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# Examining the Role of BPJS Employment Indonesia in Ensuring Social Security for Migrant Workers in Hong Kong

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## ABSTRACT

The 2022 National Social Security Council report exposes a concerning reality 67.7% of Indonesian Migrant Workers (PMI) abroad remain unenrolled in the BPJS Employment program, signaling a significant shortfall in the effectiveness of Republic of Indonesia Ministerial Regulation No. 18 of 2018. Despite the crucial role of social security for PMIs, the existing regulatory framework lacks the efficacy needed for comprehensive protection. In response, the Indonesian Government addressed this issue in 2023 by amending the regulation, leading to the issuance of Minister of Manpower Regulation No. 4 of 2023, with the aim of fortifying social security provisions for PMIs. This research assesses the implementation of Minister of Manpower Regulation No. 4 of 2023, with a specific focus on its impact in Hong Kong. Utilizing an empirical juridical approach and drawing on both primary and secondary data, the study investigates the attitudes of



Indonesian Migrant Workers in Hong Kong. Employing a deductive approach, the study's respondents comprise Indonesian Migrant Workers in Hong Kong. Despite the regulatory amendment, the findings reveal limited interest among Indonesian Migrant Workers in Hong Kong to register for the government-provided social security program. This reluctance is rooted in conflicting government regulations, as workers exhibit a preference for employer-provided insurance. Consequently, Indonesian Migrant Workers express a distinct preference for the non-mandatory status of BPJS Employment, aspiring to rely on employer-provided insurance without compulsory enrollment.

**Keywords:** Social Security, Indonesian Migrant Workers, Migrant Worker's Protection, BPJS

## INTRODUCTION

The fifth precept of Pancasila emphasizes social justice for all Indonesian people, which, in this case, is the state's responsibility to realize justice in various matters for all Indonesian people. One of the social justices that all Indonesians deserve is to get a job, as mandated by Article 27 Paragraph (2) of the 1945 Constitution, which reads, "Every citizen has the right to work and a decent living for humanity. The mandate of the 1945 Constitution is, in fact, only a few Indonesian citizens who still need help finding work.<sup>1</sup>

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<sup>1</sup> Sri Rahmany, "Analisis Faktor-Faktor Yang Mempengaruhi Tenaga Kerja Bekerja Di Luar Negeri Serta Implikasi Terhadap Kesejahteraan Keluarga Dilihat Dari Perspektif Islam," *Iqtisaduna* 7, no. 1 (2018): 51–73. Furthermore, it is also

The difficulty of finding work in one's own country is due, among other things, to the fact that the number of jobs available is not comparable to the domestic workforce<sup>2</sup>, natural factors of a region also affect livelihoods, uneven development between regions, low levels of education, and increasing economic needs, this is what encourages Indonesian citizens to choose to work in other countries or become Indonesian Migrant Workers (PMI).<sup>3</sup> In addition to the

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highlighted that this constitutional provision emphasizes the fundamental right of every Indonesian citizen to pursue gainful employment and to enjoy a standard of living that befits human dignity. However, the practical application of this constitutional mandate reveals a disparity, as only a limited portion of the Indonesian population still requires assistance in securing employment. In other words, while the constitutional framework guarantees the right to work for all citizens, the actual need for employment support is concentrated among a specific group within the population. This study highlights the complex interplay between constitutional principles and the socio-economic realities faced by certain segments of the Indonesian citizenry. The constitutional commitment to the right to work underscores the government's obligation to create conditions conducive to employment opportunities for all citizens, even as efforts may need to be targeted to address the unique challenges faced by those who still require assistance in finding suitable employment. As such, it emphasizes the importance of aligning policies and initiatives with the broader constitutional goals of providing meaningful work opportunities and decent living standards for every Indonesian citizen. *See also* Anis Widyawati, "Legal Protection Model for Indonesian Migrant Workers." *Journal of Indonesian Legal Studies* 3, no. 2 (2018): 291-304; Fatimatul Uluwiyah, "The Voice of Indonesian Migrant Workers Abroad: How is the Legal Assistance for Them?." *The Indonesian Journal of International Clinical Legal Education* 3, no. 3 (2021): 257-266; Ragil Putri Amalia Solekhah, and Novita Intan'Aina Salsabila. "Protecting Our Migrant Workers from Violence: How the Legal Protection System Works?." *Law Research Review Quarterly* 9, no. 1 (2023): 89-106.

<sup>2</sup> Tri Sulistiyono et al., "Government Accountability Model for the Protection of Indonesian Migrant Workers in China," *Lex Scientia Law Review* 6, no. 1 (2022): 93-120,.

<sup>3</sup> Anas Anwar Nasirin, "Profesionalisasi Buruh Migran Indonesia (BMI) Dalam Revolusi Industri 4.0," *Jurnal MSDA (Manajemen Sumber Daya Aparatur)* 8, no. 1 (2020): 39-50.

above factors, the difference in economic growth between countries also greatly influences citizens to choose to work in other countries.<sup>4</sup>

PMI at the juridical level, Article 1 point 2 of Law Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers (Law No. 18/2017), which has been amended in Law Number 6 of 2023 concerning the Stipulation of Government Regulations instead of Law Number 2 of 2022 concerning Job Creation into Law (Law No. 6/2023) reads, "Indonesian Migrant Workers are every Indonesian citizen who will, or has done work by receiving wages outside the territory of the Republic of Indonesia."

The Centenary Declaration for the Future of Work, adopted by the governments, employers and workers of the International Labour Organization's (ILO) 187 member States at the International Labour Conference in June 2019, provides a roadmap for a human-centred approach to the future of work, and recognizes the urgent need to enhance social protection systems to ensure universal access to adequate, comprehensive and sustainable social protection adapted to the world of work<sup>5</sup>

Based on data released by the Indonesian Migrant Workers Protection Agency (BP2MI) in July 2023, PMI placements over the past two years have increased over the past two years; this can be seen from July 2021, as many as 4,805 posts in July 2022, as many as 17,884 stations and in July 2023 recorded as many as 25,480 placements, bringing the total PMI placements from January to July 2023 PMI placements to 161,249 posts. In July, PMI placed in the formal sector reached 13,294 orders (52%), while the informal sector reached 12,186

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<sup>4</sup> Defi Ratna Putri and Anna Yulia Hartati, "Faktor Penyebab Meningkatnya Pekerja Migran Indonesia (PMI) Di Korea Selatan Tahun 2017 - 2018," *Kajian Hubungan Internasional* 1, no. 2 (2018): 308–32.

<sup>5</sup> Christina Behrendt, Quynh Anh Nguyen, and Uma Rani, "Social Protection System and the Future of Work: Ensuring Social Security for Digital Platform Workers," *International Social Security Review* 72, no. 3 (2019): 17-41.

stations (48%). The total number of legal sector placements went to 90,625 posts from January to July, and the informal sector had 70,624 orders.

Data from BP2MI by region, PMI placement from January to July 2023, the number of PMI working in Asia and Africa Region is 150,790 PMI, followed by PMI in Europe and the Middle East Region reaching 9,491 and the Americas and Pacific Region 968. Based on the country for July 2023, the PMI in Taiwan went 7,778 placements, Hong Kong earned 7,248 posts, and Malaysia 6,294 stations. In addition to these three countries, South Korea is a PMI placement country, reaching 874 placements, Japan with 769 orders, Singapore with 645 posts, and Saudi Arabia with 427 stations in July 2023.

One of the favorite destinations for migrant workers to work is Hong Kong.<sup>6</sup> Data from BP2MI Hong Kong, in the last two years, the placement of PMI to Hong Kong in December 2021 was 4220 (61.5%) or Hong Kong ranks first in PMI destinations, based on BP2MI data released in November 2022, from January to November 2022 the total PMI in placement in Hong Kong reached 54,691 or Hong Kong ranks first with the most PMI placements, while based on data released in July 2023, from January to July the number of PMI placements in Hong Kong reached 40,887 and this places Hong Kong as the third most destination for PMI placements.

The data above explains that only some Indonesian citizens work abroad, especially in Hong Kong. Not without reason, PMI has to work in Hong Kong, one of which is based on the amount of salary

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<sup>6</sup> Isna Rifka, "5 Negara Jadi Tujuan TKI Terbanyak," *Kompas.Com*, 2021, <https://money.kompas.com/read/2021/12/06/174759226/5-negara-jadi-tujuan-tki-terbanyak?page=all>.

that PMI can receive.<sup>7</sup> Another factor is that the Hong Kong Government protects foreign nationals working in Hong Kong.<sup>8</sup>

Indonesian citizens who work in Hong Kong and other countries not only have an impact on themselves but also have an impact or benefit on the country because every year, they contribute 159 trillion to the country's foreign exchange after the oil and gas sector and above the tourism sector.<sup>9</sup> Foreign exchange contributed by PMI every year is a driver of the pace of the domestic economy.<sup>10</sup> Seeing the contribution of Indonesian migrant workers to the country is extraordinary, comparable to the risks that endanger migrant workers (torture, harassment, or murder) that can occur to migrant workers working abroad.<sup>11</sup> Migrant workers can experience risks that may be bad, so migrant workers need to get extra attention from the Government of Indonesia to ensure the human rights of migrant workers are still fulfilled while working abroad, considering that

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<sup>7</sup> Safyra Primadhyta, "Ketika Gaji Tinggi Pikat Hati Buruh Migran Kerja Di Hong Kong," *CNN Indonesia*, 2019, <https://www.cnnindonesia.com/ekonomi/20190204171648-92-366435/ketika-gaji-tinggi-pikat-hati-buruh-migran-kerja-di-hong-kong>.

<sup>8</sup> Fithriatus Shalihah, Norma Sari, and Rosyidah, "Perlindungan Hukum Pekerja Migran Indonesia (PMI) Sektor Informal pada Masa Penempatan di Hong Kong China," *Prosiding Seminar Nasional Hasil Pengabdian Kepada Masyarakat Universitas Ahmad Dahlan* 4 (2022): 1012–1013.

<sup>9</sup> Titis Anis Fauziyah, "Pekerja Migran Indonesia Jadi Penyumbang Devisa Terbesar Kedua Rp 159 Triliun, Kepala BP2MI Ingatkan Pejabat Untuk Tidak Sombong," *KOMPAS*, 2023, <https://regional.kompas.com/read/2023/01/23/093211978/pekerja-migran-indonesia-jadi-penyumbang-devisa-terbesar-kedua-rp-159>.

<sup>10</sup> Aswatini Aswatini, "Pekerja Migran Indonesia (PMI): Peran Dan Kontribusi Dalam Pengembangan Pariwisata Di Daerah Asal," *Badan Riset dan Inovasi Nasional*, 2023, <https://kependudukan.brin.go.id/kajian-kependudukan/migrasi-penduduk/purna-pekerja-migran-indonesia-pmi-peranan-dan-kontribusi-dalam-pengembangan-pariwisata-di-daerah-asal/>.

<sup>11</sup> Endang Nurdin, "Pekerja Migran Indonesia Yang Selamat Dari 'Neraka' Di Malaysia: 'Mengapa Siksa Saya?'," *BBC News Indonesia*, 2023, <https://www.bbc.com/indonesia/dunia>.

migrant workers must adapt to differences in climate, work ethic, work rules, cultural and language backgrounds<sup>12</sup> All efforts to guarantee the rights of migrant workers must be pursued by the Government of Indonesia, especially in providing social security for migrant workers.<sup>13</sup>

According to Article 1 number 18 of Law No. 18 of 2017, amended in Law No. 6 of 2023, social security reads, "Social Security is a form of social protection to guarantee all people to be able to meet the basic needs of a decent life." The meaning of the entire article above also includes PMI to be able to access social security organized by the Government of Indonesia.<sup>14</sup> The implementation of social security for prospective migrant workers and migrant workers who will work or have worked in the placement country is a form of state protection against migrant workers.<sup>15</sup>

The mandate of Article 1 number 8 of Law No. 18/2017 is not the reality for PMI; in the middle of last year or precisely in 2022, the National Social Security Council (DJSN) released a report containing data on 6.09 million PMI or as many as 67.7% of PMI have not registered with the Social Security Organizing Agency (BPJS)

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<sup>12</sup> I Nyoman Bagus Siddhanta Zulfiandi, Franciscus Anton Wirawan, Nikhen Pratiwi Sekar Tanjung, Roselina Yolanda, M. Zaini, Devi Andrian, Khairina Syafitri, Gilang Amaldi, *Ketenagakerjaan dalam Data*, ed. Franciscus Anton Wirawan Zulfiandi, *Occupational Therapy: The Official Journal of the Association of Occupational Therapists*, 4th ed., vol. 20 (Jakarta: Pusat Data dan Teknologi Informasi Ketenagakerjaan, 2021).

