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SURAT IZIN

Nomor : 75.3/UN34.14/TU.00/2021

Dekan Fakultas Ilmu Sosial Universitas Negeri Yogyakarta mengizinkan :

Nama : Kurnia Nur Fitriana, S.I.P., MPA. ✓
NIP : 198506232008122002
Golongan : III/b
Jabatan : Dosen Administrasi Publik
Keperluan : As as Speaker For Forum Discussion on Social Protection For Old Age at Faculty of Administrative Science and Policy Studies, Universiti Teknologi Mara
Tempat : Daring Via Microsoft Teams/Zoom Application
Waktu : 07 Juni 2021
Keterangan : Berdasarkan surat dari Dean Universiti Teknologi Mara, Nomor : 100-UiTMKS/FSPPP(PT.31/5), Tanggal 25 Mei 2021, Acc Kajur Administrasi Publik FIS UNY

Surat izin ini diberikan untuk dipergunakan dan dilaksanakan sebaik-baiknya dan setelah selesai melaksanakan izin agar melaporkan hasilnya.



Yogyakarta, 07 Juni 2021
Dekan Fakultas Ilmu Sosial,

Tembusan :
Ketua Jurusan Administrasi Publik Fakultas Ilmu Sosial

Dr. Drs. Suhadi Purwantara, M.Si. 1
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Our reference : 100-UiTMKS/FSPPP(PT.31/5)
Date : 25th May 2021

Kurnia Nur Fitriana, MPA
Lecturer and Researcher
Department of Public Administration
Faculty of Social Sciences
Yogyakarta State University
Karangmalang, Caturtunggal, Depok, Sleman
Yogyakarta Province, Indonesia

Dear Madam

INVITATION AS A SPEAKER FOR FORUM DISCUSSION ON SOCIAL PROTECTION FOR OLD AGE AT FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES, UNIVERSITI TEKNOLOGI MARA

Greetings from the Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA (UiTM).

2. We would like to cordially invite you as a speaker of our forum discussion on Social Protection for Old Age that will take place as per below details:

Date : 8th June 2021 (Tuesday)
Time : 1.00pm Time in Indonesia
Platform : Microsoft Teams / Zoom application

3. The purpose of this session is to give students exposure on current issues related to social protection for older person in your country, from the perspectives of public assistance and social insurance. This initiative is a part of our global learning project where one of the objectives is to give students opportunities to meaningfully engage with international speakers on current global issue. Meaningful learning is one of the pillars in Education 5.0 at Universiti Teknologi MARA (UiTM), Malaysia.

4. For any further information, please do not hesitate to get in touch with Dr. Suhaimi bin Haji Abd Samad at suhaimi@uitm.edu.my or via mobile +60196591302.

5. We look forward to welcoming you to our forum.

Thank you.

Yours sincerely,

ASSOC. PROF. DR. ABDUL JALIL BIN MOHAMED ALI
Dean

Certificate of Recognition

This certifies that

DR SUHAIMI BIN HAJI ABD SAMAD

has successfully conducted a global learning session
for SOCIAL SECURITY & EMPLOYEE BENEFITS ADMINISTRATION / ADM653
course
offered at Faculty of Administrative Science & Policy Studies
with guest speaker

KURNIA NUR FITRIANA, MPA

LECTURER OF PUBLIC ADMINISTRATION, FACULTY OF SOCIAL SCIENCES (FIS)
YOGYAKARTA STATE UNIVERSITY (UNY)
Yogyakarta, INDONESIA.

Conducted virtually on 8 June 2021.

"Global learning transcends borders."



Dr Zainuddin Ibrahim
Head
Center for Innovative Delivery
& Learning Development (CIDL)



Nadiah Thanthawi Jauhari
Fellow
Collaborative Group (CG)
Global Learning





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Office of
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Chancellor (Academic
& International)

CIDL
Centre for Innovative Delivery & Learning Development

Certificate of Appreciation

This certificate is awarded to

KURNIA NUR FITRIANA, MPA
GUEST SPEAKER

for his/her insightful presentation in a global learning session
for SOCIAL SECURITY & EMPLOYEE BENEFITS ADMINISTRATION / ADM653
course

offered at Faculty of Administrative Science & Policy Studies
Universiti Teknologi MARA (UiTM), Cawangan Negeri Sembilan, Seremban
Campus, MALAYSIA.

Conducted virtually on 8 June 2021.

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GLOBAL LEARNING

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Fellow
Collaborative Group (CG)
Global Learning





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GLOBAL LEARNING SESSIONS



SOCIAL PROTECTION FOR THE ELDERLY

DATE : 8.6.21 TIME : TUESDAY (2PM)



SESSION I

Zoom Link:
<https://bit.ly/2SUYJzB>

GUEST SPEAKER

MDM KURNIA NUR FITRIANA
UNIVERSITAS NEGERI
YOGYAKARTA, INDONESIA

MODERATOR

DR SUHAIMI ABD SAMAD
UNIVERSITI TEKNOLOGI
MARA, MALAYSIA



Global Learning Program: Social Protection for The Elderly in Indonesia Perspective

