

The Influence of Per Capita Income and Human Development Index on Participation in the BPJS Employment Program in Indonesia in 2023

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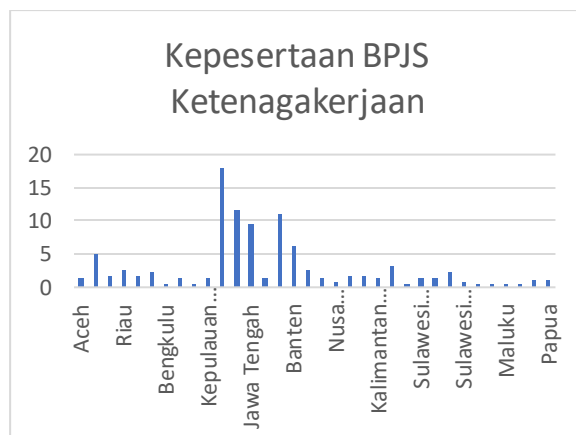
Abstract

The low participation rate in the BPJS Employment (BPJS Ketenagakerjaan) program in Indonesia remains a major challenge in achieving comprehensive social protection for workers. The disparity in participation across regions, particularly between provinces on the island of Java and those outside of it reveals the existence of structural barriers that require further examination. This study aims to analyze the influence of per capita income and the Human Development Index (HDI) on the participation rate in BPJS Employment across Indonesia in 2023. Using a quantitative approach with multiple linear regression methods, data from 34 provinces were analyzed using Stata software. The findings indicate that both independent variables per capita income and HDI have a positive and significant relationship with BPJS Employment participation. In other words, the higher the per capita income and the better the HDI achievements in a region, the higher the level of public participation in the program. These findings reinforce the view that economic factors and human development are interrelated in determining the success of social insurance policies. Therefore, the main recommendation of this study is the importance of integrating policies that aim to improve economic welfare with efforts to strengthen human development, particularly in the education and health sectors. Equitable access to information and inclusive digitalization of BPJS services are also essential, so that access to this program is not limited to certain groups, but can reach all levels of society, including informal sector workers and those in remote areas.

INTRODUCTION

The social security system has become one of the key pillars of social and economic development in many countries, including Indonesia. Social security serves not only as a protective mechanism against socio-economic risks such as work-related accidents, illness, old age, and death, but also as a tool to reduce poverty and promote social justice in the distribution of welfare. In Indonesia, the Social Security Administering Body for Employment (BPJS Ketenagakerjaan) is responsible for providing protection to workers so they can work safely and productively without the fear of losing their income due to various risks (Septianda et al., 2024). However, the level of worker participation in this program is still not optimal, particularly among those in the informal sector, which accounts for the largest share of the labor force in Indonesia (Utama et al., 2023).

Tabel 1
Kepesertaan BPJS Ketenagakerjaan
Indonesia Tahun 2023



Source: Ministry of Manpower of the Republic of Indonesia

From the graph above, it is evident that the participation in BPJS Ketenagakerjaan is highly unequal across regions. Provinces such as West Java, DKI Jakarta, Central Java, and East Java have significantly higher numbers of participants compared to other provinces. West Java

stands out the most, followed by other provinces on the island of Java. This is understandable, as these regions serve as centers of industrial and economic activity, where the number of formal workers is relatively high. On the other hand, most provinces outside of Java, particularly those in eastern Indonesia such as West Papua, Maluku, Gorontalo, and North Sulawesi, show much lower levels of participation.

This condition indicates that the BPJS Ketenagakerjaan program has not yet reached all regions of Indonesia evenly. It is possible that the lack of outreach, limited access to services, and the dominance of the informal sector in certain areas have contributed to the low number of participants. The graph clearly illustrates that although BPJS is a national program, in reality, not all regions are able to fully participate. This presents a major challenge for the government to ensure that social protection for workers can be accessed more equitably not only by those in industrial centers but also by workers in regions with more limited economic conditions.

The improvement of human quality has now become one of the main focuses in national development planning. This is directly related to individuals' basic capabilities to lead a decent life—living in good health, receiving proper education, and being able to contribute productively to society (Sasmitha et al., 2023a). To measure this achievement, the Human Development Index (HDI) has long been used as a measurement tool that does not merely reflect a single aspect, but encompasses various essential dimensions of social development, such as life expectancy, years of schooling, and income per capita (Annis Syahzuni, 2561). The existence of the Human Development Index (HDI) makes it easier for the government to see an overall picture of the

people's welfare while also assessing the effectiveness of implemented social policies.