<sup>13</sup> Lalu Adi Adha, Zaeni Asyhadie, and Rahmawati Kusuma, "Kebijakan Jaminan Sosial Pekerja Migran Indonesia," *Jurnal Risalah Kenotariatan* 1, no. 2 (2020): 170-192.

<sup>14</sup> Sony Mardiyanto Timboel Siregar, Indra Munawar, German E. Agent. *Upaya Peningkatan Kepesertaan dan Manfaat Jaminan Sosial Ketenagakerjaan*. (Jakarta: Friedrich-Ebert-Stiftung, 2020). Available online at <https://library.fes.de/pdf-files/bueros/indonesien/19688.pdf>

<sup>15</sup> Siregal, Munaswar, and Angent.

Employment.<sup>16</sup> Social security is a front line to protect migrant workers who work abroad, because of the dire risks that may occur or be experienced by migrant workers, especially during the placement period to work, so it is necessary to get protection through social security.<sup>17</sup>

Previously, there was a Regulation of the Minister of Manpower of the Republic of Indonesia Number 18 of 2018 concerning Social Security for Indonesian Migrant Workers (Permenaker RI No. 18/2018), the existence of this regulation and then based on data from the DJSN made the Ministry of Manpower revise social security regulations for migrant workers, to increase social security benefits for migrant workers, both before leaving, when migrant workers work abroad and after work, as stated in the Regulation of the Minister of Manpower Number 4 of 2023 (Permenaker No. 4/2023). Then, after the emergence of this latest regulation, it is necessary to see the impact on migrant workers working in Hong Kong related to access to employment security.

The critical issue of social security for Indonesian migrant workers (PMI) is primarily rooted in the dearth of accurate data concerning PMI participants within the social security system. This deficiency in information underscores a pressing problem that demands immediate attention from the Indonesian Government, particularly in the case of PMI working in Hong Kong. Consequently, a thorough examination of this matter becomes imperative. The research problem can be articulated in the following manner:

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<sup>16</sup> Lailatul Anisah, "Penyebab Banyak PMI Belum Mendaftarkan Ke BPJS Ketenagakerjaan," *KONTAN*, 28 June (2022). Retrieved from <https://nasional.kontan.co.id/news/ini-penyebab-banyak-pmi-belum-mendaftar-ke-bpjs-ketenagakerjaan>

<sup>17</sup> Siregar Munawar, and Agent. *Upaya Peningkatan Kepesertaan dan Manfaat Jaminan Sosial Ketenagakerjaan*.



The first facet involves investigating the current regulations governing social security for migrant workers in the aftermath of the introduction of Minister of Manpower Regulation Number 4 of 2023, specifically tailored to address the unique needs of Indonesian Migrant Workers. In addition, the second dimension entails scrutinizing the practical implementation of social security measures for migrant workers in Hong Kong subsequent to the enforcement of Minister of Manpower Regulation Number 4 of 2023, which specifically focuses on the social security framework for Indonesian Migrant Workers.

The primary objective of this study is to conduct a comprehensive analysis of the implementation of social security measures for Indonesian migrant workers placed in Hong Kong following the enactment of Minister of Manpower Regulation Number 4 of 2023, which specifically addresses the social security framework for Indonesian Migrant Workers. Employing a qualitative approach, the research adopts an empirical juridical research type. The study is geographically situated in Hong Kong, China, and relies on data collection methods involving literature reviews and interviews with Indonesian migrant workers placed in Hong Kong. Utilizing qualitative analysis, the obtained data is scrutinized to illuminate key aspects of the research problem. The study concludes using the deductive method, a systematic approach that derives specific conclusions from general principles.

## SOCIAL SECURITY FOR INDONESIAN MIGRANT WORKERS: UNRAVELING THE LATEST REGULATION

Protecting prospective migrant workers is to ensure the fulfillment and enforcement of human rights as citizens and migrant workers and to ensure the legal, economic, social, and family protection of migrant workers.<sup>18</sup> PMI who work abroad have the right to receive legal protection by the state from all forms of acts such as forced labor, human trafficking, slavery, violence, harassment and all acts that are contrary to human rights.<sup>19</sup>

Some scholars assert that legal protection revolves around the acknowledgment of individual human rights within society, delineating two primary categories: preventive and repressive measures. Preventive legal protection focuses on averting violations and establishing boundaries for fulfilling obligations, while repressive legal protection, or coercion, is geared towards issue resolution.<sup>20</sup>

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<sup>18</sup> Erna Ratnaningsih, "Paradigma Baru Perlindungan Pekerja Migran Indonesia," Bina Nusantara, 2017, <https://business-law.binus.ac.id/2017/12/31/paradigma-baru-perlindungan-pekerja-migran-indonesia/>.

<sup>19</sup> Wayne Palmer and Antje Missbach, "Enforcing Labour Rights of Irregular Migrants in Indonesia," *Third World Quarterly* 40, no. 5 (2019): 908–25,

<sup>20</sup> Philipus M. Hadjon, *Perlindungan Hukum Bagi Rakyat Indonesia* (Surabaya: PT Bina Ilmu, 1987). See also Nur Putri Hidayah, "Comparative study of legal protection for migrant workers in participation of social security programs in Indonesia and Singapore." *Legality: Jurnal Ilmiah Hukum* 28, no. 1 (2020): 47-59; Darminoto Hartono, and Indranila Kustarini Samsuria. "Legal protection of Indonesian migrant workers: international law, National regulations and contemporary problems." *International Journal of Criminology and Sociology* 10 (2021): 859-865; Ved P. Nanda, "The Protection of the Rights of Migrant Workers: Unfinished Business." *Asian and Pacific Migration Journal* 2, no. 2 (1993): 161-177.

The legal shelter extended by the state to migrant workers spans pre-employment, during employment, and post-employment periods. Critical components of legal protection for prospective migrant workers include their restricted engagement exclusively in destination countries equipped with protective regulations for foreign workers, a formal agreement with the Government of Indonesia, and a robust social security or insurance system dedicated to safeguarding foreign workers.

Moreover, the central government wields the authority to cease and prohibit the placement of migrant workers in specific countries or positions abroad. This decision-making process involves considerations such as human rights, security, employment opportunities, and aligning with national labor needs. In this regulatory framework, the government is obligated to heed insights and recommendations from diverse stakeholders. Additionally, the central government assumes the responsibility of designating specific assignments in predetermined countries or positions, thereby shaping a comprehensive legal protection framework for the welfare and rights of Indonesian migrant workers.

Social protection for Indonesian migrant workers (PMI) and prospective PMI candidates entails a multifaceted approach. This involves enhancing the quality of education and training through adherence to work standards, bolstering the influence of accreditation and certification bodies, ensuring the competence of education personnel and trainers, providing skill improvement services, implementing protection policies specifically tailored for women and children, and establishing dedicated PMI protection centers within the countries where PMI are placed. This comprehensive strategy aims to fortify the social safeguards surrounding PMI, fostering a supportive environment that prioritizes education, skills

development, and the overall well-being of migrant workers and potential candidates.

The central government and local governments jointly administer economic protection measures for Indonesian migrant workers (PMI) and prospective PMI candidates. This oversight encompasses various facets facilitated by the authorities, including the management of money transfers involving both banking and domestic non-bank financial institutions, as well as coordination with the destination country.<sup>21</sup>

Furthermore, economic protection extends to financial education initiatives designed for migrant workers and their families. These programs aim to empower individuals to navigate and make informed decisions about the outcomes of money transfer management. Additionally, entrepreneurship education is integrated into the economic protection framework, enabling PMI and their families to cultivate business skills and explore entrepreneurial opportunities. Through these comprehensive measures, the government seeks to enhance economic resilience and financial well-being for Indonesian migrant workers and those aspiring to work abroad.<sup>22</sup>

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<sup>21</sup> See Muhammad Azzam Alfarizi, Ridha Nikmatus Syahada, and Lisa Arianti Kusuma Dewi. "Tinjauan Yuridis terhadap Peran Kerja Sama Imigrasi dalam Perlindungan Hukum Pekerja Migran Indonesia." *Jurnal Syntax Transformation* 2, no. 4 (2021): 508-523; Istianah Istianah, and Johanna Debora Imelda. "Mekanisme Perlindungan Sosial Bagi Pekerja Migran Indonesia (PMI) Perempuan Di Hongkong." *Sosio Konsepsia: Jurnal Penelitian dan Pengembangan Kesejahteraan Sosial* 10, no. 2 (2021): 111-121.

<sup>22</sup> See Rosita Tandos. "Developing A Model for Women Economic Empowerment for Indonesian Former Migrant Workers." *Asian Social Work Journal* 7, no. 4 (2022): 23-38; Rani Kumala Sari, Sjamsiar Sjamsuddin, and Suryadi Suryadi. "The Implementation of Empowerment Program for Indonesian Ex-Migrant Workers to Improve Their Welfare." *Wacana Journal of Social and Humanity Studies* 24, no. 4 (2021): 200-206.

Thus, regarding social protection arrangements regulated in Law No. 18/2017, Article 35 states further provisions regarding legal protection, social protection, and economic protection for prospective migrant workers and migrant workers. Meanwhile, family protection is included in one of the objectives of PMI protection in Article 3 of Law No. 18/2017. In Law No. 18/20217, PMI family means husband, wife, children, and parents (who have a relationship through determination and decided by the court), whether they are in Indonesian territory or live abroad with PMI.

In addition to legal protection, social protection, economic protection, and family protection of migrant workers, or the protection in Law No. 18/2017, it is also necessary to quote the opinion of Imam Soepomo about worker protection. According to Imam Soepomo,<sup>23</sup> Worker protection includes 3 (three) things, including economic protection, social protection and technical protection. Economic protection is protection related to providing decent wages for PMI in accordance with standards, social protection is protection for PMI related to social security, and technical protection includes work safety protection from the worst possible risks while working.<sup>24</sup>

All of the above protections are very important for prospective migrant workers and migrant workers who work abroad. Currently, researchers focus on social protection for migrant workers who work abroad, which is related to social security. Social security is essential

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<sup>23</sup> Fithriatus Shalihah and Retno Damarina, "The Urgency of Legal Certainty in the Protection of Domestic Workers in Indonesia: A Study in Yogyakarta City," *Proceedings of the 1st International Conference on Social-Humanities in Maritime and Border Area, SHIMBA 2022, 18-20 September 2022, Tanjung Pinang, Kep. Riau Province, Indonesia: SHIMBA 2022*. European Alliance for Innovation, 2022. <https://doi.org/10.4108/eai.18-9-2022.2326039>.

<sup>24</sup> Ngabidin Nurcahyo, "Perlindungan Hukum Tenaga Kerja Berdasarkan Peraturan Perundang-Undangan Di Indonesia," *Jurnal Cakrawala Hukum* 12, no. 1 (2021): 69–78, <https://doi.org/10.26905/idjch.v12i1.5781>.

for migrant workers during the placement period in the placement country if migrant workers experience bad things during work. Based on Lalu Husni's opinion, social security is distinguished in a narrow and broad sense. In a bit of understanding, social security deals with social assistance and insurance in employment protection. The definition of social security broadly includes prevention and development, recovery and healing, and punishment.

The International Covenant on Economic, Social, and Cultural Rights (ICESC) (1966), together with the Universal Declaration of Human Rights (1948) and the International Convention on Civil and Political Rights (1966), make up the International Bill of Human Rights. The Covenants recognize “independent human rights to enjoy civil and political freedom and freedom from fear and human rights to freedom to engage in politics, as well as economic, social and cultural rights.” All peoples have the right to self-determination, including the right to determine their political status and freely pursue economic, social, and cultural development”. One of the economic rights is the right to work, and everyone has the right to just conditions of work: fair wages ensuring a decent living for himself and his family; equal pay for equal work; safe and healthy working conditions; equal opportunity for everyone to be promoted; rest and leisure.<sup>25</sup> Everyone, regardless of citizenship, is entitled to social security, including social insurance; unqualified workers, especially migrant workers in other countries, are also entitled to social security.

The Government of Indonesia ratified the international convention on the International *Covenant* on Economic, Social, and Cultural Rights (ICESCR) on September 30, 2005, into Law Number 11 of 2005 concerning the ratification of the ICESCR or the *International Covenant on Economic, Social and Cultural Rights*. The ratification

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<sup>25</sup> Council of Europe Portal, *International Covenant on Economic, Social and Cultural Rights*, Council of Europe Portal.

carried out by the Government of Indonesia has consequences for the protection and respect of human rights, or it can be said that the Government of Indonesia is obliged to carry out the contents of the ICESCR to all citizens in the life of the nation and state.<sup>26</sup> The intended citizen can also be interpreted as an Indonesian citizen living in Indonesian territory, including Indonesian citizens working abroad or PMI.

