 2024; Muhyiddin et al., 2024).

The JKP targets formal wage-earning workers, encompassing those in medium-to-large enterprises enrolled in four BPJS Ketenagakerjaan programs—Occupational Accident, Death, Old-Age, and Pension Security—and small-to-micro enterprises participating in at least three of these (excluding Pension Security). Since 2025, contract workers have been included, though freelance workers remain outside its scope. Eligibility is restricted to Indonesian citizens under 54 years old at registration, who are also enrolled in the National Health Insurance (JKN) program. The Ministry of Manpower set ambitious targets: 10 million workers in 2022, with 8.2 million enrolled; 12 million in 2023, achieving 9.5 million; and 15 million in 2024, though only 11 million were registered. Funded through the state budget (APBN) and a 0.22% Occupational Accident contribution (capped at Rp5 million monthly wages), allocations grew from Rp2.5 trillion in 2022 to Rp3.8 trillion in 2024, underscoring the government's commitment to expanding coverage. Participants receive cash payments (60% of wages for up to six months), access to labor market information, and skill training lasting 1–6 months.

The program's implementation involves a network of institutions, including the Social Security Agency for Employment, the Ministry of Manpower, and training providers (Warsida et al., 2023). A core focus is equipping workers with skills to swiftly reenter the labor market (Putra & Sanusi, 2024). Positive outcomes are evident: participants completing training report higher reemployment rates, with many noting that the skills acquired align with industry demands (Putra & Sanusi, 2024). However, challenges persist. Interviews highlight unclear claim procedures, administrative delays, and coordination issues among agencies (Putri et al., 2024). Labor unions, such as FSB Garteks, point to the program's limited reach, excluding informal workers, and insufficient regional outreach. Participation consistently falls short of targets—achieving only 60–70% annually—due to low employer

compliance and bureaucratic hurdles. Moreover, while funding has surged, the quality of training often misaligns with market needs, and public awareness remains low, necessitating stronger outreach efforts (Muhyiddin et al., 2024).

Looking ahead, JKP holds immense potential to strengthen Indonesia's social protection framework, but it must evolve. Expanding coverage to informal workers, improving training relevance, and enforcing employer registration are critical steps. By addressing these gaps and enhancing inter-agency coordination, JKP can better serve as a lifeline, empowering workers to navigate economic uncertainties with resilience and hope.

4.4. Evaluation in ALMP Implementation

The implementation of Active Labor Market Policies (ALMPs) in Indonesia faces several critical challenges that affect their overall effectiveness and success. First, low digital literacy and limited technological infrastructure pose significant barriers, particularly for the Pre-Employment Card Program, which relies heavily on digital platforms for training and benefit distribution (Styawati et al., 2021). Many participants, especially in remote and rural areas, lack the digital skills needed to access online training, while inadequate internet connectivity and technological infrastructure further restrict participation, resulting in uneven program impact across the population.

Second, coordination among government agencies remains a major challenge (Rahmatutik & Laksmono, 2023). Programs like Wage Subsidy Assistance (BSU) and Job Loss Insurance (JKP) require strong collaboration between entities such as the Ministry of Manpower, the Social Security Agency for Employment (BPJS Ketenagakerjaan), banks, and training providers. Inefficient coordination often leads to administrative delays, data inaccuracies, and suboptimal program delivery. Strengthening inter-agency communication and establishing transparent, integrated mechanisms are essential to improve efficiency.

Third, data validation and accuracy present significant hurdles (Tobing et al., 2022). Inaccurate data validation frequently results in misallocated benefits, where ineligible workers receive aid while eligible ones are excluded. This underscores the need for advanced, technology-driven information systems and regular, accurate data collection to ensure programs are targeted effectively.

Fourth, participant engagement and motivation in ALMP programs are ongoing challenges (Styawati et al., 2021). The lack of direct interaction in online training can reduce participants' motivation, leading to lower engagement and completion rates. This issue is compounded by limited personal guidance in digital learning environments, leaving some participants feeling disengaged. To address this, policymakers and training providers should design strategies to boost active participation, such as blending online and in-person training methods and enhancing interactivity through innovative digital platforms.

