

Digitalized Welfare-to-Work Program in Indonesia: A Preliminary Study of the Pre-Employment Card (PECP) and Job-Loss Insurances (JLI) Programs

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ABSTRACT

Unemployment is a serious challenge facing many countries around the world, including Indonesia. The government plays a crucial role in addressing this issue by implementing effective welfare-to-work (WTW) policies. This study examines the implementation of Welfare-to-Work (WTW) reform in Indonesia through an examination of the Pre-Employment Card Program (PECP) and Job-Loss Insurance (JLI) on unemployment figures. This study examines the use of digitalization in the implementation of the two programs. The study was conducted using qualitative methods with semi-structured interviews with a total of 37 participants (14 policymakers from the Ministry of Manpower and the Coordinating Ministry for Economic Affairs, 17 training providers related to the PECP and 6 participants). Secondary data was collected from previous studies with a total of 846 respondents. This study finds that digitalization can weaken jobseekers' motivation to access the full implementation of the WTW policy. The provision of helpdesks is beneficial for individuals who face difficulties in accessing digital services, especially those living in urban areas. However, digitization may not effectively support those who are geographically marginalized.

Keywords: Welfare-to-Work (WTW); Pre-Employment Card Program (PECP); Job-Loss Insurance (JLI); Unemployment; Digitalization

ABSTRAK

Pengangguran merupakan tantangan serius yang dihadapi banyak negara di dunia, termasuk Indonesia. Pemerintah memainkan peran penting dalam mengatasi masalah ini dengan menerapkan kebijakan kesejahteraan kerja (welfare-to-work/WTW) yang efektif. Penelitian ini mengkaji implementasi reformasi Welfare-to-Work (WTW) di Indonesia melalui kajian Program Kartu Prakerja (PECP) dan Jaminan Kehilangan Pekerjaan (JLI) terhadap angka pengangguran. Penelitian ini mengkaji pemanfaatan digitalisasi dalam implementasi kedua program tersebut. Kajian dilakukan dengan metode kualitatif dengan wawancara semi terstruktur terhadap total 37 peserta (14 pengambil kebijakan dari Kementerian Ketenagakerjaan dan Kementerian Koordinator Bidang Perekonomian, 17 penyelenggara pelatihan terkait PECP dan 6 peserta). Data sekunder dikumpulkan dari penelitian terdahulu yang

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berjumlah 846 responden. Studi ini menemukan bahwa digitalisasi dapat melemahkan motivasi pencari kerja untuk mengakses implementasi penuh kebijakan WTW. Penyediaan helpdesk bermanfaat bagi individu yang kesulitan mengakses layanan digital, terutama mereka yang tinggal di perkotaan. Namun, digitalisasi mungkin tidak secara efektif mendukung kelompok yang secara geografis terpinggirkan.

Kata Kunci: Kesejahteraan-untuk-Bekerja (WTW); Program Kartu Prakerja (PECP); Asuransi Kehilangan Pekerjaan (JLI); Pengangguran; Digitalisasi

INTRODUCTION

The economic repercussions of the COVID-19 pandemic have exacerbated Indonesia's unemployment crisis, prompting the government to enact swift and strategic measures to mitigate its impact on the workforce ([Parinding et al., 2023](#)). Unemployment poses a severe challenge to numerous countries globally, including Indonesia. Recent data from Indonesia suggest that out of 203,97 million people in the working-age population, 14,28% of them (29,12 million) have lost their livelihood due to COVID-19. This rate of unemployment is higher by 7,07% compared to December 2019. Approximately 114.340 companies have laid off workers, affecting 1.943.916 people, with 77% and 23% coming from the formal and informal sectors, respectively ([Yamali & Putri, 2020](#)). The increasing unemployment caused of low bargaining power of worker, reduction in working hours, and unprotected of worker, even reaching the point of mass termination of employment due to the economic factor or pandemic case. These factors further bounced the Unemployment rate was 5.45% in 2023 ([BPS, 2023](#)).

The government plays a crucial role in addressing the issue of unemployment by implementing effective policies. Welfare-to-Work (WTW) is a series of policies and programs to assist individuals in moving from receiving welfare benefits to finding employment, including job training, education, childcare assistance, and transportation subsidies to help welfare recipients secure jobs and self-sufficiency ([Atoyan, 2022](#)). In Indonesia, to improve labor protection, the Indonesian government has taken a number of measures, such as reforming labor law and intro-

ducing additional social safety net programs streamlined into Law No. 11 of 2020 regarding job creation ([Mahy, 2021](#)).

In other, the government policy initiatives such as *Program Kartu Prakerja* or the Pre-Employment Card Program (PECP) and *Jaminan Kehilangan Pekerjaan* or known as Job-Loss Insurance (JLI) programs as part of the National Economic Recovery Program utilizing end-to-end digital technology for effective implementation and providing policy support to unemployed individuals ([Wisnubroto, 2022](#)). The Pre-Employment Card Program (PECP) is a government initiative to equip individuals with the necessary qualifications and capabilities to secure gainful employment and pursue successful careers while receiving welfare benefits. In other, The Pre-Employment Card Program (PECP) is a government initiative to equip individuals with the necessary qualifications and capabilities to secure gainful employment and pursue successful careers while receiving welfare benefits (Nguyen et al., 2023). In the face of these challenges, the incorporation of digital technology into the PECP and JLI programmes represents a substantial change in the approach to government-led employment initiatives. The aim is to improve accessibility, efficiency, and effectiveness in addressing unemployment ([Ginting & Herdiyana, 2020](#)). The digital transformation offers potential benefits for promoting growth and improving well-being. It can have a significant impact by enhancing accessibility and facilitating the widespread dissemination of employment information. With improved access to information on employment programs, individuals can make more informed decisions about their career paths, explore diverse opportunities, and ultimately contribute to their personal and professional development ([Trenerry et al., 2021](#)).