In addition to Indonesia ratifying ICESCR as a country that upholds human rights, Indonesia is also one of the ILO members and also adopted the International Convention on the Protection of the Rights of *Migrant Workers and Members of Their Family (Protection of the Rights of All Migrant Workers and Family Members)* by ratifying it into Law of the Republic of Indonesia Number 6 of 2012 concerning Ratification of the *International Convention of the Protection of the Rights of Migrant Workers and Members of Their Family*.<sup>27</sup>

Article 27 in the *International Convention of The Protection of the Rights of Migrant Workers and Members of Their Family* Also contains related to social security. Article 27, paragraph (1) of the *International Convention of the Protection of the Rights of Migrant Workers and Members of Their Family* states, "About social security, migrant workers and members of their families shall enjoy the same treatment as citizens of

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<sup>26</sup> Republic of Indonesia. *Undang-Undang Nomor 11 Tahun 2005 Tentang Pengesahan International Covenant Economic, Social, and Cultural Rights (Kovenan Internasional Tentang Hak-Hak Ekonomi, Sosial dan Budaya [Law Number 11 of 2005 concerning Ratification of the International Covenant on Economic, Social and Cultural Rights]*. (Jakarta: Sekretariat Negara, 2005).

<sup>27</sup> Republic of Indonesia. *Undang-Undang Nomor 6 Tahun 2012 Tentang Pengesahan International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (Konvensi Internasional Mengenai Perlindungan Hak-Hak Seluruh Pekerja Migran dan Anggota Keluarganya) Law Number 6 of 2012 concerning Ratification of the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families*. (Jakarta: Sekretariat Negara, 2012).

the State of employment, provided that they meet the requirements established by the provisions of the law in force in that country and the applicable bilateral and multilateral agreements. Officials in the authorities of the country of origin and destination of work may make the necessary arrangements to determine the procedures for implementing this norm". In the content of the article above, it can be interpreted that every migrant worker working in the country of placement is also entitled to social security organized by the government of post for citizens, countries of order, or it can be said that migrant workers in the country of station also have the same rights related to social security in the land of placement of migrant workers.

Article 27(2) of the International Convention of the Protection of the *Rights of Migrant Workers and Members of Their Family* states, "Where applicable legal provisions do not provide benefits to migrant workers and members of their families, States concerned shall seek the possibility of reimbursing the person concerned the number of contributions paid by them about such allowances as applied to citizens his country is in the same situation." *Migrant worker placement countries should seek other alternatives* if they do not have provisions related to social security for migrant workers or a middle way to provide social security for employed migrant workers.

Social security as a social policy is generally implemented in various forms of income benefits directly, which are inseparable from taxation policies and income maintenance. Social security also includes multiple schemes to improve access to essential social services. Social security in the form of income benefits can be called



benefits in *cash*, while those in the form of assistance for goods or social services are called *benefits in kind*.<sup>28</sup>

The international level of social security is regulated by the International Labour Organization (ILO) Convention Number 102 of 1952, in which everyone gets protection from the National Social Security System (SJSN). ILO Convention Number 102 contains at least 9 (nine) minimum standards that must be implemented by the state in the social security program, including the following:

1. Work Accident Insurance (WAI) includes compensation for heirs due to death while working or while earning a living;
2. Service;
3. Provision of sick benefits to workers;
4. Old Age Guarantee (OAG);
5. Disability compensation;
6. Family benefits or services given to or in the case of children, food, clothing, vacation, or domestic assistance;
7. Care of pregnancy and childbirth (care for before and after birth);
8. Benefits for unemployment and
9. Compensation for heirs due to the worker's death will be given to the widow, spouse, or child of the deceased worker.

ILO is an international organization that focuses on productivity and economic growth. Social security's contribution to economic development through social stability and labor productivity.<sup>29</sup> ILO Convention 102 of 1952 on (Minimum Standards) Social Security also provides for equal treatment of foreign nationals, health services, sickness benefits, unemployment benefits, maternity

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<sup>28</sup> Akhmad Purnama, "Analisis Perlindungan Jaminan Sosial Bagi Pekerja Informal Analyze on Social Insurance and Protection of Informal Workers," *Jurnal PKS* 14, no. 2 (2014): 149–62.

<sup>29</sup> ILO, "Evaluasi Dua Tahun Penerapan Jaminan Sosial Untuk Pekerja Dalam Era Digitalisasi," *Press Release International Labour Organization*, 2017, [https://www.ilo.org/jakarta/info/public/pr/WCMS\\_574167/lang--en/index.htm](https://www.ilo.org/jakarta/info/public/pr/WCMS_574167/lang--en/index.htm).

benefits, disability benefits, heirs' benefits related to joint provisions, other provisions, and final provisions.

ILO mandate number 102 of 1952 concerning minimum social security standards for members of the organization to provide minimum protection to workers. Indonesia organizes the National Social Security System (SJNS).<sup>30</sup> This is what encourages the protection of human rights for migrant workers both in the form of health insurance and in the condition of employment.<sup>31</sup> The Indonesian government also has SJSN, which is under the legal umbrella in Law No. 40 of 2004 concerning the National Social Security System (Law No. 40/2004), amended in Law No. 2/2020, then amended in Perpu No. 2/2022 and amended in Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector (Law No. 4/2023). As long as the Law No. 40/2004 article is not amended, it remains valid.

Further provisions related to social security for PMI are contained in ministerial regulations. RI Minister of Manpower Regulation No. 18/2018, which has been revised to become Permenaker No.4 of 2023, is a ministerial regulation that regulates social security for PMI and PMI candidates. PMI and PMI candidates in this ministerial regulation are required to register for social security, there are two participation programs that PMI and PMI candidates must take part in, namely Work Accident Insurance (JKK) and Death Insurance (JKM), and there is a recommended program, namely the Retirement Assurance (*Jaminan Hari Tua*, hereinafter as

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<sup>30</sup> Hartini Retnaningsih, "Strategi Sistem Jaminan Sosial Nasional Bidang Ketenagakerjaan Dalam Upaya Perlindungan Pekerja Di Kota Surabaya Dan Kota Pekanbaru," *Aspirasi: Jurnal Masalah-Masalah Sosial* 7, no. 2 (2016): 157–72.

<sup>31</sup> Badan Pembinaan Hukum Nasional Kementerian Hukum dan Hak Asasi Manusia, *Laporan Akhir Analisis Dan Evaluasi Hukum Terkait Keimigrasian*, 2020.

JHT).<sup>32</sup> JKK is regulated in Article 1 Number 8 of Permenaker No. 4/2023, which reads, "*Work Accident Insurance herein after abbreviated as JKK is a benefit in the form of cash and health services provided when participants experience a Work Accident or illness caused by the work environment.*" JKM is contained in Article 1 number 9 of Permenaker No. 4/2018, highlighted that Death Insurance, henceforth referred to as JKM, is a financial indemnity provided to beneficiaries in the event of a participant's demise, excluding cases attributed to work-related accidents. JHT, according to Article 1 number 10 of Permenaker No. 4/2023 reads, "*Old Age Insurance, here in after abbreviated as JHT, is a cash benefit paid at once when the participant completes the employment agreement and returns to Indonesia, dies, or experiences permanent total disability.*"

The presence of this Permenaker is a manifestation of legal certainty for PMI, whose substance in this Permenaker is the ideal of a law formed (*swollen*). *Still*, this ideal is different from the expectations of the law itself (*sein*).<sup>33</sup> Similarly, Permenaker RI No. 18/2018 related to social security for migrant workers, the programs designed do not run properly; this is evidenced by the results of the DJSN report, which states that more than 50% of migrant workers working abroad are not registered in BPJS Employment participation.

The ineffectiveness of the social security program prompted the government to revise the Republic of Indonesia Minister of Manpower Regulation No. 18/2018 to increase social security benefits for PMI. The lack of effectiveness of RI Minister of Manpower Regulation No. 18/2018 can be seen in Hong Kong, on average PMIs

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<sup>32</sup> Istianah Istianah and Johanna Debora Imelda, "Social Protection Model for Female Indonesian Migrant Workers in Hong Kong," *Sosio Conceptia* 10, no. 2 (2021). <https://doi.org/10.33007/ska.v10i2.2222>.

<sup>33</sup> Fithriatus Shalihah and Retno Damarina, "Problem Hukum Dalam Perlindungan Pekerja Rumah Tangga Di Indonesia," *Jurnal Selat* 10, no. 2 (2023): 131–43, <https://doi.org/10.31629/selat.v10i2.5645>.

in Hong Kong do not or have not registered for social security provided by the Indonesian Government for several reasons, including because PMIs feel that the social security provided by the Indonesian Government or BPJS Employment does not provide direct benefits to PMI.<sup>34</sup> The purpose of not providing benefits BPJS Employment in Hong Kong cannot be claimed or used by migrant workers in Hong Kong; this makes PMI more comfortable using insurance provided by the Hong Kong Government. The Hong Kong PMI stated that before going to work in Hong Kong, PMI was required to register for BPJS Employment (*BPJS Ketenagakerjaan*), but when arriving in Hong Kong, PMI no longer extended its membership as a member of BPJS Employment, Hong Kong PMI service users or employers before hiring PMI must take care of insurance for PMI, this is also one of the factors PMI is reluctant to use BPJS Employment.<sup>35</sup>

In response to this, the Government of Indonesia quickly revised Permenaker RI No. 18/2018 to Permenaker No.4/2023 concerning Social Security for Indonesian Migrant Workers. This revision of the Permenaker is an immediate response from the Government of Indonesia to the reality of implementing social security for migrant workers; the existence of Permenaker No.4/2023, the government increases social security benefits.<sup>36</sup> The benefits contained in

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<sup>34</sup> Nabiyla Risfa Izzati, "Indonesian Migrant Workers Protection through the Law Number 18 of 2017: New Direction and Its Implementation Challenges," *Padjadjaran Jurnal Ilmu Hukum* 6, no. 1 (2019): 190–210, <https://doi.org/10.22304/pjih.v6n1.a10>.

<sup>35</sup> Fithriatus Shalihah et al., *Efektivitas Peraturan Menteri Ketenagakerjaan Nomor 18 Tahun 2018 Dalam Penyelenggaraan Jaminan Sosial Bagi Pekerja Migran Indonesia*, in *Diskursus Hukum Ketenagakerjaan Di Indonesia* (Medan: USU Press, 2022): 267.

<sup>36</sup> Komisi IX, "Tambah Manfaat Sosial, Legislator Imbau Permenaker Jaminan Sosial PMI Disosialisasikan Secara Masif," *Online DPR RI*, 2023, retrieved from <https://www.dpr.go.id/berita/detail/id/43956/t/Tambah-Manfaat-Sosial-Legislator-Imbau-Permenaker-Jaminan-Sosial-PMI-Disosialisasikan-Secara-Masif>.

Permenaker No. 4 of 2023 become 21, which initially contained 14.<sup>37</sup> The seven new benefits are as follows:<sup>38</sup>

*First*, if PMI experiences a work accident in the placement country, they will get medical reimbursement for work accidents of a maximum of Rp. 50 million. *Second*, *homecare* for 1 (one) year with a maximum cost that PMI can get Rp. 20 million. *Third*, PMI also receives a complete replacement of Rp. 2.5 million. *Fourth*, PMI gets a glasses replacement with a maximum cost of Rp. 1 million. *Fifth*, if there are migrant workers who get raped, they will get assistance of Rp. 50 million. *Sixth*, if PMI experiences unilateral termination of employment, PMI will get help from Rp. 1.5 million, and *seventh*, reimbursement of Rp. Twenty-five million if PMI gets placement not by the work agreement and reimbursement of transportation costs of a maximum of Rp. 15 million.

In addition to the seven benefits above, Permenaker No.4/2023 also provides nine additional benefits: if PMI dies, the family will get death compensation, compensation for PMI who experience permanent total disability, which is given periodically, compensation for failing to leave, compensation for failing to be placed, repatriation costs for PMI who have problems, repatriation costs given to PMI who have a work accident, denture replacement costs, and scholarships for PMI children.<sup>39</sup>

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<sup>37</sup> Ady Thea DA, "Pemerintah Naikan Manfaat Jaminan Sosial Pekerja," *Hukum Online*, 2023, from <https://www.hukumonline.com/berita/a/pemerintah-naikan-manfaat-jaminan-sosial-pekerja-migran-lt6401c9d483a2f/>

<sup>38</sup> Erlang Satya Darmawan, "Permenaker Nomor 4 Tahun 2023 Diterbitkan, Jaminan Untuk PMI Resmi Bertambah," *KOMPAS*, 2023, retrieved from <https://www.kompas.com>

<sup>39</sup> Eqqi Syahputra, "Menaker Terbitkan Permenaker Baru Tentang Jaminan Sosial PMI," *CNBC Indonesia*, 2023, retrieved from <https://www.cnbcindonesia.com/news/20230303160955-4-418700/menaker-terbitkan-permenaker-baru-tentang-jaminan-sosial-pmi>

The JHT program already exists in Permenaker RI No. 18/2018, but in Permenaker No. 4/2023, there is additional substance in implementing JHT social security. The number of benefits of the JHT program for prospective PMI or PMI is based on the accumulated value of all contributions deposited and the results of their development recorded in the individual accounts of JHT program participants. The story of the importance of JHT program benefits can continue after participants (PMI) terminate the employment agreement, and the help of the JHT program has yet to be paid at once. Related to JHT benefits, it can be given to prospective PMI or PMI if they have entered retirement age, died, or experienced permanent total disability. Regarding the retirement age intended by this latest ministerial regulation, entering the age of 56 (fifty-six) years, PMI candidates who fail to leave are placed in the destination country or stop working. The meaning of PMI that fails to be placed in the destination country or stops working in Permenaker No.4 of 2023 consists of the end of work time stated in the work agreement, experiencing layoffs, PMI resigning, or PMI becoming a foreign national. JHT program participants in preparation for entering retirement, JHT benefits can be partially disbursed to a specific limit if participants have a membership period of at least 10 (ten) years, that is, at most 30% of the amount of JHT, for home ownership or 10% of the amount of JHT for other purposes according to the need to enter retirement age.