KURNIA NUR FITRIANA, MPA



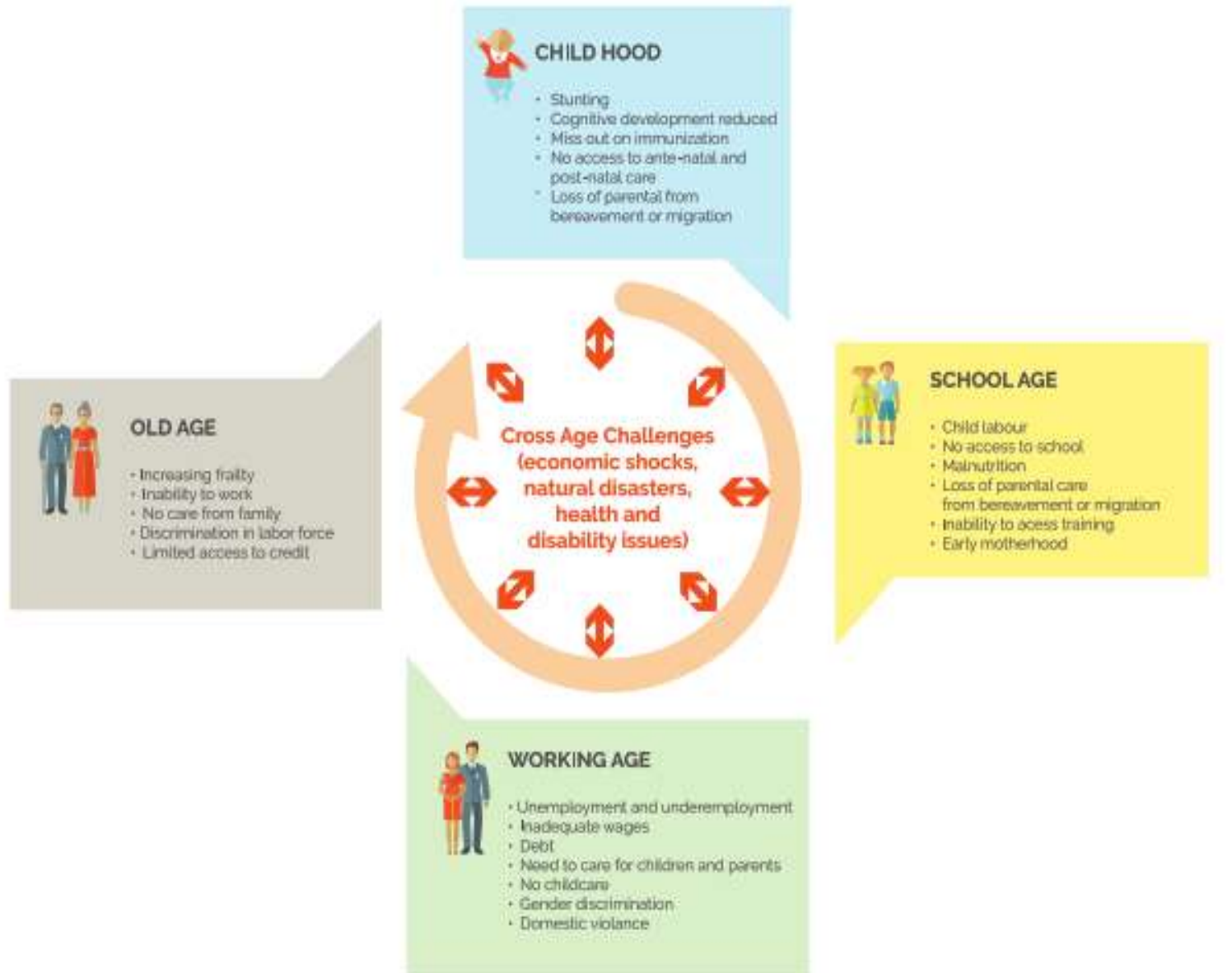


Abstract Presentation

- 1 Social protection from Indonesian's perspectives.
- 2 The elderly protection in Indonesia.
- 3 Issues and challenges
- 4 Conclusion
- 5 Follow up

Social Protection in Indonesian's Perspective

Risks and challenges that can affect people across the life cycle



General Issues: Vulnerabilities of older people

- 1. In all countries, both developed and developing, older people face an array of vulnerabilities.** Among these are lack of income, health insecurity, and the need for physical care. Social protection programs of various types are in place in countries throughout the world. But as applied to older people, the most significant programs are limited to pensions and health insurance, along with a variety of other payments. Unfortunately, there is no fully developed and internally consistent source of data about the reach of social protection programs, and, other than pensions, all the less so about those that apply specifically to older people (World Bank, 2020).
- 2. Aging can pose significant challenges to an economy, such as how to render a sustainable provision of health, pensions and long-term care for this group of the population (Bloom, Jimenez, and Rosenberg, 2011).**
- 3. Facing Aging Population: The elderly in Indonesia is a vulnerable group today and will become increasingly so in the future as the country is rapidly aging.** Social assistance support for the elderly in Indonesia has been increasing but remains low. Around 36 percent of the elderly are either poor or vulnerable, and around 30 percent are either living by themselves or with another person. This coupled with a low and regressive overall old-age pension coverage, makes income security for the elderly a significant concern, toward which the policy response has been inadequate to date (The Smeru Research Institute and The National Team For The Acceleration Of Poverty Reduction, 2020).