The relationship between improvements in the Human Development Index (HDI) and economic growth has been widely studied, and various studies in the ASEAN region, including Indonesia, indicate a mutually reinforcing relationship between the two (Purwono et al., 2021). In Indonesia, the progress of the Human Development Index (HDI) has also contributed to increasing labor productivity, which in turn has led to an overall improvement in social welfare (Utama et al., 2023). The increase in the Human Development Index (HDI) is generally supported by two main sectors: education and health. When access to education improves and health services become more evenly distributed, it enhances the region's economic competitiveness as the quality of its human resources continues to improve (Septianda, Kurniawan, Afnira, et al., 2024).

Thus, the Human Development Index (HDI) is not merely a statistical figure for annual reports. More than that, it holds strategic value as a foundation for formulating social protection policies, particularly in strengthening the overall socio-economic resilience of the community (Fadli et al., 2025).

Although Indonesia's economy has generally shown a positive growth trend in recent years, the reality on the ground still reflects a significant level of social inequality (Forum Biblika, 2007). Economic growth that has occurred has not yet been equitably enjoyed by all segments of society and regions. One indicator of this disparity is the persistent inequality in per capita income between provinces, where more developed areas such as those on the island of Java tend to experience concentrated growth, while eastern regions of Indonesia lag behind in

achieving basic welfare (Luckyardi et al., 2022). In addition, the quality of public services such as healthcare, education, and social protection remains far from equitable. In many cases, economic acceleration tends to benefit only certain groups who already have access to capital and markets, without being accompanied by a significant reduction in poverty at the grassroots level (Faharuddin & Endrawati, 2022a).

In that context, the presence of social insurance programs such as BPJS Ketenagakerjaan becomes highly strategic as a tool for mitigating employment-related risks, especially for vulnerable groups and informal sector workers (Priambodo, 2021). However, the low level of social and economic literacy, especially in areas with a low Human Development Index (HDI), remains one of the main obstacles hindering the expansion of participation in this program. (Ghifara et al., 2022). Many members of the community still do not understand the importance of social protection or even lack sufficient information to access it. Therefore, an approach is needed that goes beyond merely administrative measures, one that integrates the human development paradigm placing education, empowerment, and inclusive access as the main foundations of the social security system (Ginting et al., 2023).

BPJS Ketenagakerjaan was established as a state initiative to provide guaranteed protection against various risks faced by workers during their active employment period and after they are no longer working. This program covers protection against work-related accidents, death, job loss, old age, and retirement, and is formally regulated as a form of national social security for the workforce (Berdame, 2024). However, in its implementation, access to these benefits has not been evenly experienced by all segments of the workforce in Indonesia.

Many groups, especially those working in the informal sector or in non-wage employment, have not been adequately accommodated within the system (Novitri et al., 2024).

Participation in this program is still largely dominated by formal workers employed in large and medium-sized companies, while informal workers such as daily laborers, small traders, and agricultural sector workers remain underrepresented (Arifin et al., 2024). Several studies indicate that the main obstacles to expanding coverage stem from limited access to information and institutional approaches that have yet to reach community-based groups (Purwanda, 2022). On the other hand, some members of the community perceive that the benefits provided by BPJS Ketenagakerjaan are not yet proportional to the contributions they have to pay, especially when those benefits are not felt on a daily basis (SENSASI & SENSASI, 2023). This perception weakens the public's motivation to register voluntarily.

In principle, the presence of BPJS Ketenagakerjaan holds a strategic role in safeguarding the welfare of workers and their families—both in the short and long term—especially when they face the risk of income loss or enter retirement (Hasan, 2021). Therefore, a more inclusive strategy that reflects the socio-economic realities of society is needed so that this program truly protects all workers, not only those in the formal sector.