The contribution section and payment method contained in Article 18 of Permenaker No. 4 of 2023, all of the above benefits can be obtained if migrant workers pay contributions by the latest regulation.<sup>40</sup> Article 18 of Permenaker No.4/2023 reads:

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<sup>40</sup> Erdy Nasrul, "Menaker Dukung Peningkatan Jaminan Sosial Ketenagakerjaan Untuk PMI," *REPUBLIKA*, 2023, retrieved from

1. Payment of JKK and JKM program contributions for prospective Indonesian Migrant Workers through the Placement Implementer is carried out in stages, provided that:
  - a. protection fee before employment is paid in the amount of Rp37,500.00 (thirty-seven thousand five hundred rupiah); and
  - b. Protection contributions during work and after engagement are paid according to the terms of the employment agreement as follows:
    - 1) for 24 (twenty-four) months amounting to Rp 332,500.00 (three hundred thirty-two thousand five hundred rupiah);
    - 2) for 12 (twelve) months amounting to Rp189,000.00 (one hundred eighty-nine thousand rupiah), or
    - 3) for 6 (six) months amounting to Rp108,000.00 (one hundred eight thousand rupiah);).
2. Payment of JKK and JKM program contributions for protection during work and after work for Individual Indonesian Migrant Workers is made at once according to the terms of the work agreement as follows:
  - a. for 24 (twenty-four) months amounting to Rp 332,500.00 (three hundred thirty-two thousand five hundred rupiahs);
  - b. for 12 (twelve) months amounting to Rp189,000.00 (one hundred eighty-nine thousand rupiah), or
  - c. for 6 (six) months amounting to Rp108,000.00 (one hundred eight thousand rupiah);).

If the employment agreement exceeds the period in Article 1 point b above and Paragraph (2), the payment of JKK and JKM social security program contributions will be charged at 13,500 (thirteen thousand five hundred rupiah) every month and paid according to the excess work agreement period.

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<https://news.republika.co.id/berita/s06iz2451/menaker-dukung-peningkatan-jaminan-sosial-ketenagakerjaan-untuk-pmi>

Claims for work accident insurance for PMI protection during work, according to Permenaker No.4/2023, include the following:

1. Reports of work accidents and PMI experiencing work accidents, including acts of physical violence in the placement country, are made using the PMI work accident case report form contained in BPJS Employment regulations and attaching several documents, including:
  - a. BPJS Employment participant card;
  - b. Passport;
  - c. Certificate from employer, Representative of the Republic of Indonesia, Indonesian Trade and Economic Office (ITEO) or government agencies related to employment;
  - d. Medical diagnosis certificate from a hospital or health facility in the PMI placement country;
  - e. Transportation costs in the country of placement;
  - f. A savings account in the name of PMI or another party's account that pays first and
  - g. Evidence or other documents related to PMI's work accidents.
2. If the cost of treatment and treatment exceeds Benefit limits from social security and insurance in the Country you're placing in needs to include Documents, including the following:
  - a. Certificate from insurance at PMI placement countries or government agencies that carry out affairs in the field of labor regarding the amount of reimbursement of medical expenses or treatment that have been paid in the event of a payment dispute;
  - b. Proof of payment for PMI treatment or treatment from the hospital or other health facilities in the PMI placement country; and



- c. a savings account in the name of the party who first paid for the treatment or treatment.
3. If PMI dies due to a work accident, it is necessary to attach the following documents:
  - a. Identity card or other proof of identity of the heir;
  - b. PMI family card and PMI heirs;
  - c. Death certificate from a doctor or authorized official;
  - d. Certificate of heirs from the authorized official; and
  - e. savings account in the name of the legal beneficiary.
4. A report to obtain reimbursement of transportation costs for the repatriation of Indonesian Migrant Workers who have a Work Accident with a non-deceased condition from the destination country of placement to the area of origin is made using the benefit application form as stipulated in the BPJS Employment regulations and attaching documents:
  - a. BPJS Employment Participant Card;
  - b. Passport;
  - c. Certificate from the employer, Representative of the Republic of Indonesia, KDEI, or agency that organizes government affairs in the field of labor;
  - d. Receipt of payment of transportation costs and air tickets or other transportation from the destination country of placement to the area of origin; and
  - e. Savings account in the name of an Indonesian Migrant Worker.
  - f. Report to get cost assistance ranging from reimbursement of repatriation costs of problematic PMI, transportation for repatriation who have a work accident, PMI who are at risk of failure in placement because it is not PMI's fault, money assistance, and transportation replacement for the installation of PMI that is placed not as in the work

agreement, PMI who are laid off due to work accidents, unilateral layoffs received by PMI are not due to work accidents, and JKK program reports for PMI who experience work accidents when PMI returns to the country of origin and returns to the land of placement, need to attach documents :

- 1) BPJS Employment PMI participant card;
- 2) Passport
- 3) Certificate from the employer, Representative of the Republic of Indonesia, KDEI, or agencies that carry out government affairs in the field of labor stating what PMI experienced;
- 4) Savings account in the name of an Indonesian Migrant Worker.
- 5) Work or placement agreement (reimbursement of transportation costs for problematic repatriation, PMI who is at risk of failure of placement due to PMI's fault, money assistance and transportation reimbursement for the installation of PMI placed not as in the work agreement);
- 6) Receipt of payment of transportation costs and airline tickets or other transportation starting from the country of placement to the area of origin of PMI (reimbursement of transportation costs for problematic repatriation, PMI who are at risk of failure of order due to PMI's fault, financial assistance and transportation reimbursement for the installation of PMI placed not as in the employment agreement);
- 7) Payment receipts or other documents related to work accidents (JKK program for migrant workers who

experience work accidents when PMI returns to their home country and returns to the placement country).

- 8) Reports that PMI can make if PMI is proven to have experienced rape to be able to get financial assistance from BPJS Employment benefits, PMI needs to attach documents:
  - a. BPJS Employment PMI Participant Card;
  - b. Passport;
  - c. Letter of results of *visum et reported* examination from a doctor;
  - d. Certificate of Representative of the Republic of Indonesia, Indonesian Trade and Economic Office (KDEI), or government agencies related to the field of employment;
  - e. Savings account in the name of an Indonesian Migrant Worker.

The increase in Permenaker No.4/2023 benefits is not accompanied by an increase in social security program contributions, and this social security program if PMI and PMI candidates register for the JKK program for the claim expiration time to be extended to 5 years, which was initially only two years. After the issuance of Permenaker No.4/2023, the government contains benefits that can improve quality and quantity and is accompanied by no increase in contributions that PMI must pay.<sup>41</sup>

In some of the descriptions of the contents of Permenaker No. 4/2023 above, a novelty is intended for PMI and PMI candidates to register to become BPJS Employment participants. Permenaker No.

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<sup>41</sup> TVOne, "Kemnaker : Iuran Tetap, Manfaat Meningkatkan," *TVOne News Online*, 2023, retrieved from <https://www.tvonenews.com/berita/nasional/106548-sosialisasi-permenaker-nomor-4-tahun-2023-kemnaker-iuran-tetap-manfaat-meningkat?page=3>.

4/2023 as a replacement for Permenaker RI No. 18/2018, which is considered no longer by the needs and legal developments; therefore, the presence of Permenaker No. 4/2023 is a manifestation of the presence of the state to protect prospective migrant workers and migrant workers.<sup>42</sup> Maximum protection for migrant workers is needed by migrant workers, considering that migrant workers are vulnerable to various human rights violations, such as physical violence, verbal violence, human trafficking, and other crimes.<sup>43</sup> Minister of Manpower of the Republic of Indonesia, Ida Fauziah, said that the Government of Indonesia has a serious commitment to protect migrant workers, considering the challenges and work environment of migrant workers require extra attention and complexity of problems due to differences in the way of working between countries.<sup>44</sup>

In accordance with the provisions of the law in force in the Republic of Indonesia, every Prospective Indonesian Migrant Worker and Indonesian Migrant Worker is obliged to become a participant in the Social Security Administering Body for Indonesian Migrant Workers. In the implementation procedures, since the recruitment of prospective Indonesian Migrant Workers, they have been registered long ago, but there is no notification or understanding of what insurance is. Insurance is self-protection that is paid and has

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<sup>42</sup> Kementerian Ketenagakerjaan Republik Indonesia, "Menaker Terbitkan Permenaker Baru Tentang Jaminan Sosial Pekerja Migran Indonesia," *Indonesia, Kementerian Ketenagakerjaan Republik*, 2023, retrieved from <https://kemnaker.go.id/news/detail/menaker-terbitkan-permenaker-baru-tentang-jaminan-sosial-pekerja-migran-indonesia>

<sup>43</sup> Teddy Unggik, "Sosialisasi Permenaker 4/2023, Kemnaker: Iuran Tetap, Manfaat Meningkatkan," *Progresnews.Info*, 2023, retrieved from <http://progresnews.info/2023/03/10/sosialisasi-permenaker-42023-kemnaker-iuran-tetap-manfaat-meningkat/>

<sup>44</sup> Nasrul, "Menaker Dukung Peningkatan Jaminan Sosial Ketenagakerjaan Untuk PMI,."

appropriate services from products designed by premium selling companies and within a certain period of time. This insurance or premium can be terminated immediately and can also be terminated early by the premium owner provided that the provisions apply. If it is terminated earlier than the expiry date at least 1 month earlier there must be notification to the insurance company or your sales agent so that the process of terminating the service continues.

However, within the Social Security Administration, there is a notable absence of such regulations. This absence not only undermines the efficiency of the insurance system but also transforms non-renewal or discontinuation into a potential penalty. If the premium payments lapse or are not activated, there may be consequences. The question arises: *should the responsibility for the Social Security Administration for Workers fall upon the individual or the employer?*

According to prevailing national laws in Indonesia, for legally employed workers under a contract, it is the obligation of the employer and the company to deduct premiums from their wages. However, Indonesian Migrant Workers have distinct considerations, guided by specific regulations that the government deems necessary for the welfare and protection of Indonesian Migrant Workers.

The weaknesses of the Social Security Administering Agency for Indonesian Migrant Workers are inappropriate socialization, unsatisfactory service and a work team that gives an unprofessional image. The Social Security Administering Agency for Indonesian Migrant Workers has a very good program, but it cannot be implemented abroad, not because there are no offices abroad, but because Indonesian Migrant Workers located in Hong Kong do not need it or even do not meet the needs of Indonesian Migrant Workers.

Insurance is a premium that we can buy if: it suits our financial condition and helps when needed. Why is it that in Hong Kong

insurance for Indonesian Migrant Workers specifically only has Plan A & Plan B. When talking about prices and services, it goes back to the Insurance company, but for Domestic Helpers / Indonesian Migrant Workers in the Household sector, the type of insurance is Fixed under the law. state law. The Social Security Administering Agency injures Indonesian Migrant Workers due to direct coercion of having to use the product without giving them a choice and penalties that should not be carried out. The Social Security Administering Body for Indonesian Migrant Workers cannot be mandatory because its function is not optimal, it is not beneficial for Indonesian Migrant Workers themselves considering that it only applies if the incident is not based on work accidents and death. Meanwhile, when compared to the types and insurance services in the All In One Service destination country, why will Indonesian Migrant Workers still prefer services in the destination country and which is more profitable, the costs are borne by the Employer or Employer. In fact, apart from insurance for Hong Kong Indonesian Migrant Workers, as long as the legal and contract visa is valid, Indonesian Migrant Workers are entitled to subsidized treatment from the state through state hospitals. There are many gaps in services and programs that need to be corrected by the Social Security Administering Body itself if it wants to protect Indonesian Migrant Workers. If the services and programs are limited, then you should not force your will, unless the programs and services are extensive and provide more benefits, please. Not only because the price is cheap and payment is only 350,000 rupiah or only \$150 HKD, not only because it is easy to pay via M-Banking and other remittance services, not only does it have to have an office in the destination country as the facilities and facilities Indonesian Migrant Workers need.