These initiatives play in assisting job seekers in meeting their basic needs and upgrading skills while navigating the challenges of unemployment and striving to secure their next job. The primary objective of JLI is to prepare workers for their subsequent employment in the formal sector.

In contrast with PECP, which trains workers in formal or informal sectors ([Manning, 2021](#)). Both programs are integral components of the Welfare-to-Work (WTW) policy, designed to foster the prosperity of the unemployed and other vulnerable groups through gainful employment. The WTW policy represents the implementation of the Active Labor Market Policy (ALMP) approach ([Nielsen et al., 2020](#)). In contrast to the Passive Labor Market Policy (PLMP) approach, which seeks to shield job seekers from poverty and bankruptcy by offering financial assistance, the ALMP aims to actively safeguard workers from poverty while enhancing their standard of living during the job search ([Pignatti & Van Belle, 2018](#)). WTW is a policy framework that promotes an inclusive labor market, encouraging job seekers to cultivate motivation, actively pursue skill improvement, and overcome obstacles in their quest for employment ([Karakhan et al., 2023](#)).

In Indonesia, the implementation of the WTW policy includes the Pre-Employment Card Program (PECP) and Job-Loss Insurance (JLI) policy. It is important to note that both initiatives have utilized digitalization to provide their services. For this reason, the two programs cannot be compared, specifically in terms of WTW implementation before and after digitalization, and how it has impacted their service processes and outcomes. Studies related to the digitalization of JLI and PECP on Indonesia's WTW policy based on the performance policies of PECP and JLI are limited, which could influence the success of policies on addressing unemployment problems. This study aims to address this gap by exploring the opportunities and obstacles of digitalization in increasing employment rates through Indonesia's WTW policy, based on the implemented policy of PECP and JLI. Research on investigating the relationship between digitalization and employment policies is crucial for establishing and developing theoretical foundations, informing policy implementation, and advancing the field of Government Science in response to the challenges posed by the digital era.

LITERATURE REVIEW

WELFARE STATE

Labor market reform is a crucial policy domain that can control the unemployment rate to avoid poor social cohesion, which will disrupt political stability ([Auer et al., 2008](#); [OECD, 2021](#)). Furthermore, labor market policies are often seen as a buffer against possible crises or collapses ([Niño-Zarazúa & Torm, 2022](#)). WTW policy is one of the models used to improve the labor market, employing the following two strategies: passive labor market policy (PLMP) and active labor market policy (ALMP). PLMP programs are present in many unemployment prevention policies, while ALMP programs include mentoring and empowerment activities for job seekers ([Phan-Thuy et al., 2001](#); [Daniels & Trebilcock, 2005](#)). However, this policy is inferior to ALMP for being uncomprehensive in treating labor problems because it only considers the supply dimension of the labor market system. ALMP is superior because it also integrates the demand dimension and the variables that connect the two ([Bonoli, 2010](#); [Frøyland et al., 2019](#); [Mitchell & Muysken, 2008](#); [Stambe & Marston, 2023](#)).

Interventions by PLMP concerning the supply dimension are fully adopted by ALMP. These possible policy strategies include expanding employment opportunities by the government (public works), subsidizing wages, especially for workers in the vital economic sectors, and supporting new entrepreneurial-based businesses ([Bills et al. 2017](#); [Fowkes 2011](#); [Pignatti & Van Belle, 2021](#); [Stambe & Marston, 2023](#)) stated that the possible policy strategies include expanding employment opportunities by the government (public works), subsidizing wages, especially for workers in the vital economic sectors, and supporting new entrepreneurial-based businesses. The most innovative aspect of ALMP is the variable connecting the supply and demand dimensions. The real manifestation of this variable is the job-matching service that the government must manage and implement comprehensively. The mediation process has up until now only included

job fairs, which have not been thoroughly monitored. In the implementation of AMLP, monitoring takes place when job seekers are registered into the system, when helping them prepare their portfolios, and when they find a new job. It can be carried out by the private sector, and the government can provide good incentives for those who can assist job seekers through the double activation scheme, until they are successful in securing a job ([Considine et al., 2015](#)). Not only that, the more difficult the job search (such as for people with disabilities or other vulnerable groups), the higher the incentives given to these mediators ([Dean, 2003](#); [Larasati et al., 2022](#)). The variable connecting the supply and demand dimensions is the most prominent feature of WTW policy. This policy model is attempting to tackle the most persistent/troublesome/complex causes of unemployment.