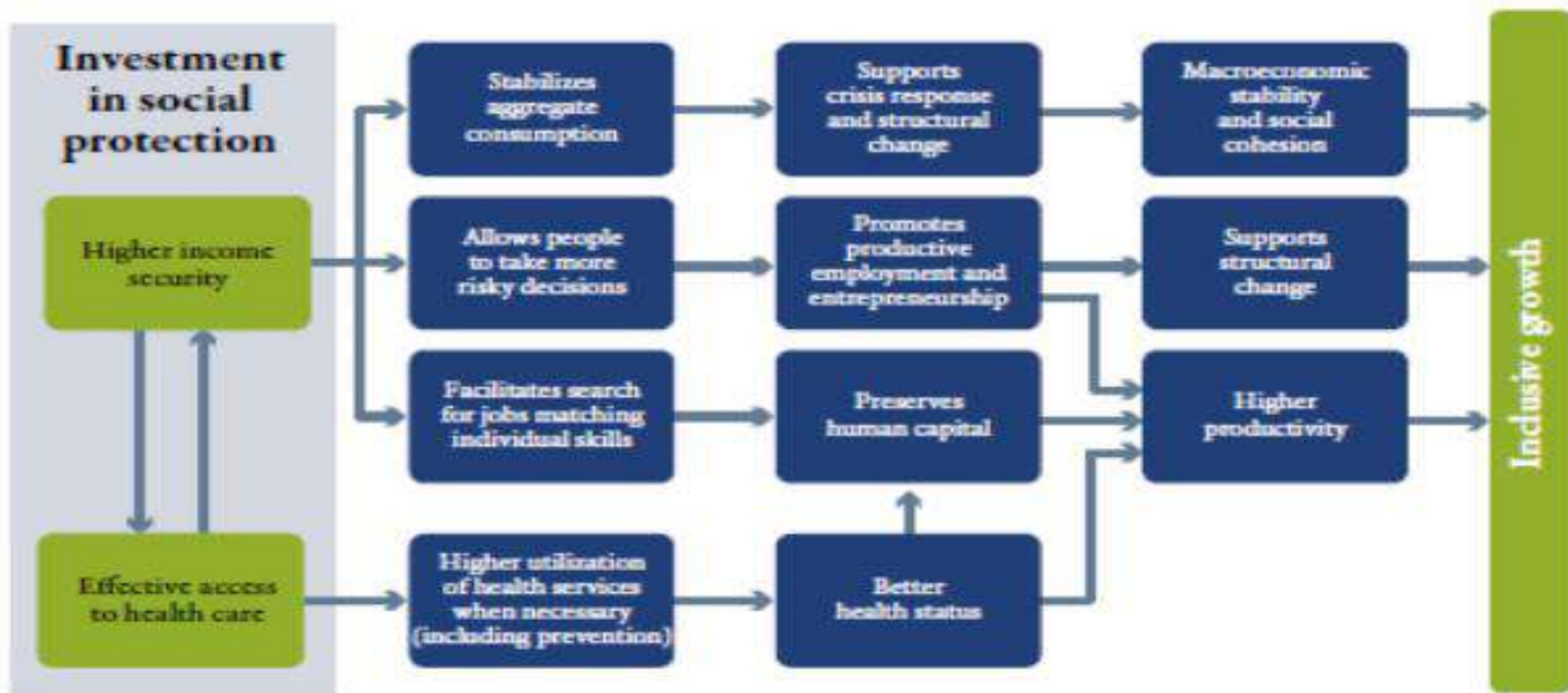
General Issues: Vulnerabilities of older people

- 4. Public social security pensions have become important institutional solutions to guarantee income security in old age.** Public pensions may be supplemented in that task by publicly regulated private provision. In OECD countries, 59 per cent of household incomes of men and women aged 65 and over comes from public pension transfers (another 24 per cent comes from income from employment and self-employment, and 17 per cent from capital income – mainly private pensions) (OECD, 2013).
- 5. Facing Aging Population: The elderly in Indonesia is a vulnerable group today and will become increasingly so in the future as the country is rapidly aging.** Social assistance support for the elderly in Indonesia has been increasing but remains low. Around 36 percent of the elderly are either poor or vulnerable, and around 30 percent are either living by themselves or with another person. This coupled with a low and regressive overall old-age pension coverage, makes income security for the elderly a significant concern, toward which the policy response has been inadequate to date (The Smeru Research Institute and The The National Team For The Acceleration Of Poverty Reduction, 2020).

