

# Implementasi kebijakan manfaat jaminan hari tua di Indonesia = Policy implementation of benefit of old age security in Indonesia

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## Abstrak

Penelitian ini membahas mengenai implementasi kebijakan manfaat Jaminan Hari Tua (JHT) di Indonesia. JHT merupakan program berupa pemberian uang tunai ketika peserta memasuki usia pensiun. Dalam implementasinya, terdapat beberapa kendala yakni banyak peserta yang mengambil manfaat JHT pada usia muda. Hal ini menyebabkan adanya pergeseran filosofi JHT serta adanya perusahaan yang mendaftarkan sebagain baik program, upah dan tenaga kerjanya.

Tujuan dari penelitian ini ialah untuk menganalisis implementasi kebijakan manfaat JHT di Indonesia dan hal yang menentukan keberhasilan implementasi kebijakan manfaat JHT tersebut. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara mendalam dan studi literature. Wawancara mendalam dilakukan terhadap beberapa informan mencakup pihak pemerintah, BPJS Ketenagakerjaan, peserta dan pemberi kerja serta LSM.

Hasil dari penelitian ini yakni impementasi kebijakan manfaat JHT di Indonesia berjalan dengan baik walaupun terjadi disharmoni regulasi dan keberhasilan implementasi kebijakan manfaat JHT di Indonesia sangat dipengaruhi oleh berbagai hal diantaranya meliputi konten dan konteks dari kebijakan itu sendiri serta kepatuhan dari implementator dan faktual akan kondisi sosiologis masyarakat.

Kesimpulannya ialah implementasi berjalan dengan baik walaupun masih menghadapi kendala baik regulasi maupun kepatuhan sehingga perlu dilakukan revisi PP 60 tahun 2015, adanya unemployment benefit sehingga tidak mengganggu JHT dan diperlukan kinerja yang inovatif dari BPJS Ketenagakerjaan.

.....This study discusses the implementation of policies on benefits of Old Age Insurance (JHT) in Indonesia. JHT is a program in the form of giving cash when participants enter retirement age. In its implementation, there are several obstacles, namely many participants who took the benefits of JHT at a young age. This has led to a shift in the philosophy of JHT as well as the existence of companies that register good programs, wages and labor.

The purpose of this study is to analyze the implementation of the JHT benefit policy in Indonesia and what determines the success of implementing the JHT benefit policy. This study used a descriptive qualitative approach with data collection techniques through in-depth interviews and literature studies. In-depth interviews were conducted with several informants including the government, Employment BPJS, participants and employers as well as NGOs.

The results of this study are that the implementation of JHT benefit policies in Indonesia goes well even though there is disharmony in regulation and the successful implementation of JHT benefit policies in Indonesia is strongly influenced by various things including the content and context of the policy itself and the implementer's compliance and factual sociological conditions.

The conclusion is that implementation is going well even though it still faces both regulatory and compliance constraints so it needs to be revised PP 60 in 2015, the existence of unemployment benefits so that it does not interfere with JHT and innovative performance is needed from BPJS Ketenagakerjaan.