Recent studies on WTW policy have explored effective mechanisms linking demand and supply dimensions in the labor market ([Nguyen et al., 2016](#); [Pool & Sewell, 2007](#)). One of these effective mechanisms is the digitalization of the job-matching service. Not only would this simplify the registration procedure for the participants, but it would also improve the entire process leading to the desired outcome, which is job seekers securing a new job. The literature on digitalization of the public sector concerns improving governance to make the sector more democratic and participatory ([Chen, 2017](#); [Erkut, 2020](#); [Mehr, 2017](#)). However, there is still a knowledge gap in the research on the digitalization of the public sector and WTW services. There is a need for contributions from researchers, and this study serves as one. The research on the digitalization of employment services includes three aspects to consider. The first one is job seekers. An online system will allow them to make their own decisions on how they profile themselves in their portfolio in the job market and what types of services they would like to use according to their passion ([Davide et al., 2021](#); [Eriksson, 2019](#); [Scott et al., 2022](#)). In other words, the digitalization of employment services will help them take advantage of the job-matching service pro-

vided. The second aspect is the service providers, as they are the most important actors in mediating the supply and demand dimensions of the labor market. They are the “engine” that brings job seekers closer to potential employers. Incentives will encourage everyone to work optimally. The more clients they handle, the more incentives they can claim, and in turn, it motivates them to improve their “brokering” service. Digitalization will enable them to reach more people, hence the need for support for these providers ([Coles-Kemp et al., 2020](#); [Marston, 2006](#)). The third aspect is the policymakers. Cost-effectiveness and program consistency are the most urgent matters WTW policymakers should address. Digitalization of employment services reduces the cost of programs as the government no longer needs to provide manual mobilization of personnel. When the availability of personnel members (street-level bureaucrats) is limited, the programs’ consistency will remain due to the digital system replacing the discretionary space ([Marston, 2006](#); [Busch & Henriksen, 2018](#); [Casey, 2022](#); [Davide et al., 2021](#)). This study examined how digitalization affected these three aspects, and the researcher wished to contribute to the discussion of WTW policy in countries where it is still a relatively new development, such as Indonesia.

Countries that have already implemented the WTW policy, such as Australia and other OECD countries including the United Kingdom, Denmark, Belgium, and Norway, provide benefits to job seekers as part of implementing ILO Convention No.102 Section 4, regarding Unemployment Insurance. It is a type of social insurance included in the ILO Convention in addition to other types of benefits concerning health, sickness, provident arrangements ([Wiryadi & Novendra, 2021](#)). Meanwhile, in Indonesia, this policy model has only been implemented since 2020, through the Pre-Employment Card Program (PECP), which was then followed by the Job-Loss Insurance (JLI) program in 2021. The convention provided the basis for Indonesia to establish and implement PECP and JLI.

PECP is regulated in Presidential Decree No. 76 of 2020 (its legal status is directly under the Act), while JLI is part of the national social security system according to Article 82 of *Cipta Kerja* (Job Creation) Act No. 11/2020. In its implementation, PECP is under the direction of the Coordinating Ministry for Economic Affairs, while JLI is managed by the Ministry of Manpower.

PECP provides training and incentives for job seekers who want to improve their professional competence. At the same time, JLI aims to maintain a decent standard of living when workers lose their jobs (informal sectors), and neither is a program that pays the unemployed ([Wisnubroto, 2022](#)).

PECP was launched on April 11, 2020. There had been 15 million people registered as PECP recipients from 2020 to 2022, from 212 districts/cities in Indonesia, with a total budget of 52.1 trillion rupiahs. Meanwhile, JLI was only launched in April 2022, with a total of only 10.98 million participants up until the first quarter of 2022. As a result of these two programs, the contributions to the National Social Security for Employment (*BPJS Ketenagakerjaan*) reached 1.95 trillion rupiahs. Meanwhile, the budget for JLI amounted to 7.96 trillion rupiahs ([Respati, 2022](#)). One of the fundamental differences between the two programs is that PECP has been financed by the State Budget (APBN), while JLI is financed by the National Social Security Agency for Employment (*BPJS Ketenagakerjaan*). This agency was established by the government in 2011, together with the National Social Security Agency for Health (*BPJS Kesehatan*). The National Social Security Agency for Employment manages several social security programs for workers, including JLI.

PECP and JLI have implemented digitization post-launch. Initially, PECP had been designed to be implemented in a hybrid manner, but due to the COVID-19 pandemic, this program had to be conducted online ([Nguyen et al., 2023](#)). Meanwhile, JLI has been implemented in a hybrid manner, considering it began when the pandemic was already under control. Digitaliza-

tion should not be regarded as merely a technical reform; it is rather a larger-in-scale ‘socio-technical process’ that depends on how users adapt to it ([Busch & Henriksen, 2018](#)). The success of PECP and JLI must be not only assessed based on how comprehensive the service digitalization has been but also on whether it can be adopted by key actors, including job seekers and service providers.

JOB LOSS AND UNEMPLOYMENT INSURANCE

Low- and middle-income countries often face unemployment problems, as understood in high-income countries. Usually, family members are not counted as workers and are ignored when paying wages, which can increase unemployment numbers. On the other hand, unemployment can be caused by various factors, including loss their job. Several factors, such as low worker bargaining power, low worker ability, and high labor costs, can cause job loss in a region ([Gunn et al., 2022](#)). The low bargaining power of workers’ skills can decrease wages received and workers’ welfare level, even tend to lay off workers. Technological developments also play a role in job losses. The use of robotics and automation in various industrial sectors has shifted the role of human workers, especially in repetitive and repetitive jobs ([Plumwongrot & Pholphirul, 2023](#)).

In 2020, the ASEAN population reached up to 661.8 million, with an average annual growth of 1.3% annually. On the other hand, challenges may also arise regarding allocating resources to provide education and health services and create sufficient employment opportunities. Unemployment came at the cost of a persistent vulnerable employment rate comprising own-account workers, contributing unpaid family workers, and job competition. Other estimates showed that 52.7 percent of the ASEAN workforce is in weak jobs ([ASEAN, 2021](#)). According to that same study, an estimated 92 million people in the ASEAN region do not earn sufficiently to escape poverty. In addition, the unemployment rate caused by the lack of access to the labor

market makes the economy slowdown in the long term and risks increasing poverty rates ([Bista & John, 2017](#)).