If it is aimed at facilitating and implementing it, the Indonesian Migrant Worker Protection Agency should carry out a review of the

Legality Procedures for work permits by Indonesian Migrant Workers who are clearly obliged to use the UP3TKI service, thereby requiring UP3TKI to renew the Indonesian Migrant Worker Social Security Administering Agency which already has it. For those who have not yet registered, the agency and UP3TKI are obliged to collaborate with business partners through the Agency Code of Ethics from the Indonesian Consulate General in Hong Kong, where: The Agency is obliged to allocate registration fees for the Social Security Administering Body for Indonesian Migrant Workers through the financial administration of the Employer's financing. The Agency is also obliged to report if the worker's contract is terminated. both Indonesian Migrant Workers and Employers are not active in the Social Security Administering Agency for Indonesian Migrant Workers while waiting for the Employer's name change. There is an update service for changing the Employer's name and updates per address queue can be done through the system within a maximum period of 14 days and a maximum of 7 working days for approval. These adjustments must be adopted from the system to facilitate claims and also facilitate treatment services if Indonesian Migrant Workers have to transfer to another hospital but outside their domicile address.

If these 4 things are not possible then the Social Security Administering Agency's services are a failure, both the Social Security Administering Agency for Indonesian Migrant Workers and Health. This is why the Government is obliged to re-evaluate so that there is no overlap between Social Security and Social Insurance. KIS should actually be programmed to automatically connect with the NIK of every Indonesian citizen, remembering that the allocation funds from taxes and coverage should be 98%, not 100% without payment like CPF for medical subsidies in other developed countries. The arrangements for the Social Security Administering Body for

Indonesian Migrant Workers must be reviewed again for workers abroad, not within the country or prospective Indonesian Migrant Workers.

## SOCIAL SECURITY FOR INDONESIAN MIGRANT WORKERS IN HONG KONG: AFTER MANPOWER REGULATION NO. 4 OF 2023

Hong Kong in 1997 was ceded by the United Kingdom to China, from which Hong Kong became an administrative territory of China.<sup>45</sup> Hong Kong, because it is considered a particular administrative region of China in terms of foreign affairs and defense, is not liberated by China, so Hong Kong does not have an army. Still, Hong Kong has its government, flag, and currency. Apart from political and defense matters, Hong Kong is experiencing high economic progress or growth; this makes Hong Kong not underestimated economically even though it is only an administrative region by other countries. In 2021, Hong Kong reported that Hong Kong's economic growth reached 7.8%.<sup>46</sup> Hong Kong's local population is preoccupied with public affairs, so they do not have time to take care of household

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<sup>45</sup> Widya Lestari Ningsih, Nibras Nada Nailufar. "Apa Bedanya China, Taiwan, Hong Kong, Dan Macau?," *KOMPAS*, 2021. Retrieved from <https://www.kompas.com/stori/read/2021/09/20/140000279/apa-bedanya-china-taiwan-hong-kong-dan-macau?page=all>

<sup>46</sup> Mita Noveria and Haning Romdiati, "Pandemi Covid-19 Dan Dampak Ekonomi Pada Pekerja Migran Indonesia Dan Keluarganya: Sebuah Kajian Pustaka," *Jurnal Ekonomi Dan Kebijakan Publik* 13, no. 1 (2022): 71–84, <https://doi.org/10.22212/jekp.v13i1.1947>.



affairs, so Hong Kong needs foreign workers to do informal work.<sup>47</sup> It is natural that Hong Kong needs foreign workers, which is a factor in PMI working in Hong Kong.<sup>48</sup>

In addition to the relatively significant salary factor working in Hong Kong, another factor that makes PMI work a lot in Hong Kong is that the Hong Kong Government pays attention to, respects, and protects the human rights of foreign workers.<sup>49</sup> The Hong Kong Government has an *Employment Ordinance* ("EO"); in the EO, special rules protect migrant workers.<sup>50</sup> Regarding work safety, the Hong Kong Government is considered to be able to guarantee human rights; besides that, violence or discrimination in Hong Kong against migrant workers is relatively less than in other migrant worker placement countries.<sup>51</sup>

Australia, Japan, Hong Kong, and Singapore all reported their first COVID-19 cases in January 2020.<sup>52</sup> By April 26, 2020, the end of the study period, Australia reported 6714 cases and 83 deaths, with the number of cases reported per day peaking at 500 on March 28. Japan reported 13,441 cases and 372 deaths. Its epidemic peaked on

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<sup>47</sup> World Bank Group, "Pekerja Global Indonesia, Antara Peluang & Risiko," Laporan Bank Indonesia, 2017, <https://thedocs.worldbank.org/>.

<sup>48</sup> Handoyo, "Kemenaker : Jumlah Terbanyak PMI Di Hongkong, Taiwan Dan Malaysia," *KONTAN*, 2022, <https://nasional.kontan.co.id/news/kemnaker-jumlah-terbanyak-pmi-berada-di-hongkong-taiwan-dan-malaysia>.

<sup>49</sup> Emilius Caesar Alexey, "Hong Kong Jamin Perlindungan Terhadap Pekerja Migran," *KOMPAS*, 2019, <https://www.kompas.id/baca/utama/2019/01/21/hongkong-jamin-perlindungan-terhadap-pekerja-migran>

<sup>50</sup> Shalihah, Sari, and Rosyidah, "Seminar Nasional Hasil Pengabdian Kepada Masyarakat."

<sup>51</sup> Singgih Susilo, "Beberapa Faktor Yang Menentukan Tki Dalam Memilih Negara Tujuan Sebagai Tempat Bekerja, Studi Di Desa Aryojeding Kabupaten Tulungagung," *Jurnal Pendidikan Geografi* 21, no. 2 (2016): 110–19.

<sup>52</sup> Johns Hopkins University e Coronavirus Resource Center. *Coronavirus resource center*. Available from: <https://coronavirus.jhu.edu/data>.

April 17, with 1161 cases reported. Hong Kong reported 1037 cases and four deaths, with the epidemic peaking with 80 cases reported on March 29. Singapore reported 13,624 cases and 12 deaths, with the number of cases reported per day peaking at 1426 on April 20<sup>53</sup>

Hong Kong, although it has a small record of violence and discrimination against migrant workers, does not mean that migrant workers experience no violence and discrimination; some migrant workers who work in Hong Kong experience harassment.<sup>54</sup> In 2017, there was a case of inhumane, horrific, and degrading persecution of Indonesian migrant workers as human beings working in Hong Kong.<sup>55</sup> In 2023, there will also be cases of migrant workers being tortured by employers in Hong Kong, beaten with bicycle chains, burned, and attacked with paper-cutting knives, leaving scars and physical trauma.<sup>56</sup> Indonesian migrant workers who are domestic workers in Hong Kong also experience inhumane treatment by employers.<sup>57</sup> PMI is also prone to work accidents; a PMI who works

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<sup>53</sup> Arielle Lasry et al., "Timing of Community Mitigation and Changes in Reported COVID-19 and Community Mobility — Four U.S. Metropolitan Areas, February 26–April 1, 2020," *MMWR. Morbidity and Mortality Weekly Report* 26-April, no. 1 (2020): 451–57, [https://doi.org/2020;69\(15\):451e7](https://doi.org/2020;69(15):451e7).

<sup>54</sup> Suci Sekarwati, "Derita PMI Hong Kong Tidur Sekamar Majikan Pekerja Migran Yang Melawan Dengan Tulisan: Gunakan Medsos Untuk Advokasi," *Tempo.Com*, n.d., <https://dunia.tempo.co/read/1527347/derita-pmi-hong-kong-tidur-sekamar-bersama-majikan>

<sup>55</sup> Endang Nurdin, "TKI Di Hong Kong : Angka Penganiayaan Fisik, Seksual Dan Diskriminasi Rasial 'Tinggi,'" *BBC Indonesia*, 2017, <https://www.bbc.com/indonesia/indonesia-42493279>

<sup>56</sup> VOA, "Buruh Migran Indonesia Terima Ganti Rugi Rp1,66 Miliar Atas Kasus Pelecehan Di Hong Kong," *Indonesia, Voice of America*, 2023, <https://www.voaindonesia.com/a/buruh-migran-indonesia-terima-ganti-rugi-rp1-66-miliar-atas-kasus-pelecehan-di-hong-kong-/6958488.html>

<sup>57</sup> Langgeng Puji, "Kasus Kekerasan PRT Kembali Terulang Di Hong Kong, Aktivis Beranda Migran Marah," *Tvonenews.Com*, 2023, <https://www.tvonenews.com/berita/105776-kasus-kekerasan-prt-kembali-terulang-di-hongkong-aktivis-beranda-migran-marah>.

in Hong Kong died from the 14th floor due to falling from the 14th floor of the apartment building where his employer was.<sup>58</sup> The incident that happened to PMI in Hong Kong did not reduce the intention of workers who wanted to work in Hong Kong; this can be seen from BP2MI data, which states Hong Kong is always included in the three most PMI destination countries.<sup>59</sup>

Based on data from BP2MI from 2015 to 2019, PMI working abroad is consistently above two hundred thousand, but in 2020 and 2021, it decreased due to the impact of the presence of a virus called *Coronavirus Disease 2019* (COVID-19).<sup>60</sup> The initial cases of this novel disease emerged in December 2019 in Wuhan, China, with a common exposure source being a seafood market selling live animals.<sup>61</sup> Health surveillance authorities took notice and initiated measures to identify the disease's causative agent. By December 31 of that year, China reported the outbreak to the WHO, prompting the closure of the implicated market the next day. Subsequently, there was a sharp rise in cases, confirming community transmission. Swift measures, including travel restrictions and people circulation controls, were enforced. On January, 2020<sup>62</sup>, Wuhan underwent a total lockdown, prohibiting entry or exit from the region.

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<sup>58</sup> Christian Ningsih, "Buruh Migran Indonesia Jatuh Dari Lantai 14 Di Hong Kong," *Republika*, 2019, <https://news.republika.co.id/berita/q3766k459/buruh-migran-indonesia-jatuh-dari-lantai-14-di-hong-kong>.

<sup>59</sup> BP2MI, "Data Penempatan Dan Perlindungan PMI Juli 2023," 2023.

<sup>60</sup> Gianie, "Dua Sisi Mata Uang Pekerja Migran Indonesia," *KOMPAS*, 2023, <https://www.kompas.id/baca/riset/2023/06/05/dua-sisi-mata-uang-pekerja-migran-indonesia>

<sup>61</sup> Tanu Singhal, "A Review of Coronavirus Disease-2019 (COVID-19)," *Indian Journal of Pediatrics* 87, no. 4 (2020): 281–86.

<sup>62</sup> Matteo Chinazzi et al., "The Effect of Travel Restrictions on the Spread of the 2019 Novel Coronavirus (COVID-19) Outbreak," . . . *Science*, 2020, <https://doi.org/pii:eaba9757>.

These localized measures were followed by the implementation of similar actions in other Chinese provinces affected by the virus, in several other Asian countries, and in other countries around the world. The initial measures focused to a major extent on controlling travel at a time when the majority of cases were imported; however, the measures were progressively ramped up as community transmission was confirmed.

The first three cases of COVID-19 in Europe were recorded in France on January 24, 2020 and the first death in that continent was reported in that same country on February 15<sup>63</sup>. A week later, cases were registered in another eight countries. The epidemic expanded dramatically in Italy, Spain and France, where it rapidly developed into a severe health crisis with many critical cases and deaths, consequently overwhelming healthcare system resources. This accelerated the adoption of control measures, which did not occur simultaneously and varied greatly between countries and between different regions of the same country. However, over time these measures had to be ramped up and strengthened in all countries as the health crisis deteriorated.

Chart 1 summarizes the main interventions adopted by selected European countries based on a study by Imperial College London. Despite some similarities, implementation of the different measures varied, even in relation to the time period between the first initiative and the announcement of total lockdown.

In some countries, the first initiative was to ban mass gatherings of more than 1,000 people; however, this number was subsequently reduced to 500 and then to 50. In other countries, cinemas, restaurants, gyms and places of worship were closed. Germany

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<sup>63</sup> Gianfranco Spiteri et al., "First Cases of Coronavirus Disease 2019 (COVID-19) in the WHO European Region 24 January to 21 February 2020," *Euro Surveill*, 2023, 25–29.

determined the closure of most non-essential shops and extended the opening times of supermarkets to reduce the number of customers in the stores at the same time. In some countries, stores reserved the first hours of trading for elderly clients at a high risk of severe disease<sup>64</sup>.