The level of participation in the BPJS Employment program cannot be separated from the socioeconomic conditions of a region, particularly indicators such as per capita income and the Human Development Index (HDI). Various findings show that the higher the average income of a population in a given area, the greater the tendency for its residents to participate in employment social security programs (Luckyardi et al., 2022a). This is understandable, as people

with more stable incomes are generally engaged in formal employment and have better access to public services, including BPJS. Furthermore, the HDI also plays a significant role in encouraging participation. Regions with high HDI scores typically exhibit better levels of education, health, and standards of living, which ultimately strengthen public awareness of the importance of social protection (Sasmita et al., 2023a).

However, this correlation is not always linear. There are several cases where regions with relatively high economic income actually exhibit low levels of the Human Development Index (HDI), which in turn results in disproportionately low participation rates in the BPJS social insurance program (Purwono et al., 2021). Such a phenomenon indicates that economic growth alone is not sufficient to expand the reach of social protection. Without equitable human development, increased income does not automatically ensure optimal participation in the social security system (Annis Syahzuni, 2018). Therefore, it is crucial to examine the interrelation between income, HDI, and BPJS participation simultaneously, rather than in isolation. A cross-regional and multivariate approach becomes relevant in understanding how socio-economic dynamics influence the overall effectiveness of social insurance programs (Sumadi, 2023).

The challenges in implementing the BPJS Ketenagakerjaan (Employment Social Security) program do not lie solely in geographical coverage or the low participation rate, but also in the effectiveness of the contribution assistance (PBI) distribution, which is intended for members from underprivileged communities. Unfortunately, the distribution of this assistance has not fully reached its intended targets. One of the main causes is the suboptimal updating of population data and the weak coordination between government institutions, both at the central and regional levels (Qudsi et al., 2023). As

a result, the most vulnerable groups such as informal workers, daily laborers, and small-scale entrepreneurs are often unregistered or poorly served. In fact, these groups are the ones most in need of social security protection. Many of them face administrative barriers, ranging from the lack of necessary documents to limited understanding of the registration procedures. The lack of guidance and outreach efforts further exacerbates this condition (Arifin et al., 2024).

The evaluation of BPJS membership implementation shows that although several regions have formally achieved Universal Health Coverage (UHC), this does not necessarily guarantee effective implementation on the ground. Service quality, contribution sustainability, and public understanding remain distinct challenges (Berdame, 2024). In addition, cultural barriers such as reluctance, distrust of public services, and limited understanding of the benefits of social insurance also significantly contribute to the low participation rate (Sensasi et al., 2023). Therefore, approaches that rely solely on aggregate data, such as administrative coverage, are insufficient to fully grasp the root of the problem. An approach that incorporates macro indicators such as the Human Development Index (HDI) and per capita income is needed to ensure that the expansion of social insurance programs more thoroughly addresses the vulnerabilities faced by the population (Utama et al., 2023). Strengthening data integration and community-based data collection is a crucial step toward reaching groups that have so far been overlooked by the national social protection system (Qudsi et al., 2023).

Based on the previous explanation, the main focus of this study is to examine how per capita income and the Human Development Index (HDI) influence the level of participation in the BPJS

Employment program across all regions of Indonesia in 2023 (Ghifara et al., 2022). The selection of these two variables is not without reason. Per capita income is considered to reflect an individual's economic capacity to contribute to the social security system, while the HDI represents the overall quality of human development, including levels of education, health, and standard of living. The fundamental assumption underlying this framework is that the higher the level of welfare and human development, the greater the potential for community participation in employment-based social security programs (Sasmita et al., 2023a).

By utilizing extensive and standardized national aggregate data, this study is designed to produce empirical evidence that not only reflects the current situation but also serves as a foundation for formulating more equitable social protection policies across regions (Fadli et al., 2025). The quantitative approach adopted in this research also provides an important methodological contribution to the study of social development in Indonesia, particularly those based on spatial and inter-provincial analysis (Septianda, Kurniawan, Afnira, et al., 2024). On the other hand, the findings of this study can be used as a reference to evaluate the extent of the state's role in linking the human development agenda with an inclusive labor social protection system (Novitri et al., 2024).

LITERATURE REVIEW

Community involvement in the BPJS Ketenagakerjaan (Employment Social Security) program reflects the extent of collective awareness regarding the importance of social protection for the workforce, which cannot be separated from the economic context and the quality of human development (Septianda et al., 2024). Research on public participation in the BPJS Ketenagakerjaan program can

be theoretically explained through three interrelated foundational theories.