For unemployment protection, long-term solutions require sustainable employment-generating policies. Nevertheless, immediate responses are still needed to alleviate the financial consequences of lost earnings and help prevent workers and their families from falling into poverty. Unemployment protection and employment promotion became a priority after the 1972 economic crisis in The ILO international labor standards. The underlying idea was that economic growth is the best solution for unemployment because it creates and promotes jobs. Consequently, Convention No. 168 aims to promote employment and protect workers against unemployment. Social security measures are seen to achieve these objectives. Coordinating and consolidating employment counseling and income support measures is also necessary, which serves the goal of employment promotion ([Servais, 2021](#)).

Several Asian countries have implemented mandatory unemployment insurance (UI) schemes to provide income support to individuals experiencing involuntary job loss. According to the International Labour Organization (ILO) ([OECD, 2009](#)), countries such as Japan, China, the Republic of Korea, Mongolia, and Taiwan have established unemployment insurance schemes. However, the ILO highlights the low coverage of unemployment benefits in Asia, with only a small percentage of the economically active population being legally covered. Additionally, the absence of employment insurance often leads individuals to rely on severance pay and savings during unemployment ([Vodopivec, 2013](#)). The ILO's World Social Security Report 2010 indicates that some countries have established unemployment insurance schemes in Asia, while others have initiated unemployment assistance schemes. The report also highlights the challenge of low coverage of unemployment benefits in the region, with only about 20% of the economic population covered. The development and promotion of unemployment insurance and income security

measures are crucial for addressing the challenges of job loss and ensuring the financial well-being of the workforce in Asia.

Table 1. Job Loss Insurance in Asia

	JAPAN	CHINA	KOREA	TAIWAN	THAILAND	VIETNAM	INDONESIA
Program	Social Insurance	Social Insurance (Local Government)	Social Insurance	Social Insurance	Social Insurance	Social Insurance	Social Insurance
Assistance	▪ 50-80% of the average daily wage ▪ min 1.656 yen, max 7.775 yen.	▪ More than Social Assistance but lower than Minimum Wage	▪ 50% of the average daily wage; ▪ min 22.320 won, max 40.000 won	▪ 60% of the monthly average wage	▪ Layoff: 50% of the daily average wage ▪ Resign: 30% of the daily average wage	▪ 60% of the daily average wage	▪ (45% x wage x 3 months) + (25% x wage x 3 months) ▪ max Rp. 5.000.000
Timeframe	3 – 11 months	12 – 24 months	3 – 8 months	6 months	Layoff: 6 months during a year Resign: 3 months during a year	3 – 12 months	1 – 6 months

Source: Author, 2023

Theoretically speaking, the implementation of social security programs varies, as it manages social assistance, provident funds, social insurance, and employers’ liability ([Kertonegoro, 1998](#)). JLI is categorized as social insurance, covering workers’ living costs when they are unemployed ([Wiryadi & Novendra, 2021](#)). It is part of labor social security. The statistics show that implementations of social security programs for job loss among Asian countries vary (see Table 1). Table 1 shows that job loss insurance initiatives have been widely implemented in Asian countries. The average amount of assistance is 50% of the national average wage; Indonesia deviates slightly from this percentage, at 45%. The timeframe also varies, with Indonesia having the briefest (1-6 months) and China having the most extensive (12-24 months) timeframe. The main objective of JLI is to prepare workers for their next employment in the formal sector, while PECP is neither limited to formal nor informal ones ([Intaratat, 2022](#)). These two programs are two of the policies included in

the Welfare-to-Work (WTW) policy, which encourages the unemployed or other vulnerable groups to prosper through work. They help jobseekers to afford basic daily needs when struggling through unemployment and trying to secure their next job. Table 1 shows that job loss insurance initiatives have been widely implemented in Asian countries. The average amount of assistance is 50% of the national average wage; Indonesia deviates slightly from this percentage, at 45%. The timeframe also varies, with Indonesia having the briefest (1-6 months) and China having the most extensive (12-24 months) timeframe.

RESEARCH METHOD

This study was conducted using qualitative methods with semi-structured interviews, with the data collected using a purposive sampling technique. A total of 37 participants (14 policymakers from the Ministry of Labour and the Coordinating Ministry for Economic Affairs, 17 PECP-related training providers, and 6 participants) were to explore the perspective of PECP participants, and this study used secondary survey data from previous studies. This study was conducted using qualitative methods with semi-structured interviews, with the data collected using a purposive sampling technique. Interviews were conducted in English or Indonesian by a research team member who was fluent in both languages, based on the participant's preference. A total of 37 participants (14 policymakers from the Ministry of Labour and the Coordinating Ministry for Economic Affairs, 17 PECP-related training providers, and 6 participants) were to explore the perspective of PECP participants and related to secondary survey data from previous studies with a total of 846 respondents. The collected interview data were analyzed using NVIVO analysis to define the themes and narrative structures, cross-case synthesis, pattern matching, and content analysis. The data were then categorized according to key themes (questions) related to PECP and JLI, from the digitization process to issues of potential marginalization through digitalization. The researcher iden-

tifies patterns like themes and concepts from this data, guided by emerging context, and refines relationships. Initially, the researcher begins with open coding and then categorizing and developing themes based on the identified codes. Within these themes, numerous sub-themes (also known as categories) are organized, each containing relevant responses, quotes, or open nodes supported by justifications. Themes are subsequently developed, each tied to the main research questions, resulting in four main themes per question. Similar responses from respondents are identified within each sub-theme. NVivo *software* for qualitative research simplifies this process by enabling thorough analysis and providing sophisticated tools for visualizing data. NVivo software streamlines the process, replacing traditional manual note-taking with efficient data management and analysis tools. NVivo analysis in this study offers several benefits in identifying consistent categories aligned with research sub-questions and examining their relationships ([Li et al., 2022](#)).