General Issues: Vulnerabilities of older people

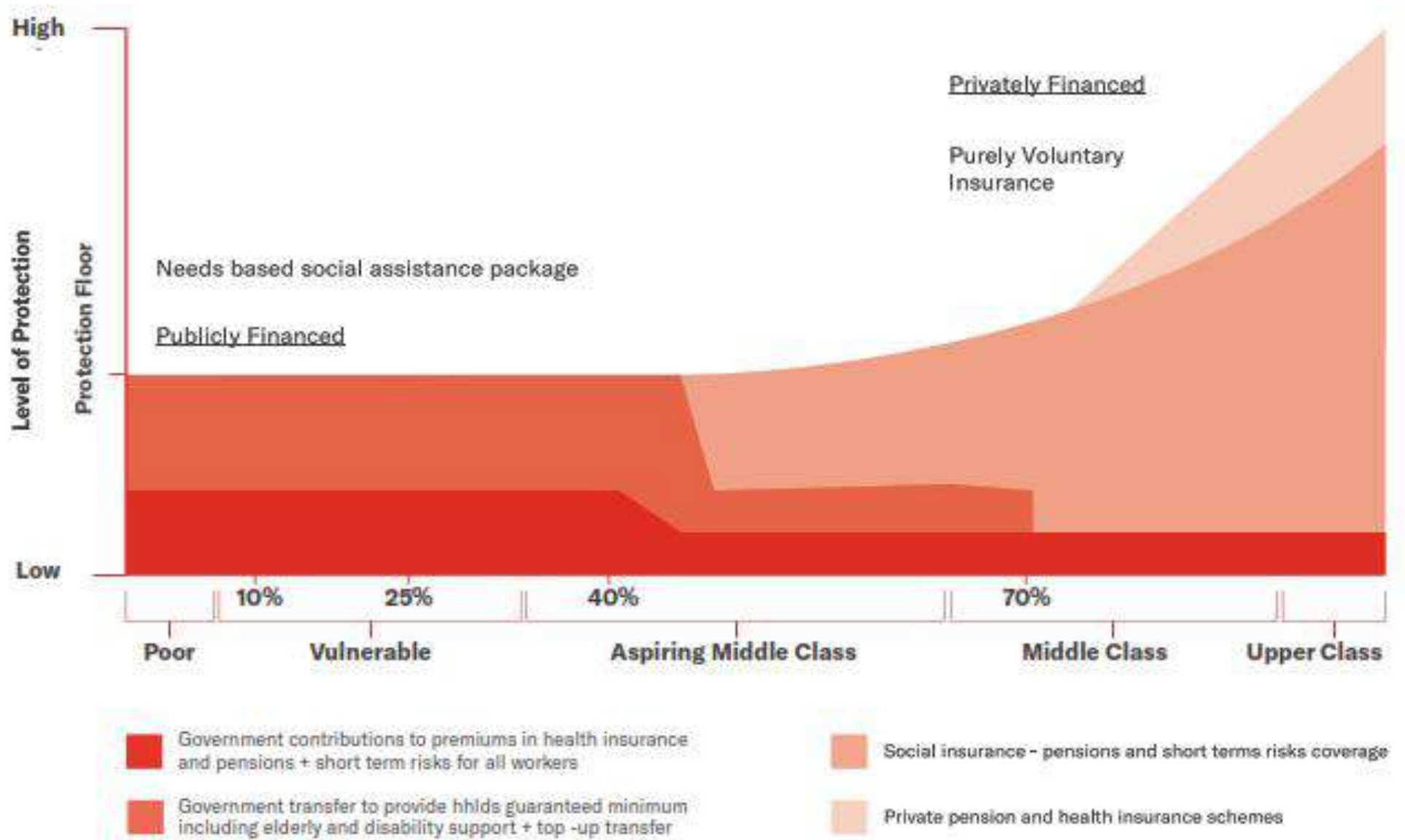
- 6. Elderly persons who live alone should be given special attention because basically they live in a risky situation.** This is because their physical strength is diminishing, their health is deteriorating, and their mental and social abilities are decreasing (Osman et al. 2012). That is why the elderly need company and social support, especially from their own family. Priebe and Howell (2014) stated that family can provide the effective health treatment and social support that are needed by the elderly. With support system, it is hoped that the risks faced by the elderly can be minimised

One way to raise household income and thereby domestic consumption is through improved social protection systems. Adequate social protection also enhances productivity and human development.



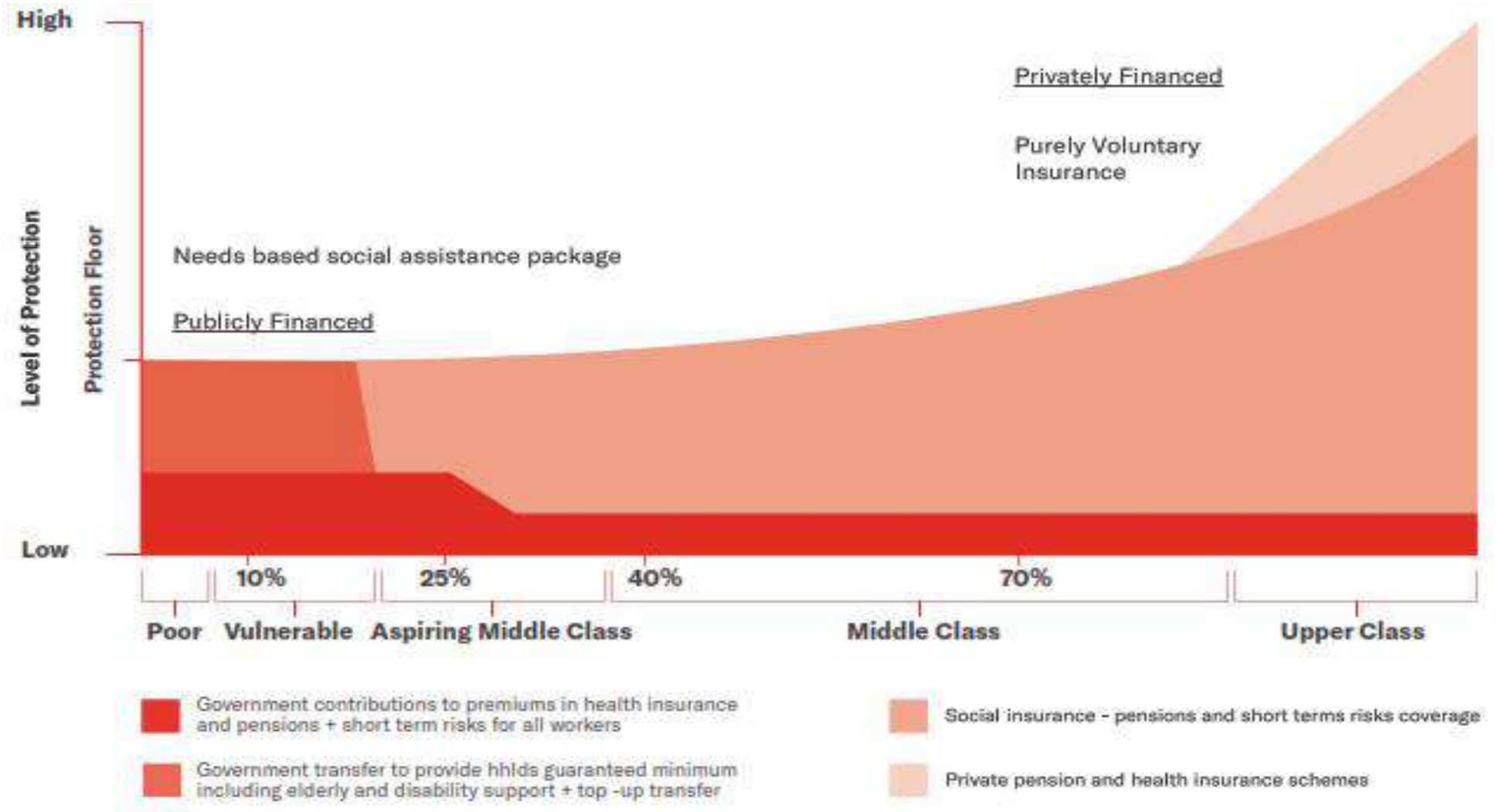
Source: ILO, 2014.