The closure of schools, a measure adopted in all countries, has been the subject of much de- bate. Children are rarely affected by COVID-19 and the extent to which they develop asymptomatic infections and transmit the virus is unclear. Although closing schools may have the added bene t of contributing towards ensuring that parents remain at home, this measure may affect the ability of parents, who are health professionals and whose services are of the utmost importance at this time, to work. Furthermore, other negative effects include an increase in the number of children cared for by elderly grandparents, interruption to the supply of free school meals to vulnerable children and, obviously, the fact that children would be denied their right to for- mal education for months at a time. For these reasons, although schools in Austria, the Netherlands and the United Kingdom were closed, an exception was made for the children of key workers such as health professionals. In the United Kingdom, vulnerable children (recipients of social care) were also allowed to attend school. In addition, the government decided that schools could provide meals to children who usually received them free of charge and announced in the media the creation of a national program of food vouchers<sup>65</sup>. In Singapore, although schools remained open, measures were adopted to reduce the size of classes and the number of interclass and interschool activities, while rigorous hygiene

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<sup>64</sup> Jon Cohen and Kai Kupferschmidt, "Countries Test Tac- Tics in 'War' against COVID-19," *Science* 367, no. 6484 (2020): 1287–88, <https://doi.org/10.1126/science.367.6484.1287>.

<sup>65</sup> Elisabeth Mahase, "Covid-19: Schools Set to Close across UK except for Children of Health and Social Care Workers," *The Bmj* 368 (2020): 1, <https://doi.org/10.1136/bmj.m1140>.

measures were implemented and recess and lunch breaks were staggered<sup>66</sup>.

COVID-19 responses undertaken by individual member countries of ASEAN have been tremendously diverse and have ranged from strict lock-down conditions in the highly regulated city-state of Singapore to 'business as usual', especially in rural areas of developing countries with large informal economies such as Laos and Myanmar. Yet ASEAN member countries also have a long history of cross-border cooperation, forged through trade regionalization and economic integration. In the health sector, ASEAN co-operation has been infused into region-wide frameworks including the ASEAN Political-Security Community (APC), ASEAN Economic Community (AEC) and ASEAN Socio-Cultural Community (ASCC)<sup>67</sup>. Through these social-cultural pillars, ASEAN has developed a basic platform for health security cooperation since 1980<sup>68</sup>, as shown, for instance, through ASEAN-level responses to prior pandemics including SARS, H1N1 and MERS-CoV3.

Southeast Asia was one of the first regions affected due to its close geographical proximity and business travel, tourism and supply chain links to China. The first COVID-19 case was reported in Malaysia on 25 January 2020, prior to the upward swing of cases at the end of February 2020<sup>69</sup>.

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<sup>66</sup> Vemon J. Lee, Calvin J. Chiew, and Wei Xin Khong, "Interrupting Transmission of COVID-19: Lessons from Containment Efforts in Singapore," *JTM*, 2008, 1–5, <https://doi.org/10.1093/jtm/taaa039>.

<sup>67</sup> ASEAN Secretariat. *Celebrating ASEAN: 50 years of evolution and progress*. Association of Southeast Asian nations; 2017.

<sup>68</sup> Australian Government (DFAT), *Pacific Health Development Agenda*, 2014.

<sup>69</sup> Kuok Ho Daniel Tang, "Movement Control as an Effective Measure against COVID-19 Spread in Malaysia: An Overview," *Zeitschrift Fur Gesundheitswissenschaften = Journal of Public Health* 30, no. 4 (2020): 583–86, <https://doi.org/10.1007/s10389-020-01316-w>.

This pandemic has proven to have a very bad impact, apart from the unexpected negative impact on economic activity<sup>70</sup>. Considering the rapid spread of COVID-19 with the emergence of various variants and mutants, world economic and financial system indicators show a fluctuating position, especially on the stock market, foreign exchange rates and interest rates<sup>71</sup>.

In January 2020, the *World Health Organization* (WHO) stated that there was a COVID-19 outbreak that appeared in one of the regions in China, where the attack was hazardous for human life. Releasing data from WHO quoted by Kompas.com., stated that COVID-19 caused an international public health crisis called the *Health Emergency of International Concern* (PHEIC).<sup>72</sup> The existence of this statement from WHO and the symptoms of the spread of COVID-19 have made countries limit people's mobility in and out of countries, including PMI destination countries, so it is natural that in 2020 and 2021, PMI who go abroad has decreased.<sup>73</sup>

The current coronavirus disease 2019 (COVID-19) outbreak is a worldwide emergency, as its rapid spread and high mortality rate has caused severe disruptions.<sup>74</sup> The number of people infected with

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<sup>70</sup> Hakan Yilmazkuday, "International Evidence from Google Mobility Data," *SSRN Electronic Journal*, 2020, 1–18, <https://ssrn.com/abstract=3571708>.

<sup>71</sup> Kartal, Mustafa Tefvik, Özer Depren, and Serpil Kilic Depren. "The Determinants of Main Stock Exchange Index Changes in Emerging Countries: Evidence from Turkey in COVID-19 Pandemic Age," *Quantitative Finance and Economics* 4, no. 4 (2020): 526–41, <https://doi.org/10.3934/qfe.2020025>.

<sup>72</sup> WHO, "COVID-19 Public Health Emergency of International Concern (PHEIC) Global Research and Innovation Forum," WHO, 2020, [https://www.who.int/publications/m/item/covid-19-public-health-emergency-of-international-concern-\(pheic\)-global-research-and-innovation-forum](https://www.who.int/publications/m/item/covid-19-public-health-emergency-of-international-concern-(pheic)-global-research-and-innovation-forum)

<sup>73</sup> Noveria and Romdiati, "Pandemi Covid-19 Dan Dampak Ekonomi Pada Pekerja Migran Indonesia dan Keluarganya: Sebuah Kajian Pustaka."

<sup>74</sup> Chaolin Huang et al., "Clinical Features of Patients Infected with 2019 Novel Coronavirus in Wuhan, China," *Lancet* 395, no. 10223 (2020): 507–13, [https://doi.org/0.1016/S0140-6736\(20\)30183-5](https://doi.org/0.1016/S0140-6736(20)30183-5).

severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), the causative agent of COVID-19, is rapidly increasing world-wide.<sup>75</sup> Patients with COVID-19 can develop pneumonia, severe symptoms of acute respiratory distress syndrome (ARDS), and multiple organ failure.<sup>76</sup>

Facing the outbreak, WHO took steps and instructed countries to prevent and reduce the spread of Covid-19 by practicing social distancing. Governments began to implement social restrictions by implementing regional regulations to *lockdowns* to suppress the spread of Covid-19. PMI destination countries started to enforce policies and tighten the entry and exit of people, including Hong Kong, Taiwan, Malaysia, Singapore, South Korea, Saudi Arabia, Jordan, Kuwait, Italy, England, Spain, France, Poland, and the United States.<sup>77</sup>

As a result of Covid-19, economic growth has slowed down, companies are starting to experience a decline in income, so they are starting to take various steps to save their business, starting from laying off employees.<sup>78</sup> The implications of countries to prevent the spread of COVID-19 have made countries not only think about the

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<sup>75</sup> Huang et al.

<sup>76</sup> Dawei Wang, Bo Hu, and Chang Hu, "Clinical Characteristics of 138 Hospitalized Patients with 2019 Novel Coronavirus-Infected Pneumonia in Wuhan, China," *JAMA Network* 323 (2020): 1061–69, <https://doi.org/0.1001/jama.2020.1585>.

<sup>77</sup> Media DPR, "Pandemi, Gus Muhaimin: Negara Harus Hadir Atasi Persoalan Pekerja Migran," *Media DPR RI*, 2021, <https://www.dpr.go.id/berita/detail/id/34755/t/Pandemi%20Covid-19,%20Gus%20Muhaimin:%20Negara%20Harus%20Hadir%20Atasi%20Persoalan%20Pekerja%20Migran>

<sup>78</sup> Oduniyi, Oreoluwa Omotayo. "Workers' Protection in the Covid-19 Era in Nigeria." *PADJADJARAN Jurnal Ilmu Hukum (Journal of Law)* 8, no. 2 (2021): 292-312



health sector but also think about solutions from other affected fields, such as education, social, cultural, and especially the economic sector.<sup>79</sup> The impact of COVID-19 is categorized as a life event that occurs in humanity which is very fatal; in addition to causing death, it also causes chaos in the lives of humanity.<sup>80</sup>

Due to COVID-19, economic growth has slowed, and companies have begun to experience a decline in revenue, so they have begun to find various ways to save business, starting with layoffs. Based on data from the ILO, full or partial social distancing measures affect almost 81% of the world's workforce.<sup>81</sup> Victims of termination of employment, to meet the needs of life, are willing to work for low wages; this impact is also felt by migrant workers who work abroad, especially migrant workers who work in the informal sector.<sup>82</sup> The burden felt by PMI is exacerbated by uncertainty in the placement country, financial shortages, and layoffs due to the pandemic, making

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<sup>79</sup> DJKN Kementerian Keuangan Republik Indonesia, "Sri Mulyani: Kemenkeu Terus Dukung Langkah Penanganan Covid-19," *DJKN Kementerian Keuangan Republik Indonesia*, 2020, <https://www.djkn.kemenkeu.go.id/berita/baca/20396/Sri-Mulyani-Kemenkeu-Terus-Dukung-Langkah-Penanganan-COVID-19.html>

<sup>80</sup> K Stroud, "Stressful Life Events and Depression," *Clinical Science Insights: Knowledge Families Count* 14, no. 8 (2020): 1344–45, <https://doi.org/https://doi.org/10.1176/appi.ajp.157.8.1344-a>.

<sup>81</sup> ILO, "ILO: Covid-19 Causes Devastating Losses in Working Hours and Employment," *International Labour*, 2020, [https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_740893/lang--en/index.htm#:~:text=economy%20and%20employment,ILO%3A%20COVID%2D19%20causes%20devastating%20losses%20in%20working%20hours%20and,policies%20to%20mitigate%20the%20crisis](https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_740893/lang--en/index.htm#:~:text=economy%20and%20employment,ILO%3A%20COVID%2D19%20causes%20devastating%20losses%20in%20working%20hours%20and,policies%20to%20mitigate%20the%20crisis).

<sup>82</sup> CNBC Indonesia, "Jerit Kelaparan RKI Di Malaysia Ketika Lockdown," *CNBC Indonesia*, 2020, <https://www.cnbcindonesia.com/news/20200425210242-4-154459/jerit-kelaparan-tki-di-malaysia-ketika-lockdown>

PMI's life unclear between choosing to return home or staying in the placement country.<sup>83</sup>

The presence of Covid-19 presents its challenges for PMI. During COVID-19, migrant workers lost job opportunities and social assistance constraints from the government, not to mention the problem if migrant workers returning to Indonesia faced stigma and discrimination because they were considered to carry the virus.<sup>84</sup> For migrant workers who still survive in the placement country, it is also not easy to face the COVID-19 situation, starting from being unable to support themselves and access in and out of the country that does not allow them to return to Indonesia.<sup>85</sup>

Under normal conditions, PMI is always prone to various problems such as depression, excessive workload, physical and sexual violence, and wages sometimes not given by employers; things like this affect PMI's psychological condition.<sup>86</sup> The condition of migrant workers is very vulnerable compared to other working groups, especially for illegal migrant workers.<sup>87</sup> PMIs have difficulty accessing health services during the COVID-19 pandemic, one of which is because PMIs have not received or are not registered in health insurance. At the same time, illegal migrant workers fear

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<sup>83</sup> Kementerian Ketenagakerjaan, "Kliping Ketenagakerjaan 15 Juni 2020," Jakarta, 2020, <https://kabarbisnis.com/read/28100233/banyak-phk-klaim-bpjs->.

<sup>84</sup> Alfian Putra Abdi, "Kelompok Yang Terlupakan: TKI Yang Pulang Saat Pandemi," *Tirto, Id*, 2020, <https://tirto.id/kelompok-yang-terlupakan-tki-yang-pulang-saat-pandemi-fLwu>

<sup>85</sup> UII, "Pusat Studi Hukum UII Soroti Nasib Pekerja Migran Di Tengah Pandemi," *Universitas Islam Indonesia*, 2020, <https://www.uui.ac.id/pusat-studi-hukum-uui-soroti-nasib-pekerja-migran-di-tengah-pandemi/>

<sup>86</sup> Department of Psychiatry, *Mental Health in The Times of Covid-19 Pandemic*, National Institute of Mental Health and Neurosciences, Bengaluru, India (Bengaluru: Department of Psychiatry National Institute of Mental Health and Neuro Science, 2020).