RESULT AND DISCUSSION

PECP and JLI are the two pioneering programs implementing WTW policy in Indonesia. Both programs have the same goal: to solve the unemployment problem. The program's lack of information and socialization causes many parties to consider the program the same. In implementing PECP and JLI policies, both programs take advantage of digital developments to support their success. The differences between the two programs must be examined to assess whether the digitalization of their implementations was essential to ensure effective outcomes. The success rates of the two programs differed significantly, with only 0.4% of JLI participants finding employment compared to 33.35% of PECP participants. This discrepancy may be attributed to the differing specific objectives of the programs, with JLI aiming to assist participants in finding employment again.

The Welfare-to-Work (WTW) program offers various benefits to participants in achieving financial well-being and optimal job

placement through multiple activities and support provided. Beneficiaries of the Welfare-to-Work (WTW) program expect the program to provide three benefits at once: cash benefits, training, and job matching. However, this study found that job matching still needs to be improved. The WTW program provides cash benefits that can be used for various activities that support job preparation. On the other hand, the two programs have provided skills through training activities. Job vacancy information can give an overview of jobs that can be selected. However, job matching still needs to be solved in implementing this program because several factors must match the expectations of employers and job seekers (Figure 1).

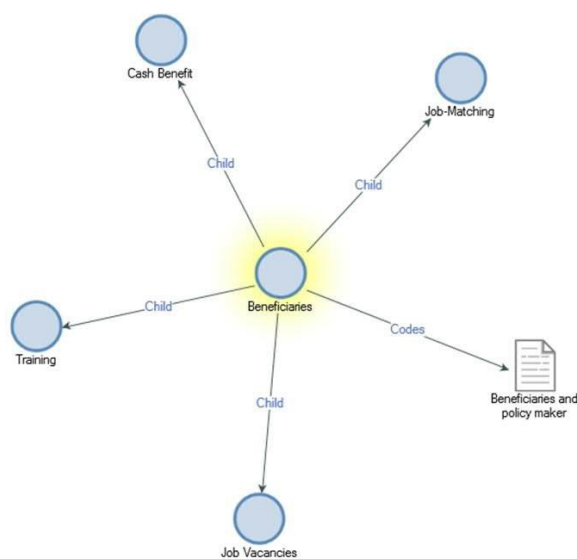


Figure 1. Interaction of policy benefit
Source: Author, 2023

There are various challenges faced in implementing programs that need to be addressed. These challenges include difficulties accessing technology, particularly for individuals above 50 years of age, living in remote areas, and having disabilities. In addi-

tion, complaints about problems in returning to work, especially in the formal sector, are also an important issue. Many layoff victims then turn to the informal sector due to the difficulty of obtaining suitable formal jobs or the same as those workers who lost their previous jobs. However, the Job Loss Insurance (JLI) program requires a return to work in the formal sector (Figure 2).