Indonesia Government Vision in 2025



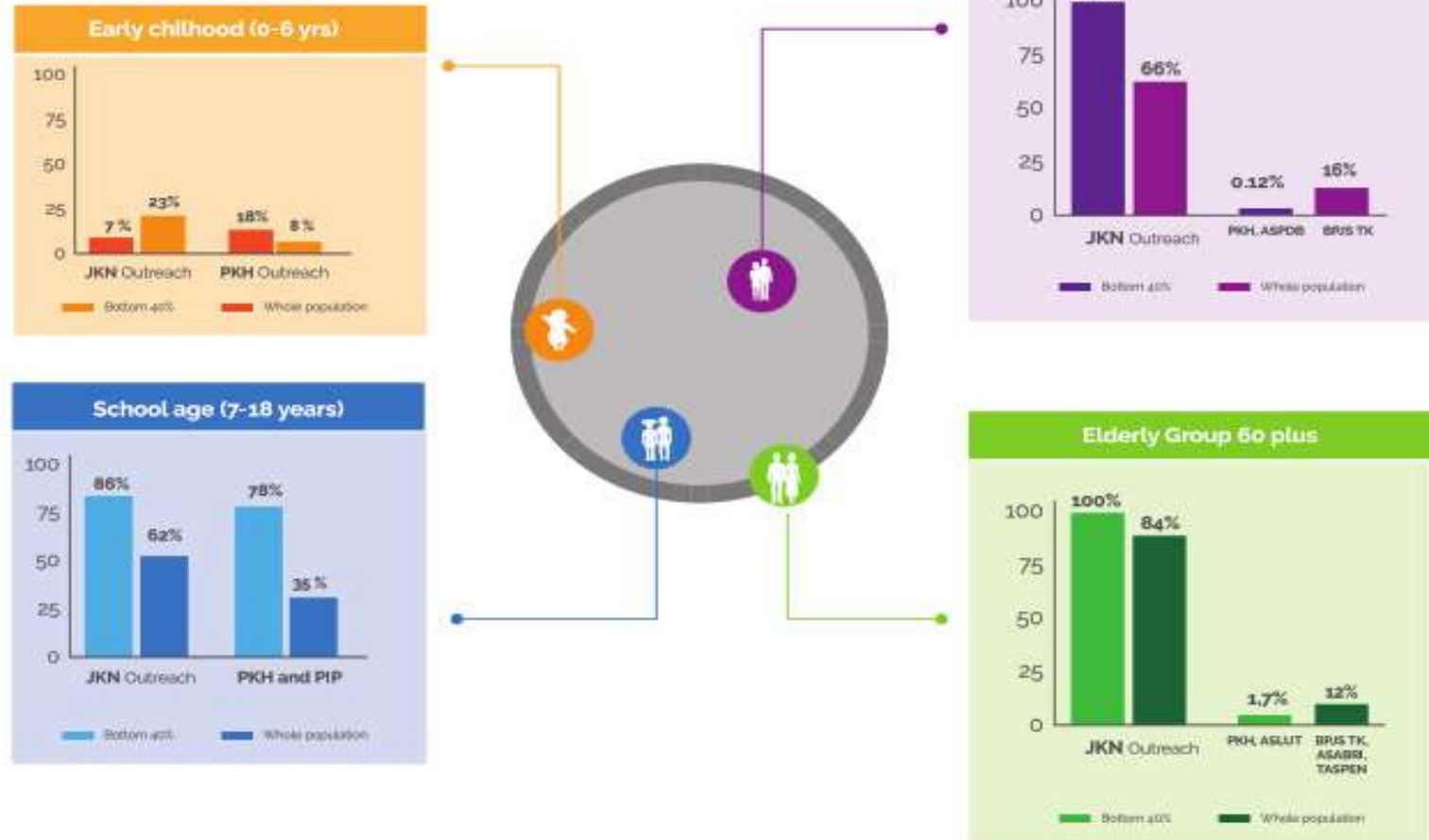
Source: The World Bank, 2020.

Indonesia Government Vision in 2045



Source: The World Bank, 2020.