To overcome these challenges, Indonesia must adopt a holistic approach, including substantial investments in technological infrastructure, improved inter-agency coordination, advanced data systems, and strategies to enhance participant engagement. These efforts are

crucial to ensuring ALMPs deliver equitable and impactful benefits across all societal segments.

5. Analysis of Challenges of ALMP Programs

The implementation of Active Labor Market Policies (ALMPs) through the Pre-Employment Card Program, Wage Subsidy Assistance (BSU), and Job Loss Insurance (JKP) has had varied impacts on workers' welfare in Indonesia. This section provides a comprehensive analysis of these impacts based on interviews, document studies, and related literature.

5.1. Pre-Employment Card Program

The Pre-Employment Card Program has significantly contributed to improving workers' welfare, primarily by enhancing skills relevant to current industry needs. Research by Anggara (2024) indicates that the program has helped participants increase their employment prospects and income levels. Many participants report securing better jobs or earning higher incomes after completing training (Anggara, 2024; Al Ayyubi et al., 2023).

Notably, the program has had a substantial impact on women and youth groups that typically face greater labor market challenges. It has improved both technical and soft skills, such as communication and time management, which are critical for success in today's labor market (Nguyen et al., 2024). However, these benefits are less pronounced for participants in remote and rural areas with limited digital infrastructure, highlighting the need for broader access to ensure equitable impact (Styawati et al., 2021).

The introduction of the Pre-Employment Card program represents a strategic initiative by the Indonesian government, driven by a strong commitment to supporting its citizens—particularly during the height of the COVID-19 pandemic, when many individuals faced severe economic hardship. The crisis disrupted economic activity across sectors, resulting in diminished productivity and reduced household incomes. This situation was compounded by a decline in national tax revenues, reflecting broader contractions in industrial output, international trade, and economic performance. By the end of March 2020, both public and private sectors reported business slowdowns, largely due to the implementation of work-from-home (WFH) policies. Consequently, Indonesia's tax revenues fell by 2.5% in the first quarter of 2020, directly impacting the national budget. Several key tax categories experienced significant downturns, particularly those reallocated for pandemic response efforts, including corporate income tax and import-related taxes such as Article 22 Income Tax, Article 22 Export Tax, Import VAT, and Luxury Goods Sales Tax (Muhyiddin et al., 2022).

5.2. Wage Subsidy Assistance Program (BSU)

The Wage Subsidy Assistance (BSU) program has had a direct impact on stabilizing workers' economic conditions during the COVID-19 pandemic. According to Tobing et al. (2022), the subsidies effectively maintained workers' purchasing power, supporting household economic stability. In a challenging economic climate, this financial assistance was crucial for workers and their families to meet daily needs.

Beyond financial benefits, BSU has also provided psychological relief by reducing economic stress. Participants reported feeling more secure knowing they could cover

essential expenses despite income reductions (Tobing et al., 2022). However, a key challenge is targeting accuracy, with some eligible workers missing out due to errors in data collection and validation. This points to the need for improved information systems and better inter-agency coordination to ensure aid reaches the right recipients (Tobing et al., 2022).

5.3. Job Loss Insurance Program (JKP)

The Job Loss Insurance (JKP) program has positively impacted laid-off workers by facilitating their return to the labor market. Studies by Muhyiddin et al. (2024) show that participants who completed JKP-provided skill training achieved higher reemployment rates than those who did not. The training is well-aligned with industry demands, enabling workers to secure better job opportunities.

Additionally, the financial benefits provided by JKP have helped participants maintain household economic stability during the job search transition (Muhyiddin et al., 2024; Putra & Sanusi, 2024). However, challenges remain, particularly around public awareness and understanding of claim procedures. Unclear information has prevented some eligible workers from accessing benefits due to a lack of knowledge about the process, underscoring the need for improved outreach efforts (Warsida et al., 2023; Muhyiddin et al., 2024; Putra & Sanusi, 2024).

5.4. Challenges of ALMP Implementation in the Post-Pandemic Economic Landscape

In the aftermath of the COVID-19 crisis, Indonesia's Active Labor Market Policy (ALMP) programs—namely the Pre-Employment Card (Kartu Prakerja), Wage Subsidy (BSU), and Job Loss Insurance (JKP)—continue to face multifaceted challenges. While these programs have proven instrumental during the acute phase of the pandemic, the evolving global and domestic economic context has introduced a new set of structural constraints that test the relevance, responsiveness, and sustainability of each intervention.