<sup>87</sup> Psychiatry.

checking themselves (fear of being arrested by law enforcement officials) due to migration problems.<sup>88</sup> The Indonesian government has provided access to social security for migrant workers, but the social security intended by migrant workers is only social security or BPJS Employment.<sup>89</sup>

PMI recorded in April 2020, PMI working in the formal sector reached 632 workers, and the informal sector reached 1,715 workers; based on data from BP2MI, PMI working in the informal sector was three times that of formal sector workers.<sup>90</sup> The Minister of Manpower to follow up on the handling of migrant workers by issuing Decree of the Minister of Manpower (Kepmenaker) No. 151 of 2020 which states the Temporary Suspension of the Placement of Indonesian Migrant Workers to prevent the spread of Covid-19.<sup>91</sup>

In 2017, the government accommodated the needs of workers, including informal workers and migrant workers, through the issuance of BPJS Ketenagakerjaan. BPJS Ketenagakerjaan is a public legal entity that has four social security programs that have functions to protect all workers.<sup>92</sup> BPJS provided by the government for PMI

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<sup>88</sup> Susilo Wahyu, Arista Novi, and Evi Zulyani, "Kerentanan Pekerja Migran Indonesia Menghadapi Wabah COVID-19," *CSIS Commentaries DMRU-024-ID 151* (2020): 1–6.

<sup>89</sup> Nugroho Bangun Witono, "Kebijakan Perlindungan Pekerja Migran Indonesia Dalam Pandemi Covid-19," *Indonesian Journal of Peace and Security Studies (IJPSS)* 3, no. 1 (2021): 34–54, <https://doi.org/https://doi.org/10.29303/ijpss.v3i1.57>.

<sup>90</sup> BP2MI, "Data Penempatan Dan Perlindungan PMI, Periode April 2020," Badan Perlindungan Pekerja Migran Indonesia, 2020, [https://bp2mi.go.id/%0Auploads/statistik/images/data\\_26-05-2020\\_Laporan\\_Pengolahan\\_Data\\_BNP2TKI\\_APRIL\\_fix.pdf](https://bp2mi.go.id/%0Auploads/statistik/images/data_26-05-2020_Laporan_Pengolahan_Data_BNP2TKI_APRIL_fix.pdf).

<sup>91</sup> Zulyani Evi Wahyu Susilo, Yovi Arista, "Kerentanan Pekerja Migran Indonesia Menghadapi Wabah COVID-19," *Center for Strategic and International Studies*, 2020.

<sup>92</sup> BPJS Ketenagakerjaan, "BPJS Ketenagakerjaan: Program Jaminan Sosial Tenaga Kerja," Badan Penyelenggara Jaminan Sosial Ketenagakerjaan, 2023, <https://www.bpjsketenagakerjaan.go.id/>.

does not have social security for health, even though PMI needs health social security; not only that, there are difficulties for PMI to claim social security or BPJS Employment during the Covid-19 pandemic, even though in the Covid-19 pandemic situation the community needs the government's sincerity and seriousness to ensure social welfare for every citizen.<sup>93</sup>

The first confirmed case of COVID-19 in Hong Kong was announced on 23 January 2020. In response to the COVID-19 pandemic, the local government has adopted a variety of drastic public health measures, such as compulsory quarantines for people returning from abroad, work from home arrangements, school suspensions, and the shutdown of non-essential services, to mitigate the risks and impact of the disease. In addition, people in Hong Kong have stockpiled surgical masks, rice, toilet paper, and other goods. Such abrupt changes to daily life are risk factors that can substantially affect mental health. Some psychosocial stressors such as health threats to oneself and loved ones are associated with pandemics<sup>94</sup>. There are severe disruptions of routines, separation from family members and friends, shortages of daily necessities, salary deduction, social isolation, and school closure<sup>95</sup>. Psychosocial responses to infectious disease outbreaks are variable and can include feelings of anxiety or weakness, an overestimation of the likelihood of infection, the excessive and inappropriate adoption of precautionary measures

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<sup>93</sup> Devina, "Data Sudah Lengkap, Klaim BPJS Ketenagakerjaan Tak Ada Kejelasan," *Detik.Com*, 2020., [https://news.detik.com/suara-pembaca/d-5006577/data-sudah-lengkap-klaim-bpjs-ketenagakerjaan-tak-ada-kejelasan#google\\_vignette](https://news.detik.com/suara-pembaca/d-5006577/data-sudah-lengkap-klaim-bpjs-ketenagakerjaan-tak-ada-kejelasan#google_vignette)

<sup>94</sup> Choi, J., and S. Taylor. "The psychology of pandemics: Preparing for the next global outbreak of infectious disease." *Asian Communication Research* 17, no. 2 (2020): 98-103.

<sup>95</sup> Koh, David, et al. "Risk perception and impact of severe acute respiratory syndrome (SARS) on work and personal lives of healthcare workers in Singapore what can we learn?." *Medical Care* (2005): 676-682.

and an increased demand for health care services in a time of shortage<sup>96</sup>

As a Special Administrative Region (SAR) of China that operates with autonomy, Hong Kong has adopted far less strict measures to contain COVID-19 than those in mainland China<sup>97</sup>. At the time of writing, the city has never been locked down, and inhabitants have always enjoyed a moderate level of mobility<sup>98</sup>. Compared with other places, such as Singapore, Seoul, London, and Tokyo, Hong Kong has been relatively successful in terms of controlling the rate of infections<sup>99</sup>. Comparative discussions of COVID-19-related policies and societal responses have largely focused on the collective memories of combating the outbreak of severe acute respiratory syndrome (SARS) in 2003. That bitter experience might explain both the government and community's preparedness and willingness to respond promptly to contain the threat of COVID-19. Preventive education, publicity, and the introduction of different control measures by the government were identified as important contributors to the success of controlling the 2003 epidemic<sup>100</sup>

A series of large-scale physical-distancing intervention measures enacted by the Hong Kong government, in addition to prior

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<sup>96</sup> Lesley Rosling and M. Rosling, "Pneumonia Causes Panic in Guangdong Province," *BMJ* 326 (2003): 416.

<sup>97</sup> M.C.S. Wong et al., "Stringent Containment Measures without Complete City Lockdown to Achieve Low Incidence and Mortality across Two Waves of COVID-19 in Hong Kong," *BMJ Glob. Heal.* 5 (2020), <https://doi.org/e003573> <https://doi.org/10.1136/bmjgh-2020-003573>.

<sup>98</sup> Wong, Sunny H., et al. "COVID-19 and public interest in face mask use." *American Journal of Respiratory and Critical Care Medicine* 202, no. 3 (2020): 453-455.

<sup>99</sup> Wong, Samuel YS, Kin On Kwok, and Francis KL Chan. "What can countries learn from Hong Kong's response to the COVID-19 pandemic?." *CMAJ* 192, no. 19 (2020): E511-E515.

<sup>100</sup> Hung, Lee Shiu. "The SARS epidemic in Hong Kong: what lessons have we learned?." *Journal of the Royal Society of Medicine* 96, no. 8 (2003): 374-378.

experiences of virus prevention, made efforts to convince individuals to comply with precautionary measures, such as wearing face masks and washing hands, more effective. This made the government and people believe that it remained possible to maintain daily activities and travel amid the COVID-19 pandemic

<sup>101</sup>However, to the best of our knowledge, there has been little research on the relationship between government public policies and community responses, although this could help us better understand how the community and government can work together to combat COVID-19 and similar pandemic events.

As suggested by the WHO, both government intervention and community engagement play a critical role in the effective implementation of any public health intervention. It is therefore important to investigate the complementary aspects of public health intervention measures that contributed to the early success of preparing for and responding to the COVID-19 threat<sup>102</sup>.

The article proceeds by briefly outlining the policy efforts of the Hong Kong SAR (Special Administration Region) government to manage the spread of the COVID-19 virus, including regulatory actions, risk assessment, risk communication (to the public), proactive risk management, border control and travel bans, and economic and budgetary responses. The remainder of the article then details Hong Kong's experience with political crisis and social unrest in 2019–2020 and its more distant experience managing the SARS pandemic in 2003–4, highlighting the role of both these events in helping develop

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<sup>101</sup> K.O. Kwok et al., "Community Responses during the Early Phase of the COVID-19 Epidemic in Hong Kong: Risk Perception, Information Exposure and Preventive Measures," *Emerg. Infect. Dis.*, 2020, <https://doi.org/https://doi.org/10.1101/2020.02.26.20028217>.

<sup>102</sup> World Health Organization, 2020a. Risk Communication and Community Engagement Readiness and Response to Coronavirus Disease (COVID-19): Interim Guidance.

community capacity. The article concludes by discussing how the Hong Kong case illustrates the need for a more comprehensive understanding of capacity that incorporates community capacity as a key agency in enabling societies to successfully manage crisis<sup>103</sup>.

Migrants are particularly vulnerable to the direct and indirect effects of the coronavirus disease 2019 (COVID-19) pandemic. The International Organization for Migration (IOM) has found that migrants were often excluded from host country welfare systems, were greatly affected by border closures by limiting their ability to travel between their home and host countries, and that the pandemic was used as an opportunity to foster xenophobic and discriminatory attitudes towards them.<sup>104</sup> Migrants also often face additional barriers in accessing healthcare or information about COVID-19 in their host countries, increasing their risk of contracting the disease.<sup>105</sup> The economic repercussions of the pandemic are anticipated to lead to a projected decline of \$108.6 billion in global remittances, under the assumption of a one-year recovery period. This decline poses a significant risk to households dependent on remittances, increasing their vulnerability to poverty.<sup>106</sup>

The lack of recognition and supportive policies for migrants can have many physical, mental, social, and economic effects on FDWs.

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<sup>103</sup> Kris Hartley and Darryl S. L. Jarvis, "Policymaking in a Low-Trust State: Legitimacy, State Capacity, and Responses to COVID-19 in Hong Kong," *POLICY AND SOCIETY* 39, no. 3 (2020): 403–23, <https://doi.org/https://doi.org/10.1080/14494035.2020.1783791>.

<sup>104</sup> Guadagno, Lorenzo. 2020. MRS No. 60 – Migrants and the COVID-19 pandemic: An initial analysis, in Migration Research Series.

<sup>105</sup> Kluge, Hans Henri P, Jakab, Zsuzsanna, Bartovic, Jozef, D'Anna, Veronika, Severoni, Santino, 2020. Refugee and migrant health in the COVID-19 response. *The Lancet* 395 (10232), 1237–1239. doi:10.1016/S0140-6736(20)30791-1.

<sup>106</sup> Takenaka, Aiko Kikkawa, Gaspar, Raymond, Villafuerte, James, Narayanan, Badri, *COVID-19 Impact on International Migration, Remittances, and Recipient Households in Developing Asia*. (Asian Development Bank, 2020).

Live-in FDWs tend to work long hours with an unspecified workload while living in the same place that they work in, making it difficult to mentally separate work from private time<sup>107</sup>. They are also vulnerable to abuse from their employers due to the unequal power relationship, including verbal abuse and physical assault, and are often unable to negotiate for or assert their rights.<sup>108</sup> FDWs often also struggle with the relationships with their families back home. For example, FDWs may perceive that their relatives only value the remittances they send, devaluing the work and sacrifices they are making overseas<sup>109</sup>. As FDWs are often visible minorities within their host country, they may also face discrimination as migrants, minorities, and women<sup>110</sup>.

In Hong Kong, FDWs are essential to the functioning of many local families, but they are also regarded as separate from the “real family”.<sup>111</sup> While they make significant contributions to Hong Kong’s economy, they are still denied economic rights.<sup>112</sup> In 2019, the

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<sup>107</sup> Eric Fong and S.A. Yeoh, Brenda, “Migrant Domestic Workers: Disadvantaged Work, Social Support, and Collective Strategies in East Asia,” *American Behavioral Scientist* 64, no. 6 (2020): 703–8, <https://doi.org/10.1177/0002764220910235>.

<sup>108</sup> Shu-Ju Ada Cheng, “Migrant Women Domestic Helpers in Hong Kong, Singapore and Taiwan: A Comparative Analysis,” *Asian and Pacific Migration Journal* 5, no. 1 (1996): 139–52, <https://doi.org/10.1177/011719689600500107>.

<sup>109</sup> Brian J. Hall, Garabiles, Melissa R., and Carl A Latkin, “Work Life, Relationship, and Pol- icy Determinants of Health and Well-Being among Filipino Domestic Workers in China: A Qualitative Study.,” *BMC Public Health* 19, no. 1 (2019), <https://doi.org/10.1186/s12889-019-6552-4>.

<sup>110</sup> Alicia Llácer et al., “The Contribution of a Gender Perspective to the Understanding of Migrants’ Health.,” *The Contribution of a Gender Perspective to the Understanding of Migrants’ Health. Journal of Epidemiology and Community Health* 61 (Suppl 2), 2007, <https://doi.org/ii4-ii10>. doi:10.1136/jech.2007.061770.

<sup>111</sup> Annie Chan and Hau-Nung, “Live-in Foreign Domestic Workers and Their Impact on Hong Kong’s Middle Class Families,” *Journal of Family and Economic Issues* 26, no. 4 (2005): 509–28, <https://doi.org/10.1007/s10834-005-7847-4>.