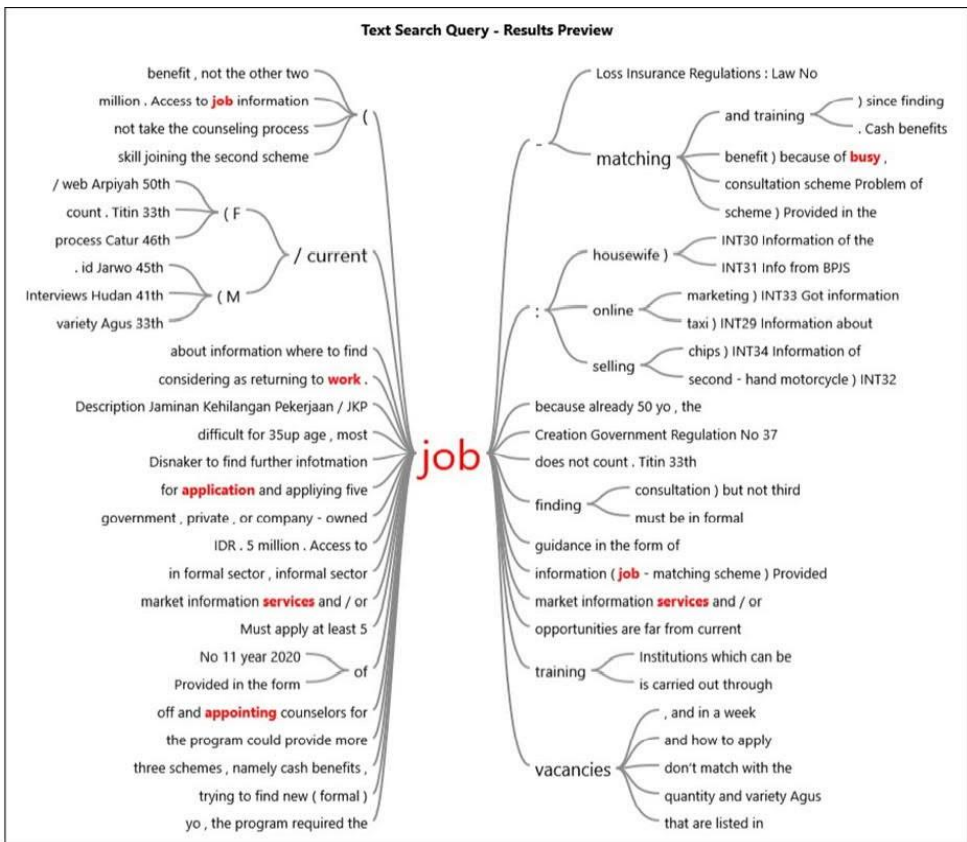


Figure 2. Mind map of research frameworks

Source: Author, 2023

Table 2. Differences between PECP and JLI

ASPECT	PRE-EMPLOYMENT CARD PROGRAM	JOB-LOSS INSURANCE
Program Coordinator	The Coordinating Ministry of Economic Affairs	The Ministry of Manpower
Program Type	Social assistance (semi)	Social insurance program
Participants	People who have not found a job (newly eligible jobseekers), who have lost their jobs, or whose businesses have been affected due to the COVID-19 pandemic	Workers in their productive age who have been laid off, and members of the National Social Security for Employment
Accessibility for the disability community	Disability community-friendly	Permanently-disabled applicants are not accepted
Program benefits	Cash social assistance of IDR 3,550,000, detailed as follows: <ul style="list-style-type: none">- IDR 1,000,000 to spend on online training packages- Monthly allowance of IDR 600,000 for 4 months- Participants can claim an additional IDR 150,000 after completing 3 surveys	<ul style="list-style-type: none">- Monthly allowance for 6 months, detailed as follows: (45% x wage x 3 months) + (25% x wage x 3 months) NB: Maximum wage is IDR 5,000,000- Access to job vacancies- Job training packages
Amount of benefits	IDR 3,550,000 for 4 months	A maximum of IDR 10,500,000 for 6 months
Time frame	Only one time	Three times during the participant's working years
Type of job training	A one-time purchase using the pre-employment card on seven digital platforms	Job training packages provided by state-owned, private, or company-owned agencies (online and/or offline)

ASPECT	PRE-EMPLOYMENT CARD PROGRAM	JOB-LOSS INSURANCE
Registering or claiming for programs	<ul style="list-style-type: none">- Applicants must create an account on the website prakerja.go.id.- After registering, they must complete a motivation and basic competence test and wait for the results.- They will be eligible to claim the benefits of PECP once they are accepted into the program.	<ul style="list-style-type: none">- Applicants must fill out an online reporting form, disclosing the layoffs via the link https://wajibblapor.kemnaker.go.id/ for companies, or the link https://siapkerja.kemnaker.go.id/ for workers who have been laid off.- Applicants-turned-participants can then claim the benefits through the same link.
Program output	Facilitating job seekers to secure a job in either formal or informal sectors	Facilitating workers who have been laid off to find their next job in the formal sector
Percentage of participants who have found a job after completing the program	33.35%	0.4%

Source: Author, 2023

Table 2 presents the differences between these two programs, including but not limited to the administration, eligibility of applicants and outputs of each program. The PECP is a vocational skills development program that is driven by demand and allows participants to choose their own training packages as needed (INT3). On the other hand, JLI provides insurance for workers who have been made redundant to assist them in returning to work as soon as possible (INT35, INT37). JLI only accepts formal sector workers who have been made redundant and/or are registered with the National Social Security Agency for Employment, while PECP has a wider reach in terms of participant eligibility.

The registration processes have been digitalized in both programs. The Ministry of Manpower and National Social Security

Agency for Employment have provided information on their websites and social media. Furthermore, offline sources are also available for most of the information about JLI. The participants learned about the program through various sources, including friends (INT34), the National Social Security Agency for Employment (INT29), labor unions (INT29), or former employers (INT31). Only two individuals obtained the information online, either through emails (INT30) or the website www.siapkerja.kemnaker.go.id (INT32). Regarding the PECP, 49.41% of participants reported social media as their primary source of information, while 30.26% heard about the program from friends. Additionally, 19.98% were informed by their families.

The registration process for JLI is easier than that for PECP. Based on the data available at siapkerja.kemnaker.go.id, anyone who meets the criteria for JLI will automatically be accepted as participants; they must be workers who have been laid off and/or a member of the National Social Security Agency for Employment (INT35, INT36, INT37). Data available on www.siapkerja.kemnaker.go.id are sourced from the National Social Security Agency for Employment, verified by former employers and the local departments of the Office of Manpower. Participants who are not registered on the website can update their data independently, by uploading several documents as proof of their eligibility (INT35). Whereas in PECP, participants must register by uploading documents on the website www.prakerja.go.id to prove that they are eligible for this program, which include information concerning their age, and whether they are currently working or attending school. After completing the registration process, prospective participants will be evaluated by the PMO. They will receive a notification of acceptance via email and SMS. The pre-employment card is not in the form of a physical card; it is a unique 16-digit code, which can be used by each participant to access the services of this program.