5.4.1 Declining Global Demand and Its Impact on Labor-Intensive Industries

One of the most immediate challenges stems from the persistent decline in global demand for manufactured goods, particularly in labor-intensive sectors such as textiles and textile products (TPT). As key export destinations—such as the United States and the European Union—continue to experience slow economic recovery, Indonesia's manufacturing sector has seen a contraction in order volumes and operating capacity. This has disproportionately affected formal and semi-formal workers in sub-sectors like garments, footwear, and woven fabric, many of whom fall into the demographic targeted by ALMP interventions.

While the Pre-Employment Card offers skilling and reskilling pathways, its adaptability to industrial shifts remains limited. The program still lacks strong linkages with industrial restructuring strategies or real-time labor market information that could better align training content with emerging sectoral demand. Similarly, BSU, which functioned as an emergency wage support mechanism, is no longer in operation, leaving affected workers vulnerable amid new waves of factory downsizing and layoffs. Meanwhile, JKP has yet to demonstrate sufficient agility in covering sector-specific risks, particularly for export-dependent industries undergoing prolonged volatility.

5.4.2 Sluggish Global Growth and Indonesia's Slow Recovery

The post-pandemic period has been marked by an uneven and fragile global economic recovery. The World Bank and IMF have revised global growth projections downward for 2024–2025, citing continued geopolitical uncertainty, interest rate tightening, and inflationary pressures. Indonesia, while showing signs of resilience, is still grappling with weak household consumption, a cautious investment climate, and decelerating exports. These conditions directly affect job creation and the effectiveness of ALMPs designed to absorb or redeploy displaced labor.

Kartu Prakerja, now returning to its “normal” format as a training-oriented labor activation tool, must operate in a context of reduced job openings and stagnant productivity in key sectors. The motivation for training participation may weaken if the labor market fails to offer sufficient opportunities post-training. JKP also faces limitations in its effectiveness, as slow economic momentum constrains job-matching outcomes. Furthermore, fiscal pressures on the national budget reduce the possibility of expanding these programs or introducing complementary measures.

5.4.3 The Impact of Protectionist Trade Policies: Trump Tariffs and Beyond

The recent reimplementation of unilateral trade tariffs by the United States—including the 32% tariff on selected Indonesian exports—has added further strain to Indonesia's trade-driven employment sectors. The tariffs, reminiscent of the 2018–2019 trade war, particularly target manufactured goods such as apparel, electronics, and furniture—industries that are both labor-intensive and closely linked to the country's job creation strategy.

These trade shocks expose the limitations of current ALMP designs in responding to external macroeconomic disruptions. The Pre-Employment Card does not yet integrate trade-sensitive risk assessments into its targeting framework. Similarly, BSU, during its operation, was not designed to buffer against sector-specific export shocks, and JKP's eligibility criteria and benefit duration may prove inadequate in cushioning workers affected by prolonged market contraction due to tariffs or shifting global trade routes.

In summary, while ALMP programs such as Kartu Prakerja, BSU, and JKP represent foundational pillars of Indonesia's post-COVID employment strategy, their ability to respond to the layered and evolving nature of global economic shocks remains limited. Strengthening these programs for future resilience will require:

- tighter alignment with industrial policy and export strategies,
- adaptive program design that reflects sector-specific and external vulnerabilities, and
- stronger data integration to anticipate displacements stemming from trade, supply chain, and global demand shifts.

As Indonesia navigates a post-pandemic world shaped by protectionism, technological disruption, and climate-related transitions, its ALMPs must also evolve—beyond crisis response—toward anticipatory labor market governance.

5.5. Discussion and Policy Implications

This study's findings demonstrate that ALMP implementation through the Pre-Employment Card, BSU, and JKP programs has delivered tangible benefits for Indonesian

workers, particularly in enhancing economic welfare and workforce skills. Nevertheless, significant challenges require urgent attention from policymakers and stakeholders (Al Ayyubi et al., 2023).

First, digital literacy and infrastructure gaps remain major barriers to ALMP effectiveness, especially for the Pre-Employment Card Program, which relies heavily on online learning platforms (Styawati et al., 2021). The government should prioritize investments in rural and remote technological infrastructure and expand digital literacy training to ensure equitable access and broader participation among vulnerable groups.