Coverage of Indonesia's social protection programs across the life cycle (contributory and non-contributory) among the bottom 40 per cent and across the entire population, 2017 (percentages)



Source: Susenas 2017 and 2017 program administrative data – compiled and calculated by TNP2K (2018)

Notes:

- The percentage calculation of PKH and PIP outreach in the early childhood and school age groups assume perfect targeting among the poorest 40% of households;
- For the contributory schemes, the coverage among the elderly and productive age groups only represents contributions made into the schemes as there are very limited benefit pay-outs to date.

The Current Social Protection System

Indonesia's social protection system consists of contributory schemes (health insurance and employment insurance programs) and non-contributory schemes (social assistance programs financed by the government through general tax revenue).

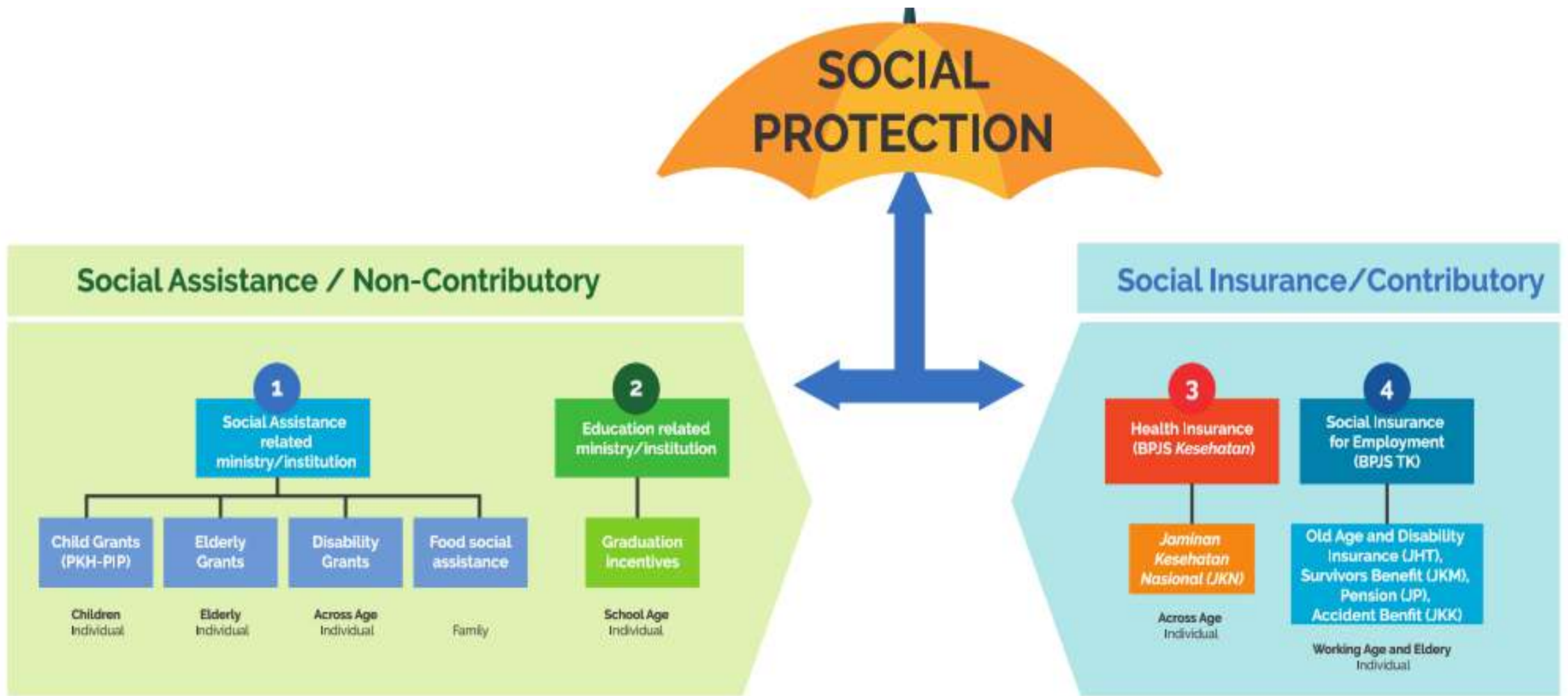
The Current Social Protection System

NON-CONTRIBUTORY SCHEMES

Major non-contributory schemes include food assistance programs (Rastra and Bantuan Pangan Non Tunai – BPNT), conditional cash transfers (Program Keluarga Harapan – PKH) and a cash transfer for students from poor and vulnerable families (Program Indonesia Pintar – PIP).

CONTRIBUTORY SCHEMES

Based on Law No 40 of 2004 on the national social security system (Sistem Jaminan Sosial Nasional – SJSN), four health and employment insurance schemes are currently being implemented: national health insurance (Jaminan Kesehatan Nasional – JKN), casualty or work injury compensation (Jaminan Kecelakaan Kerja – JKK), survivors benefit (Jaminan Kematian – JKM), old age savings with disability benefit (Jaminan Hari Tua – JHT) and elderly pension (Jaminan Pensiun – JP).