Each participant accepted into the PECP will receive IDR 3,550,000. Out of this amount, IDR 1 million must be spent on online training packages on partner digital platforms. Additionally, participants will receive a monthly allowance of IDR 600,000 for four months, which will be transferred to their LinkAja, OVO, GoPay accounts, or other types of e-wallets. Participants can claim an additional IDR 150,000 after completing three surveys (INT1, INT5). Participants registered with JLI will receive cash funds for six months. The cash benefit will be 45% of their wage in the first month. If they continue with counseling sessions, training packages, and job application processes, they will receive this amount for an additional two months. In the last three months, the cash benefit will decrease to 25% of their wage. This is a six-month program. Funds will be transferred to the bank account of each participant, rather than other payment platforms, after monthly verification. This ensures their commitment to the program, as stated in references INT35, INT36, and INT37.

The PECP provides more than 1,700 training packages from 154 training providers, accessible through seven digital platforms. It has created an online ecosystem that integrates various training, digital, and educational institutions. JLI participants can claim their benefits through the SISNAKER online platform (Employment Information System) at www.jkp.go.id. JLI provides a job-matching service that simplifies the process for participants, employers, or business entities. However, its implementation requires significant improvement as it only includes information about job opportunities and career motivation to encourage participants to take part in the whole program (INT35, INT36). The communication between a counselor and a participant takes only around 30-45 minutes by phone (INT29, INT33). Local government officials from the Office of Manpower are responsible for disseminating information. However, the job-matching service in Indonesia is not as effective as the double-activation scheme implemented in several developed countries under the WTW policy.

Self-service is the most prominent feature in the digitalization of both JLI and PECP. For participants, the entire online process is considered easy to complete. JLI participants consider it, from registration to claim submission, fairly accommodating in that they do not need to physically queue to access services (INT29, INT31, INT33, INT34). It only takes less than two weeks to undertake all the required steps from the registration until the first benefit claim (INT29, INT30, INT31, INT33). Similar to JLI, the registration process for PECP is relatively easy, despite the participants requiring some time to determine the types of service (training packages) independently. Based on the survey data, 56.86% of respondents chose the training packages that were suitable for the job they desired, and 26.48% of them chose the training packages according to their needs, and only 16.67% of respondents answered that they chose the options that are neither suitable for the job they desired nor based on their needs. Helpdesks are crucial in the digitalization of both PECP and JLI. In PECP, participants who experience difficulties accessing the internet or registering can come to the nearest Office of Manpower to request for assistance. Meanwhile, data from several cities/regencies such as Malang, Palembang, Belitung, Batam and Yogyakarta showed that there were at least two large groups of workers who experienced difficulties when accessing JLI, including those with low digital literacy and minimal internet access (INT37). The next group at risk of experiencing difficulties when accessing JLI was the disability community, specifically people with vision impairment (INT35). The field observation findings indicate that participants who encountered issues during the online claim process frequently sought urgent assistance from local offices of the National Social Security Agency for Employment and the Office of Manpower.

Another vulnerable group is those with limited access to internet infrastructure. This group is often located in remote and underdeveloped areas, known as 3T areas. However, it is possible that people in other areas also experience inefficient

access to internet infrastructure. The digitalization of PECP and JLI requires workers to access the programs online, which poses a challenge for those living in 3T areas. Belitung provides a prime example of this issue. Oil palm plantation workers face challenges due to their limited digital literacy and remote location, which makes it difficult for them to access assistance from local agencies such as the National Social Security Agency for Employment or Office of Manpower. Helpdesks have proven ineffective in addressing these issues. This group is at risk of marginalization from both the PECP and JLI (INT35).

During the implementation of the PECP, several issues related to its participants were identified. Firstly, they did not receive email confirmation regarding the activation of their employee card. Secondly, there were issues with unstable internet reception during the completion of the test. Finally, the online training programs were taught in an abstract manner without clear and direct consultation sessions. Participants only listened to the explanations, making the learning process less effective. With regards to JLI, the one-data policy requires large-scale infrastructure. High data traffic can result in system errors or internet downtime. For instance, a JLI participant's account showed the notification 'waiting for company confirmation' while processing a JLI claim, causing participants to wait unnecessarily. Consequently, it took a long time for them to finish claiming the benefits from the National Social Security for Employment, whose job is to distribute cash benefits.

DISCUSSION

In Indonesia, the implementation of the Work Training and Wage Subsidy (WTW) policy includes the Pre-Employment Card Program (PECP) and Job Loss Insurance (JLI). The PECP is expected to bridge the gap between the supply and demand dimensions of the job market by providing job seekers with a variety of new training packages. The government aims to create a more competitive society by reducing the unemployment rate ([Bonoli,](#)

2010; [Frøyland et al., 2019](#); [Mitchell & Muysken, 2008](#); [Nguyen et al., 2016](#); [Stambe & Marston, 2023](#)). While the outcome of labour absorption in PECP was higher than in JLI, this cannot be directly compared due to the different launch schedules and assessment methods. The difference in labour absorption outcomes between JLI and PECP is particularly noticeable due to the inclusion of the informal sector in the latter. JLI only counts the absorption of participants from the formal sector, whereas PECP includes the informal sector. It is important to note that obtaining data solely from surveys is insufficient to prove the program's success. These surveys have not demonstrated a clear relationship between PECP, skill improvement, and access to employment. It cannot be proven that program participation leads to a successful transition from unemployment to employment. This may be due to the increasing number of job vacancies as the COVID-19 pandemic comes to an end and the economy recovers ([Lubis, 2022](#)).

Online training programs may not facilitate high-quality learning, and as a result, may not significantly improve the skills of participants. Additionally, online content is vulnerable to piracy or distribution outside the program, which can undermine the design and goals of the PECP. To address these issues, it is important to integrate online training programs into wider workforce development policies, such as wage subsidies and job placement initiatives. This requires coordination under a single management institution that oversees various workforce development implementations. Effective coordination between PECP and JLI managers is hindered by the absence of a shared management institution.