Second, data validation and inter-agency coordination issues observed in the BSU program highlight the urgent need for integrated information systems and improved administrative alignment (Tobing et al., 2022). Developing accurate, transparent data ecosystems and strengthening collaboration across institutions are essential to ensure benefits reach intended recipients efficiently.

Third, the JKP program's limited public awareness and complex claim procedures emphasize the importance of more robust communication and outreach strategies (Warsida et al., 2023; Muhyiddin et al., 2024; Putra & Sanusi, 2024). Enhanced socialization through digital and traditional media, coupled with field-level support from trained facilitators, can help increase participation and clarify entitlements.

Beyond these program-specific constraints, broader macroeconomic factors have introduced new layers of complexity to ALMP implementation in the post-pandemic era. The ongoing decline in global demand—especially in the manufacturing sector and labor-intensive subsectors such as textiles and garment—has led to shrinking export orders and job losses. This structural shift places additional stress on ALMP instruments that were not originally designed to absorb export-oriented economic shocks. As a result, programs like JKP and Kartu Prakerja must evolve to better address reemployment in depressed sectors.

Additionally, Indonesia's economic recovery from COVID-19 remains fragile, with subdued domestic demand and global headwinds constraining job creation. The slow rebound in investment and productivity exacerbates labor market frictions, reducing the number of viable employment opportunities available to ALMP participants. This mismatch threatens the motivational effectiveness of training-based programs like Kartu Prakerja and highlights the need for better integration with industrial development strategies.

Compounding these pressures is the reemergence of global protectionism, exemplified by the Trump administration's 32% import tariff on selected Indonesian goods. Such policy shocks can undermine ALMP outcomes by triggering sudden layoffs in export-dependent industries without a corresponding surge in domestic job absorption. ALMP mechanisms must be strengthened to proactively address such trade-related disruptions through targeted retraining and sectoral labor transition support.

These findings suggest that a holistic, future-oriented approach to labor market policy is urgently needed—one that integrates skill development, wage protection, and social security into a cohesive and adaptive policy ecosystem. In an increasingly volatile global economy, ALMPs must be continuously evaluated and refined to reflect labor market trends, technological shifts, and geopolitical risks. Cross-sectoral partnerships involving the private sector, academia, and civil society can help bridge implementation gaps, ensure program relevance, and promote resilience among Indonesia's current and future workforce.

6. Conclusion and Recommendation

This study concludes that the implementation of Active Labor Market Policies (ALMPs) in Indonesia—through the Pre-Employment Card (Kartu Prakerja), Wage Subsidy Assistance (BSU), and Job Loss Insurance (JKP)—has played a crucial role in enhancing worker welfare during and after the COVID-19 pandemic. These programs have demonstrated effectiveness in improving employability, sustaining consumption capacity, and facilitating reemployment, particularly for workers who experienced layoffs or income shocks.

However, several persistent challenges limit their long-term impact. Digital infrastructure gaps and low digital literacy hinder inclusive access to the Pre-Employment Card Program, particularly in rural and underserved regions. In the BSU program, inconsistencies in beneficiary data and fragmented institutional coordination weakened benefit distribution. For JKP, limited public awareness and bureaucratic complexity in the claims process have resulted in suboptimal participation rates. These issues underscore the need for continuous investment in technological access, integrated data governance, and clearer public communication mechanisms.

Furthermore, the post-pandemic global economic context presents new constraints. The downturn in global demand—particularly in labor-intensive export sectors such as textiles—has led to reduced job opportunities. At the same time, Indonesia's economic recovery remains fragile, with muted investment and consumption trends affecting labor market absorption. The imposition of new international trade barriers, such as the U.S. import tariffs, also poses external risks that can amplify labor market disruptions.

To future-proof ALMPs, the government must adopt a holistic and adaptive strategy—one that integrates skills training, financial protection, and labor market reintegration within a responsive and data-informed policy framework. Cross-sectoral collaboration with private industry, academia, and civil society will be key to ensuring these programs remain relevant, efficient, and equitable. Ultimately, ALMPs can serve not only as instruments of crisis response but as pillars of a more inclusive, competitive, and resilient labor market in Indonesia.

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