<sup>112</sup> Hung Jason, “Hung, Jason, 2020. Hong Kong Hurts Itself By Financially Excluding Foreign Domestic Workers.,” *The Diplomat*, 2020, <https://thediplomat.com/2020/02/hong-kong-hurts-itself-by-financially-excluding-foreign-domestic-workers/>



Immigration Department reported that there were 399,320 FDWs in Hong Kong, with 98.5% of them being women, and most of them coming from the Philippines (55%), Indonesia (43%), or Thailand (0.5%)<sup>113</sup> Given the enormous health, economic, and social effects of the COVID-19 pandemic, we sought to explore the effects of the pandemic on FDWs in Hong Kong through in-depth interviews with FDWs and key informants to better understand their experiences. We focused on how this minority population, comprised mostly of women, was disproportionately affected by the pandemic response in terms of their health and economic wellbeing. A greater understanding of the experiences of this vulnerable population can help to guide the policies aimed at mitigating the negative effects of the pandemic on society in Hong Kong and in other areas where there are significant FDW populations.

Various kinds of difficulties experienced by migrant workers can be seen from the results of a survey organized by the Human Rights Working Group (HRWG) of the Indonesian Migrant Workers Union (SBMI) and the Migrant Workers Network (JBM) regarding the impact of COVID-19 on migrant workers, especially those experienced by migrant workers in Hong Kong. The Hong Kong government is dealing with the spread of COVID-19 through a tracking policy for people with physical contact with COVID-19-positive people.<sup>114</sup> , the Hong Kong government also imposes mandatory quarantine or isolation for people who contract Covid-

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<sup>113</sup> Immigration Department, 2020. Foreign domestic helpers by nationality and sex. Women and Men in Hong Kong: Key Statistics. Census and Statistics Department, Hong Kong Special Administrative Region, Hong Kong W.a.M.i.H.K.K. Statistics.

<sup>114</sup> BBC, "Cerita Pekerja Migran Indonesia Di Hong Kong Yang Kena Covid-19 Di Tengah Lonjakan Kasus 'Diintimidasi Majikan' Dan 'Ditelantarkan,'" *BBC Indonesia*, 2022, <https://www.bbc.com/indonesia/dunia-60418516>

19.<sup>115</sup> The policy taken by the Hong Kong government caused panic for everyone in Hong Kong, especially migrant workers working in Hong Kong.<sup>116</sup> During COVID-19, PMI in Hong Kong received intimidation from employers, and verbal violence, and migrant workers should not ask for time off during the COVID-19 period.<sup>117</sup> As long as they are not allowed to take holidays during COVID-19, PMIs in Hong Kong are required by employers to continue working overtime by not being paid overtime wages, or PMIs are still carrying out their usual routine before COVID-19 hit Hong Kong. The number of people that must be cared for by PMIs increases because the Hong Kong government lays off work outside the home or office work, so people or employers gather at home and automatically burden PMI's work. When working, PMI must remain hygienic by constantly changing masks, and the employer does not buy the covers purchased by PMI, but PMI acknowledges the acts themselves.<sup>118</sup> From the description above, it can be said that in the last two years, PMI has experienced a double workload, and there is no time to rest.

Based on the description above, it is an unwanted or unexpected thing that can be experienced by migrant workers at any time, ranging from sexual harassment, physical violence, verbal violence, psychological violence, work accidents, and or even things that threaten the lives of migrant workers in the Hong Kong placement country. Doing work in a foreign country, of course, is not easy

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<sup>115</sup> Jawahir Gustav Rizal, "Melihat Cara Hong Kong Kendalikan Virus Corona Tanpa Lockdown...," 2020.

<sup>116</sup> Noveria and Romdiati, "Pandemi Covid-19 Dan Dampak Ekonomi Pada Pekerja Migran Indonesia Dan Keluarganya: Sebuah Kajian Pustaka."

<sup>117</sup> BBC, "Cerita Pekerja Migran Indonesia Di Hong Kong Yang Kena Covid-19 Di Tengah Lonjakan Kasus 'Diintimidasi Majikan' Dan 'Ditlantarkan,'" *BBC Indonesia*, 2022, <https://www.bbc.com/indonesia/dunia-60418516>

<sup>118</sup> Shalihah, Sari, and Rosyidah, "Seminar Nasional Hasil Pengabdian Kepada Masyarakat."

because there are many differences in work ethic, culture, working hours, and, most importantly, the language used for daily communication; this is what makes the uncertainty of PMI's life in the country of placement, there are 2 (two) types of uncertainty that PMI can experience, some are speculative or pure uncertainty that can pose risks. There are 2 (two) kinds of risks: fundamental risks and unique risks. Entire risk relates to risks that have a broad impact, such as economic, political, social, security, and defense risks, as well as international, while unique risks are more on an individual, such as the price of objects, failures, and others.<sup>119</sup> The above risks may approach migrant workers in the country of placement during work, so there is a need for social security protection.<sup>120</sup> In this case, there is a need for protection that must be provided by the state, in addition to legal protection, economic protection, and family protection of migrant workers, social protection through social security.

The Indonesian government, in terms of social protection, has provided social protection for migrant workers and has even been regulated by Law No. 18/2017, which has been amended into Law No. 6/2023 and related to social security there is a regulation of the minister of workforce itself that regulates social security, namely Permenaker No. 18 / 2018 which has been revised to Permenaker No. 4 / 2023. The government to encourage PMI to participate in BPJS Employment is not easy, so the government requires prospective PMI to register members of BPJS Employment.<sup>121</sup> The government in Permenaker No.18/2018 has also required prospective PMI and PMI

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<sup>119</sup> Agus Midah, Asri Wijayanti, and Fithriatus Shalihah, *Perlindungan Pekerja Migran Indonesia Berdasarkan UU No. 18 Tahun 2017* (Medan: Yayasan Al-Hayat, 2020).

<sup>120</sup> Zainal Asikin, *Dasar-Dasar Hukum Perburuhan* (Jakarta: Rajawali Pers, 2016).

<sup>121</sup> CNN, "Menaker Wajib Buruh Migran Jadi Peserta Ketenagakerjaan," *CNN Indonesia*, 2023, <https://www.cnnindonesia.com/ekonomi/20230302171116-92-919996/menaker-wajibkan-buruh-migran-jadi-peserta-bpjs-ketenagakerjaan>

to register for the JKK and JKM guarantee programs, as well as in Article 4 paragraph (1) of Permenaker No.4/2023 which reads, "Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who work abroad must be registered in program participation: a. JKK; and b. JKM".

However, the Indonesian Government's efforts to realize the implementation of social security for migrant workers by revising Permenaker RI No. 18/2018, in which the government increases social security benefits and tries to provide social security alternatives for migrant workers is not that easy, this can be seen from the response of migrant workers, especially migrant workers placement in Hong Kong. After it was revealed in 2022, based on DJSN data, it was stated that more than 50% of PMIs working abroad have yet to be registered as members of BPJS Employment. Hong Kong, one of the most PMI destinations, also revealed that few PMI in Hong Kong still needed to register for BPJS Employment. As explained above, this is related to the low interest of PMI not registering for BPJS Employment because, according to PMI placement in Hong Kong, the benefits of BPJS Employment organized by the Government of Indonesia are less helpful to use in Hong Kong or the benefits are less clear, BPJS Employment is difficult to claim, and PMI is comfortable using insurance provided by employers or the Hong Kong Government.<sup>122</sup>

Based on research conducted by the author in Hong Kong, after the issuance of Permenaker No.4/2023, migrant workers working in Hong Kong still do not intend to register for social security for several reasons. The excellent response of PMI placement in Hong Kong after the revision of Permenaker RI No.18/2018 to Permenaker No.4/2023, PMI in Hong Kong feels that it has received the attention of the

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<sup>122</sup> Shalihah et al., *Efektivitas Peraturan Menteri Ketenagakerjaan Nomor 18 Tahun 2018 Dalam Penyelenggaraan Jaminan Sosial Bagi Pekerja Migran Indonesia,* in *Diskursus Hukum Ketenagakerjaan Di Indonesia.*

Government of Indonesia, meaning that with the issue of PMI not registering for BPJS Employment membership for other reasons, the government moved quickly by revising social security regulations and increasing social security benefits for PMI. However, not a few PMI placements in Hong Kong after the revision of social security regulations with increased benefits still want to register for BPJS Employment. Not without reason, PMI does not wish to register for BPJS Employment after the issuance of Permenaker No.4/2023 because PMI Hong Kong Indonesian Government regulations require PMI to register for BPJS Employment are contrary to Article 9 letter d of the Regulation of the Indonesian Migrant Workers Protection Agency of the Republic of Indonesia Number 5 of 2022 concerning Amendments to the Regulation of the Indonesian Migrant Workers Protection Agency Number 1 of 2020 concerning Standards, Signing and Verification of the Indonesian Migrant Worker Work Agreement, which reads, "The extension of the Work Agreement as referred to in Article 8 must meet the following requirements: d. extend social security, employment social security, and insurance by the extension period of the Work Agreement". If the article's content above, BP2MI regulations related to the extension of social security provide several options or not necessarily BPJS Employment as the front line of social security. PMI considers that the Government of Indonesia does not need to impose or require Hong Kong placement PMI to register for BPJS Employment membership organized by the Government of Indonesia, or it means that based on the BP2MI Regulation above, it is adjusted to the destination country where imposing social security protection for migrant workers does not need to require BPJS Employment, on the contrary, BPJS Employment is better given to PMI placed in countries that do not accommodate social security for migrant workers. PMI Hong Kong believes BPJS Employment is more

feasible to apply to places or placement countries or PMI destination countries, such as Macau.

The relationship between PMI and the employer (employer) in the country of placement automatically gives rise to rights and obligations; one of the rights that arise for PMI is the right to get social security.<sup>123</sup> The Consulate General of the Republic of Indonesia (KJRI) requires the purchase of insurance at least 2 (two) months early from the end of the visa, must include employment contract approval insurance, in addition to insurance, must also sign a Letter of Application / Guarantee Letter which is charged to the employer for accommodation and treatment if the worker is chronically or acutely ill. PMI placement in Hong Kong has benefited from insurance provided by employers in Hong Kong and feels that it does not need BPJS Employment; PMI Hong Kong requests that the Government of Indonesia does not need to require all administrative matters by including the requirements for BPJS Employment registration for PMI Hong Kong.

The juridical perspective should be social security or BPJS Employment intended for PMI, not PMI, who pays. Article 30, paragraph (1) of Law No.18/2017, amended in Law No.6/2023, reads, "Indonesian Migrant Workers cannot be charged placement fees." The above content is in line with Article 3 of the Regulation of the Indonesian Migrant Workers Protection Agency of the Republic of Indonesia Number 9 of 2020 concerning the Exemption of Placement Fees for Indonesian Migrant Workers, which reads, "Indonesian Migrant Workers cannot be charged placement fees," continued Paragraph (2) Placement fees as referred to in Paragraph (1), one of which is related to PMI social security. The content of the above

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<sup>123</sup> Rosi Oktari, "Perkuat Aspek Perlindungan Dan Jamsos Pekerja Migran," *Indonesiabaik.Id*, 2021, <https://indonesiabaik.id/videografis/perkuat-aspek-pelindungan-dan-jamsos-pekerja-migran>

regulation related to placement fees contradicts the provisions for social security payment costs contained in Permenaker No.4/2023.

Social security is one of the human rights of Indonesian citizens contained in Article 28 H of the 1945 Constitution, which reads, "Everyone has the right to social security that allows their full development as a useful human being." The mandate of the article above emphasizes that social security is entitled to everyone, including migrant workers. PMI, as the country's foreign exchange hero, should get extra protection related to social protection.

## CONCLUSION

In conclusion, Minister of Manpower Regulation No. 4/2023 introduced additional social security benefits to protect and support Indonesian Migrant Workers (PMI) during their placement, addressing risks such as work accidents, death, and old age. However, despite these enhancements, the study reveals a persistent challenge regarding the low participation of PMI in BPJS Employment for placements in Hong Kong. The findings underscore that PMIs in Hong Kong often prefer employer-provided insurance over BPJS Employment administered by the Indonesian Government. Furthermore, there is a discrepancy between Minister of Manpower Regulation No. 4/2023 and the Indonesian Migrant Worker Protection Agency Regulation, indicating that the mandatory registration for social security contradicts existing regulations, which consider social security participation as an option for PMI. In light of PMIs' insights and the unique conditions in Hong Kong, the study recommends reconsidering the mandatory requirement for BPJS Employment registration, advocating for it to be an optional measure rather than

an obligation. This approach aligns with the regulations stating that social security for PMI is an option rather than a mandatory obligation under specific circumstances, acknowledging the nuanced perspectives of PMIs and fostering a more flexible and adaptable regulatory framework.

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*We do not condone,  
we do not tolerate any  
mistreatment of any  
migrant.*

**Alejandro Mayorkas**

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