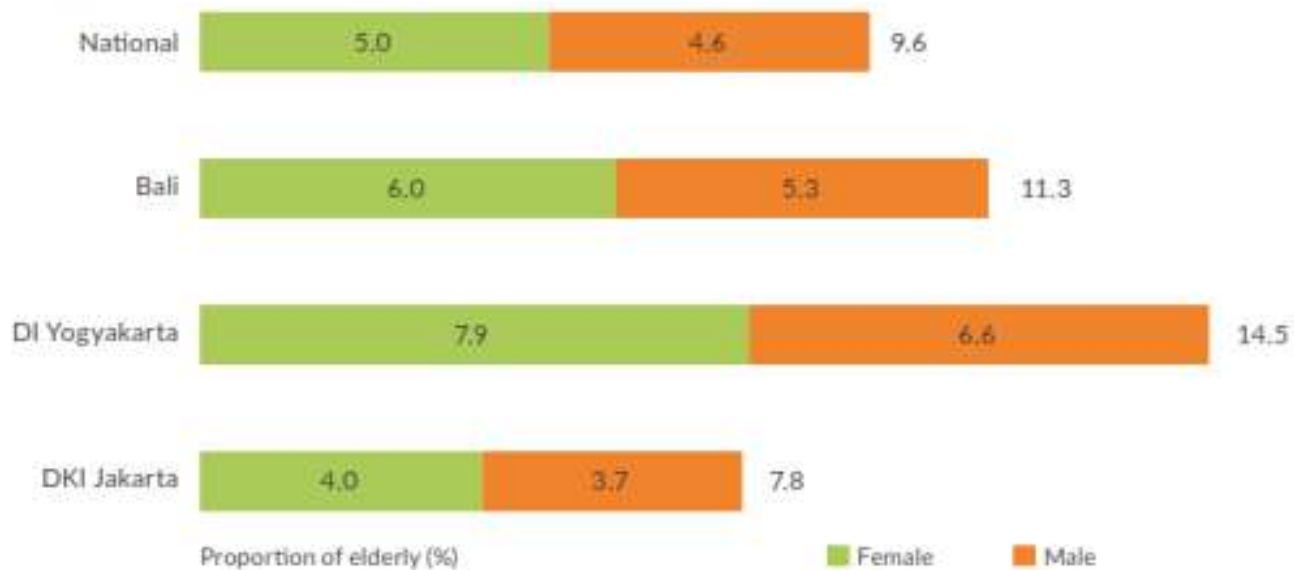


The social protection system's reformed institutional structure,
2020-2024

The elderly protection in Indonesia

General Demography of Indonesia

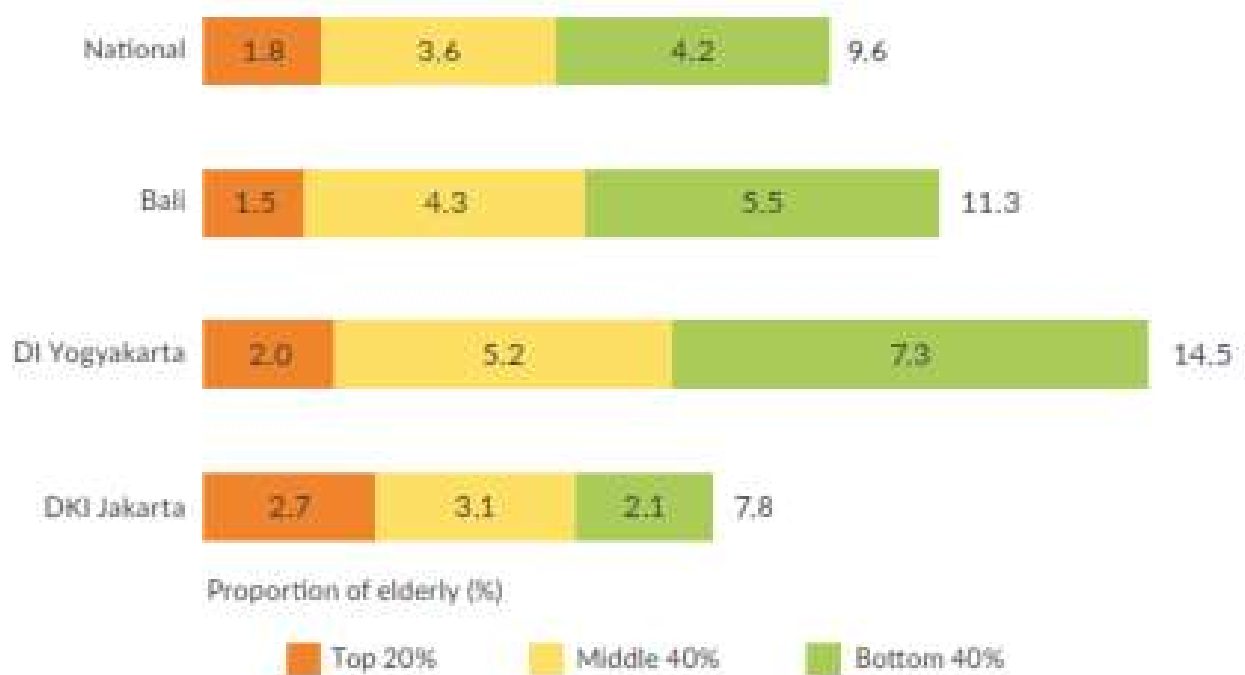
Distribution of Elderly Based on Gender of Indonesia in 2019



Indonesia's population is now undergoing a transition and gradually becoming an aging population. This can be seen from the percentage of the national population that is defined as elderly that has reached 9.6 percent or approximately 26 million people (BPS 2019). On the other hand, if we look at the population structure in the three provinces that are the focus of this study, the aging of the population in DI Yogyakarta and Bali is even more pronounced, with their elderly proportion as high as 14.5 percent and 11.3 percent, respectively. Meanwhile, the population in DKI Jakarta is still in early transition towards old age, with their elderly constituting 7.8 percent of the population. Of the three study provinces, therefore, DI Yogyakarta has the highest elderly population.