First, the theory of social protection serves as a crucial foundation, as it explains the role of the state or formal institutions in providing guarantees to society against various social risks, such as occupational accidents, termination of employment, and old age. Midgley dan Piachaud (2011) in their book *Social Protection, Economic Growth and Social Change*, emphasize that social protection is not merely a welfare instrument, but also a tool to support economic growth and foster social stability. Second, the human development theory highlights that community involvement in social programs is significantly influenced by the quality of human resources. Communities with better education, adequate health, and sufficient access to information tend to be more aware of the importance of social protection. This view aligns with the ideas of Todaro and Smith (2020) in *Economic Development*, which stresses that development should be viewed broadly not only through economic indicators, but also through health, education, and active participation in social development. Third, Émile Durkheim's theory of collective consciousness also offers an important perspective. In *The Division of Labor in Society* (1984), Durkheim explains that public participation in a social institution is shaped by shared values and collectively established social norms. In the context of BPJS Ketenagakerjaan, the level of community engagement does not solely depend on individual factors, but also on how social norms are formed and evolve within the surrounding society, including the influence of the work environment, local communities, and government policies.

Two main aspects that are considered to influence the participation rate in this program are per capita income and the Human Development Index (HDI). Communities with higher income levels generally have more stable economic access and sufficient purchasing power to contribute regularly to social insurance programs. In addition, groups with better

earnings tend to understand the urgency of social protection as an integral part of mitigating work-related risks (Faharuddin & Endrawati, 2022).

Meanwhile, the Human Development Index (HDI) serves as an important benchmark for assessing the quality of human resources in a region, encompassing the dimensions of education, health, and standard of living. These three dimensions directly influence the extent to which individuals are able to understand the importance of employment protection schemes such as the BPJS Ketenagakerjaan. Regions with higher HDI scores tend to show greater participation in such programs, as their populations are generally more aware of social rights and have better access to public services, including social security (Ginting & Lubis, n.d.). In addition, the higher a person's level of education, the greater the likelihood that they will understand and participate in employment insurance programs (Luckyardi et al., 2022).

However, several challenges continue to arise in expanding participation. For instance, people working in the informal sector often struggle to understand the benefits of BPJS due to limited education and inadequate access to information. In addition, the lack of healthcare infrastructure and the uneven distribution of public services also serve as barriers to encouraging broader community participation (Priambodo, 2010). These conditions indicate that although economic indicators and human development have improved in some regions, the success of the BPJS program still heavily depends on effective socialization strategies and equitable service delivery policies.

Policies that support the improvement of human resource quality also play an important role in expanding coverage of participation. The government has allocated funds for the development of education and health sectors; however, not all regions have felt the impact equally (Qudsi et al., n.d.). Therefore, a more widespread dissemination of information

and more accessible premium payment mechanisms are needed so that people in all regions, including remote areas, can sustainably participate in the BPJS program (Septianda et al., 2024).

Based on the findings of several previous studies, it is evident that both per capita income and the Human Development Index (HDI) are closely linked to participation in the BPJS Ketenagakerjaan program. An increase in these two indicators can enhance the likelihood of community participation, especially when supported by inclusive and equitable policy interventions (Sasmita et al., 2023). Therefore, understanding the causal relationship between these variables is crucial to ensure that social insurance policies are designed to reach all segments of society more fairly and effectively.

METHODOLOGY

This study utilizes three data sources. The first is data on BPJS Ketenagakerjaan (Employment Social Security) participation, followed by data on the Human Development Index (HDI) and per capita income. These data were obtained from the Ministry of Manpower of the Republic of Indonesia and Statistics Indonesia (Badan Pusat Statistik BPS). This research employs a quantitative approach with a causal associative research design. The main objective is to examine the extent to which the independent variables per capita income and the Human Development Index (HDI) affect the dependent variable, namely the level of participation in BPJS Ketenagakerjaan in Indonesia. The data analyzed are cross-sectional in nature, covering 34 provinces in Indonesia in the year 2023. These data were collected from official sources such as Statistics Indonesia (BPS), BPJS Ketenagakerjaan, and the Ministry of Manpower of the Republic of Indonesia, using

documentation techniques through access to official government institution websites.