The double activation model has not been implemented optimally in both programs. PECP does not have a job-matching scheme. JLI has a job-matching scheme but it is insubstantial, considering the implementation by local government officials do not promote an adequate incentive mechanism ([Considine et al., 2015](#)). The consultation sessions were only carried out via

telephone once for approximately 30 minutes. No thorough assistance was given to job seekers which could have prepared them in securing their next job. Nevertheless, the JLI service mechanism through the siapkerja.id account is still an interesting breakthrough that speeds up the process of participants using the service. Digitalization helped the participants to efficiently register, submit claims, receive cash benefits, access job market information, and join the training programs. However, this study found that not all participants took advantage of the benefits, particularly regarding access to labor market information and training programs provided by JLI. Participants were hesitant to continue receiving cash benefits due to the burden of gathering the necessary documents for claiming cash benefits the following month. [Busch and Henriksen \(2018\)](#) found that the adoption of digitalization in the JLI, particularly in its job-matching service, has been challenging for human agents.

The self-service nature of program digitalization has the potential to undermine the policy's objectives ([Davide et al., 2021](#); [Eriksson, 2019](#); and [Scott et al., 2022](#)). The services provided by JLI range from cash benefits, access to job market information (job-matching) and training packages that all participants must take. Participants can choose whether to take all the benefits, take some of the benefits or even take just one benefit such as the cash assistance. If the latter happens, the objective of the PECP and JLI to increase the employability of jobseekers is not achieved. If the data then shows an increase in the number of participants entering or re-entering the labor market, it could be purely coincidental. No clear mechanism has led to proof that a participant's new employment status is the result of either program. Therefore, it is important to encourage and ensure that participants can optimally utilize the various services available through a well-organized monitoring mechanism. It can be assigned to the local Office of Manpower or National Social Security Agency for Employment.

JLI only protects formal workers, even though informal work-

ers are generally more vulnerable to losing their jobs. Article 4 of Government Regulation No. 37 of 2021 regarding the implementation of JLI stipulates that the program's participants are workers who have a working relationship with an employer or are wage earners in a business entity. Workers with informal status or those who are not wage earners are excluded from the program. JLI should accommodate a special unemployment benefit scheme for informal workers who are registered as non-wage earners at the Social Security Program for Employment. They still independently continue to pay premiums for Jamsostek, which is another social security program for employment, including Work Accident Benefits (WAB), Death Benefits (DB), and Provident Benefits (PB). Therefore, if only formal workers receive the benefits and access various types of assistance, from wage subsidies, Pre-Employment Cards, and now JLI, then it is unfair to informal workers.

In terms of JLI infrastructure, this has not been optimally prepared by the management. The infrastructure lacks competent operators, reliable applications, and fast-response administrators who thoroughly understand the implementation of JLI from the central to the regional level. This affects and is influenced by the coordination between JLI stakeholders (Office of Manpower, the National Social Security Agency for Employment, and JLI participants) who do not yet understand their respective duties. As a result, the technical problems faced by workers in accessing JLI benefits are not resolved quickly.

In terms of program digitalization, there are still several technical problems faced by the management and participants: The centralized system of siapkerja.id overwhelms the management because they have to handle data of participants from all over Indonesia, in addition to high data traffic making the server vulnerable to technical errors. Meanwhile, the participants face problems of accessibility; workers with minimal digital literacy and who live outside the reach of the internet experience difficulties in accessing the services.

The risk of marginalization resulting from the digitalization of the two employment service programs in Indonesia is evident. The groups of workers who live in the 3T areas or those who are within the disability community experience difficulties in accessing JLI and PECP services. This situation may lead to urban and occupational biases, or other group biases. It may also mean that these two programs have not been sufficiently inclusive.

CONCLUSION

Implementing pilot WTW policies in Indonesia, both PECP and JLI requires significant improvements in digital technology construction and direction. The PECP and JLI programs were built in the WTW traditional ecosystem, which is not yet deeply rooted, so the program is limited to a self-serving scheme, without being able to answer the question of the effectiveness of employment services for job seekers to get a job. Although PECP shows a higher level of employment, the program design does not implement a special scheme that directly helps job seekers find work. Even though this job matching service is part of the JLI service, the management does not seem to take it seriously. The counselors who are supposed to assist job seekers in consultation sessions are local officials who only carry out their duties once by telephone. For them, there are no strong incentive mechanisms, which could instead encourage more consistent mediation efforts, as noted above.

This study found that mediation between supply and demand dimensions in the labor market has not been optimally facilitated. In addition, digitalization has the potential to undermine WTW's policy objectives, as evidenced by the fact that participants only pursue cash benefits from three programs from PECP and JLI, namely cash benefits, training packages, and job matching services. Thus, increasing professional competence and reducing unemployment are still difficult to achieve. Apart from that, the ease of access due to digitalization in the helpdesk program only helps those with limited access to technology; this is

not in line with Indonesia's geographical conditions, where there are still many marginalized areas that do not have access to technology. This is a big challenge for the digitalization of WTW policy implementation in the future and is an agenda for future researchers to examine how this can be used to overcome geographic marginalization. A limitation of this research is that it does not include in-depth interviews with users of the two programs. On the other hand, implementing active labor market policies and work welfare programs in Indonesia is new. Therefore, this research aims to provide a preliminary study regarding the existence of WTW in the Indonesian context.

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