In the analysis process, this study employs a multiple linear regression model with two independent variables, namely per capita income and the Human Development Index (HDI), as well as one dependent variable, which is the participation rate in the BPJS Employment program. This model was chosen because it is capable of estimating the simultaneous influence of more than one independent variable on a single dependent variable. This approach is particularly suitable for research that aims to understand the complex relationship between economic and social variables, such as per capita income and HDI, and the level of participation in BPJS Employment. Moreover, multiple linear regression also allows for controlling the effect of one variable while assessing the impact of another, thereby producing more objective and reliable results.

Before the estimation process is carried out, several variables are transformed into their natural logarithm (ln) form, namely:

- Per capita income
- Participation in the BPJS Employment Social Security Program
- Human Development Index (HDI)

This transformation is carried out to address the issue of non-normal data distribution and to reduce the influence of outliers that may distort the results of the regression. In addition, the logarithmic form allows the interpretation of regression results in terms of elasticity, which facilitates understanding of the magnitude of the percentage change in the dependent variable in response to changes in the independent variable.

After the model was constructed, classical assumption tests were conducted to ensure the model's validity, particularly regarding:

1. The **multicollinearity test** was conducted using the Variance Inflation Factor (VIF) values. The results show that all independent

variables have VIF values below 5, indicating no signs of multicollinearity.

2. The **heteroskedasticity test** was conducted using the Breusch–Pagan/Cook–Weisberg method. The results indicate the presence of heteroskedasticity in the model, as evidenced by the significance value being less than 0.05.

To address the issue of heteroskedasticity, the regression analysis was continued by applying robust standard errors. The use of robust standard errors is intended to ensure that the resulting standard error values remain consistent and accurate, even in the presence of violations of the homoskedasticity assumption. Thus, the estimated coefficients can still be interpreted validly and support data-based decision-making. The entire process of data processing and analysis was carried out using Stata software, with a 5% significance level serving as the basis for decision-making in hypothesis testing.

The regression model is formulated as follows:

$$\begin{aligned} \text{Participation in the BPJS} &= \beta_0 \\ &+ \beta_1(\text{Per Capita income}) \\ &+ \beta_2(\text{IPM}) + \varepsilon \end{aligned}$$

Keterangan:

- *Participation in the BPJS* : The proportion of provincial residents participating in the BPJS Ketenagakerjaan (Employment Social Security) program (Y)
- *(Per Capita income)*: X_1 (in rupiah denomination)
- *IPM*: X_2 (skala 0–100)
- β_0 : Intersep (nilai konstanta)
- ε : Error (variabel pengganggu)

The analysis was conducted using Stata software, with the basic regression assumptions tested through:

- Multikolinearitas test (VIF)
- Normalitas residual test

- Heteroskedastisitas test (Breusch-Pagan)

The model is considered valid if the regression coefficient values are statistically significant at the significance level 5% ($\alpha = 0,05$), and all regression assumptions are fulfilled. The results of this analysis are expected to provide an empirical overview of the relationship between BPJS Ketenagakerjaan participation and per capita income as well as the human development index.

RESULT AND DISCUSSION

Results

1. Multikolinearitas Test

Table 2 Multicollinearity Test

variable	VIF	1/VIF
lpm	1.42	0.705632
Pendapatan	1.42	0.705632
Mean VIF	1.42	

Studied by a researcher in 2025

The multicollinearity test shows that the Variance Inflation Factor (VIF) values for the two independent variables, namely per capita income and the Human Development Index (HDI), are 1.42. This value is still well below the threshold of 5, so it can be concluded that there is no multicollinearity in the model. In other words, these two variables do not excessively influence each other and can be used together in one regression model without disturbing the accuracy of the coefficient estimates.

2. Heteroskedastisitas Test

Table 3 Heteroskedastisitas Test

H0	Constant variance
Chi 2 (1)	10.21
Prob > chi 2	0.0014

Studied by a researcher in 2025

The results of the Breusch–Pagan/Cook–

Weisberg test show a chi-square value of 10.21 with a probability value of 0.0014. Since this value is less than 0.05, it indicates the presence of heteroskedasticity in the data. This means that the error variance in the model is not constant, which can affect the reliability of the standard errors. Therefore, the regression model is reanalyzed using robust standard errors to address this issue. This step is taken to ensure that the regression results remain accurate and reliable as a basis for drawing conclusions.

Discussions

The findings of this study reveal that per capita income and the Human Development Index (HDI) both contribute positively and significantly to the increase in participation in the BPJS Ketenagakerjaan program in Indonesia in 2023. This indicates that regions with better economic conditions among the population tend to have broader coverage of social security for employment. High income not only reflects sufficient purchasing power but also demonstrates the economic capacity of individuals or households to actively engage in social insurance programs. On the other hand, a high HDI which encompasses the dimensions of education, health, and standard of living reflects a higher quality of human development that supports public understanding and awareness of the importance of formal labor protection.

Thus, these results affirm that the success of BPJS Ketenagakerjaan implementation is closely linked to the achievements of regional development. The higher the development indicators of an area, the greater the opportunity for its population to become active participants in the social security program. This finding is in line with previous studies which state that regions with higher levels of welfare and better human development outcomes tend to have higher social security participation rates, whereas areas with lagging

development conditions tend to show low participation.

The Relationship Between Per Capita Income and BPJS Ketenagakerjaan Participation

Per capita income is one of the factors that influence the extent to which individuals or groups of workers are willing and able to join social employment insurance programs. When a community's income level increases, it is generally accompanied by an improved ability to meet basic needs as well as allocate additional spending, including for social insurance contributions. Several studies have emphasized that individuals from middle- to upper-income groups tend to have a better understanding of the importance of social protection and possess the financial readiness to participate consistently in programs such as BPJS Ketenagakerjaan.

Geographically, regions with relatively high per capita income tend to have a more formal economic structure. This is characterized by the dominance of the industrial, service, and trade sectors, which create a large number of formal employment opportunities. In such conditions, companies as employers are more structured and tend to comply with the obligation to register their employees with the BPJS Employment program. Therefore, it is not surprising that provinces with high GRDP per capita, such as DKI Jakarta and West Java, record higher BPJS Employment participation rates compared to regions dominated by informal enterprises and traditional agriculture.

However, the relationship between income and participation is not always linear. Some regions with high per capita income actually record low levels of participation. This indicates that economic growth does

not automatically lead to the expansion of labor protection. Without policies that ensure social inclusion and firm regulations, certain groups of workers will remain marginalized from the formal protection system. Inequality in income distribution at the local level also becomes an obstacle, as regional average income may be high, but most of the wealth is often concentrated in the hands of a small group. As a result, the majority of workers in these regions remain in the informal sector without access to employment insurance.

The Role of the Human Development Index in Encouraging Participation in BPJS Ketenagakerjaan

The Human Development Index (HDI) is an indicator that combines three essential dimensions of human life: education, health, and standard of living. These three aspects indirectly determine the level of individual awareness regarding the importance of social protection, including participation in the BPJS Ketenagakerjaan program. Regions with higher HDI achievements generally show better participation rates in employment social security programs. This is due to better literacy levels, more open access to public information, and a stronger understanding of the social and economic risks faced by workers.

In a broader context, improvements in HDI also contribute to enhancing the overall quality of life, especially in terms of access to education and healthcare services. These two aspects are closely related to workers' readiness to understand and make optimal use of social security programs. Equal access to education makes individuals more critical of public policies, while guaranteed healthcare encourages workers to maintain economic sustainability through employment protection programs. Other studies also support this notion, indicating that higher education levels correlate positively with awareness of labor rights and formal protections, including social security [Journal 56]. In some cases, HDI also reflects the effectiveness of local

government policies in creating an ecosystem that supports social inclusion and community participation in social security schemes.

In other words, the higher the quality of human development in a region, the greater the opportunity for increased participation in BPJS Ketenagakerjaan. Therefore, efforts to expand the coverage of BPJS cannot be separated from comprehensive strategies to improve HDI, particularly through equitable access to education and healthcare across all regions.

Regional Disparities in BPJS Employment Social Security Participation

The findings of this study indicate that per capita income and the Human Development Index (HDI) have a positive influence on the increase in participation in the BPJS Employment Social Security program. In other words, regions with relatively better socioeconomic conditions tend to have a higher number of participants. However, this finding also reveals another equally important issue there exists a significant disparity in BPJS participation across regions. This inequality is especially evident when comparing provinces on the island of Java the country's economic hub with those outside Java, particularly in Eastern Indonesia. Several previous studies have also supported this finding, noting that public participation in the employment social security system remains significantly lower in regions such as Maluku, Papua, and Nusa Tenggara compared to West Java, Jakarta (DKI), or Central Java.

One of the main reasons for the low participation in these areas is the limited dissemination and promotion of the BPJS Employment program, especially in regions dominated by informal sector workers. In many cases, communities are unaware of the benefits and procedures of enrollment due to the lack of accessible information in remote areas. In addition, low levels of social and economic

literacy—often correlated with a region's low HDI—also serve as serious obstacles to expanding the coverage of social protection [Journal 58]. Furthermore, complicated bureaucracy and frequently changing regulations, often without adequate public outreach, contribute to growing doubt and distrust among the public toward the national social security system. As a result, many people are reluctant to register as participants, even though they are part of vulnerable labor groups who are most in need of social protection.

Policy Implications

Based on the findings of this study, it can be concluded that efforts to expand the coverage of BPJS Ketenagakerjaan (Indonesia's Employment Social Security) must be carried out comprehensively and should not rely solely on economic aspects. While increasing income is indeed important, it will not be sufficient if not accompanied by social development that ensures equity and support for vulnerable groups. Therefore, policies should integrate both economic and social approaches in a balanced manner, so that the implementation of social security programs can inclusively reach all segments of society. The government also needs to prioritize raising public awareness through public education, employment training, and outreach campaigns that clearly explain the benefits and urgency of social protection in a simple and practical way.

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CONCLUSION

This study demonstrates that per capita income and the Human Development Index (HDI) play a crucial role in driving BPJS Ketenagakerjaan participation rates across all provinces in Indonesia in 2023. The analysis confirms that both variables have a positive and significant relationship with public participation in the employment social security program. Provinces with higher per capita income tend to have greater levels of participation, indicating that purchasing power and a region's economic capacity influence the ability of the population to join social security programs. On the other hand, a high HDI—which includes dimensions of education, health, and a decent standard of living—also contributes to increased participation. This is because more educated communities with better access to information are more aware of the importance of social protection. Thus, it can be concluded that improving economic well-being and enhancing human development quality are two key, mutually reinforcing factors in expanding the coverage of BPJS Ketenagakerjaan participation in Indonesia.

SUGESTION

Based on the findings and discussion in this study, several recommendations can be made to encourage a more equitable and widespread increase in BPJS Ketenagakerjaan (Employment Social Security) participation across all regions of Indonesia. First, it is essential for the government not to focus solely on economic aspects, such as increasing per capita income, but also to pay serious attention to comprehensive human development. The research results indicate that while per capita income has a positive relationship with BPJS Ketenagakerjaan participation, human development achievements—reflected in the Human Development Index (HDI)—also play a crucial role. Therefore, policies should be designed in an integrated manner—not only to drive economic growth, but also to ensure improvements in education, health, and overall living standards, especially in regions where HDI achievements are still relatively low.

Second, a more community-oriented approach to socialization and education is needed. Many workers in the informal sector are not yet involved in the BPJS program due to a lack of information, insufficient understanding, or even the misconception that the program is intended only for formal sector workers. This highlights the importance of continuous public education efforts using language and media that are easy to understand. Outreach activities should ideally involve community leaders, village officials, or local organizations to help deliver information in a way that is more open and trusted by the community.

Third, BPJS services must be designed to be more accessible for communities in areas with limited access—both geographic and technological. While the development of digital systems is important, it must be accompanied by direct field support. For communities with low digital literacy, the availability of applications or online services alone is not sufficient. There should also be periodic face-to-face services, mobile service posts, or community-based assistance programs that can reach groups that have long been underserved.

Lastly, strong collaboration among various stakeholders is essential. Central and regional governments cannot work in isolation. BPJS, as the technical implementing body, must actively build partnerships with various institutions—including those in the education sector, civil society organizations, and local media—to develop more effective and widespread strategies for information dissemination and service delivery. If cross-sectoral collaboration can be well established, the expansion of BPJS Ketenagakerjaan coverage will not only boost participation rates, but also become a vital part of building a more just and inclusive social welfare system throughout Indonesia.

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