Socioeconomic Profile of Indonesia

Elderly Distribution Based on Expenditure Group of Indonesia in 2019

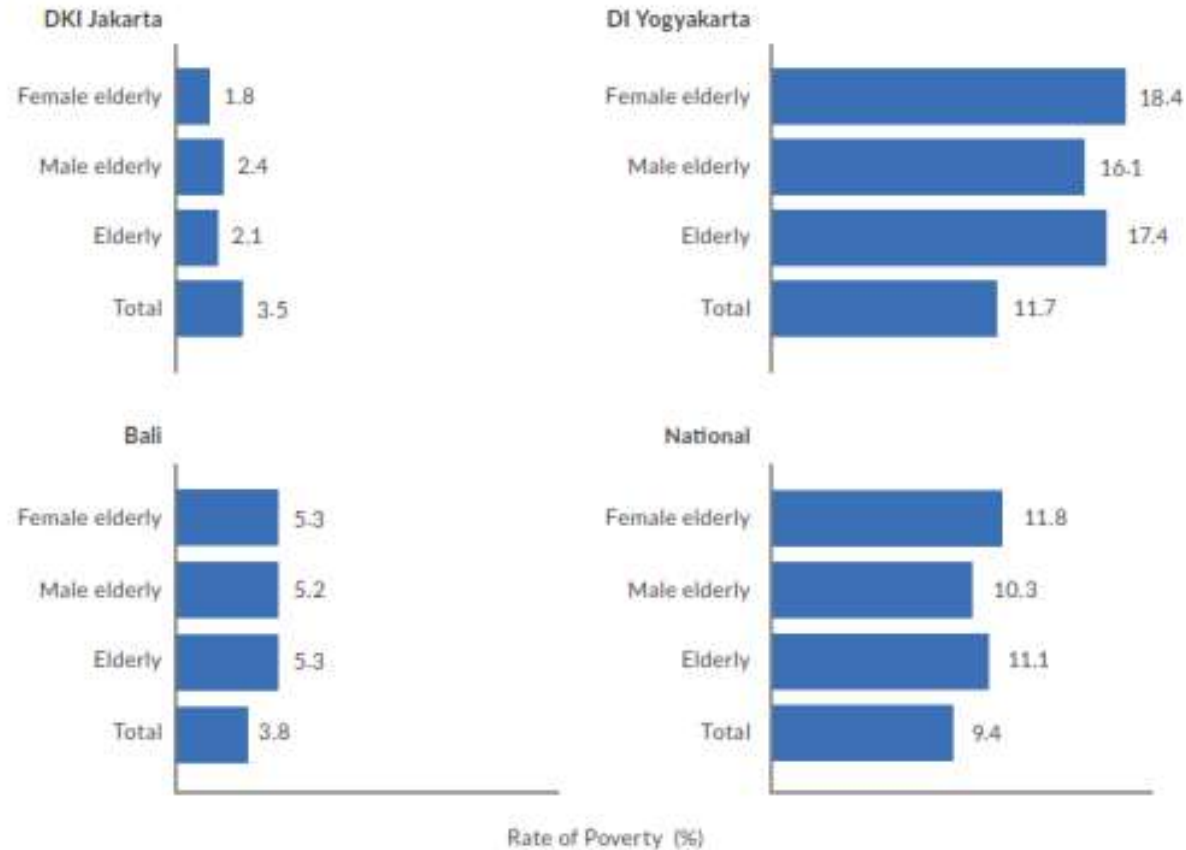


Source: Badan Pusat Statistik (Statistics Indonesia), 2019.

The socioeconomic condition includes, among others, the poverty level of the elderly, education and employment, social protection, access to basic needs services, and social activities. The description of this condition helps to better understand their resiliency, and to design social protection programs which are appropriate to local people who live in each of the study locations. Generally, Indonesia's elderlies are vulnerable to social and economic conditions. At the national level and in Yogyakarta, and Bali, the elderly population are predominantly in the bottom 40 percent by expenditure.

Rate of Elderly Poverty

Rate of Elderly Poverty of Indonesia in 2019



Source: The SMERU Research Institute and The National Team For The Acceleration Of Poverty Reduction, 2020.

Poverty amongst the elderly indicates their vulnerability to fulfill their basic needs for food, health, and other basic needs, since they have severely limited resources. The elderly have a higher rate of poverty at the national level compared to that of the general population. This figure shows that the rate of elderly poverty is 11.1 percent, while the national poverty rate is at 9.4 percent.

Social Protection Programs for The Elderly

According to Law No. 11/2009 on Social Welfare, a social protection program is a policy response that is targeted to prevent, and to overcome, the risks of social instability and vulnerability. Social protection is intended to prevent, and to deal with, risks from such instability that may happen to an individual, a group, and/or a community. It is hoped that beneficiaries can sustain their lives and meet the minimum requirement for basic necessities.

Some programs target the elderly as a beneficiaries. An elderly person can also be the beneficiaries, either directly or indirectly, of a social assistance program that is not specifically targeted at the elderly, if the elderly person or his/her family is selected to be the program beneficiaries. The target of social protection programs are generally the family, household, or an individual.

Social Protection for Elderly in Indonesia

- 1. Noncontributory schemes** (for example, in the form of social assistance programs) are usually fully funded on the government budget—whether it is by national or regional government or a benefactor who provides the funding, and this scheme does not need contributions from the beneficiaries.
- 2. Contributory schemes** (commonly referred to as social security) require a financial contribution from the participant. Some are funded jointly by the government and/or benefactor with the participant or program beneficiaries. In this case, the program participant or beneficiaries has an obligation to pay the premium regularly.

Programs from Central Government

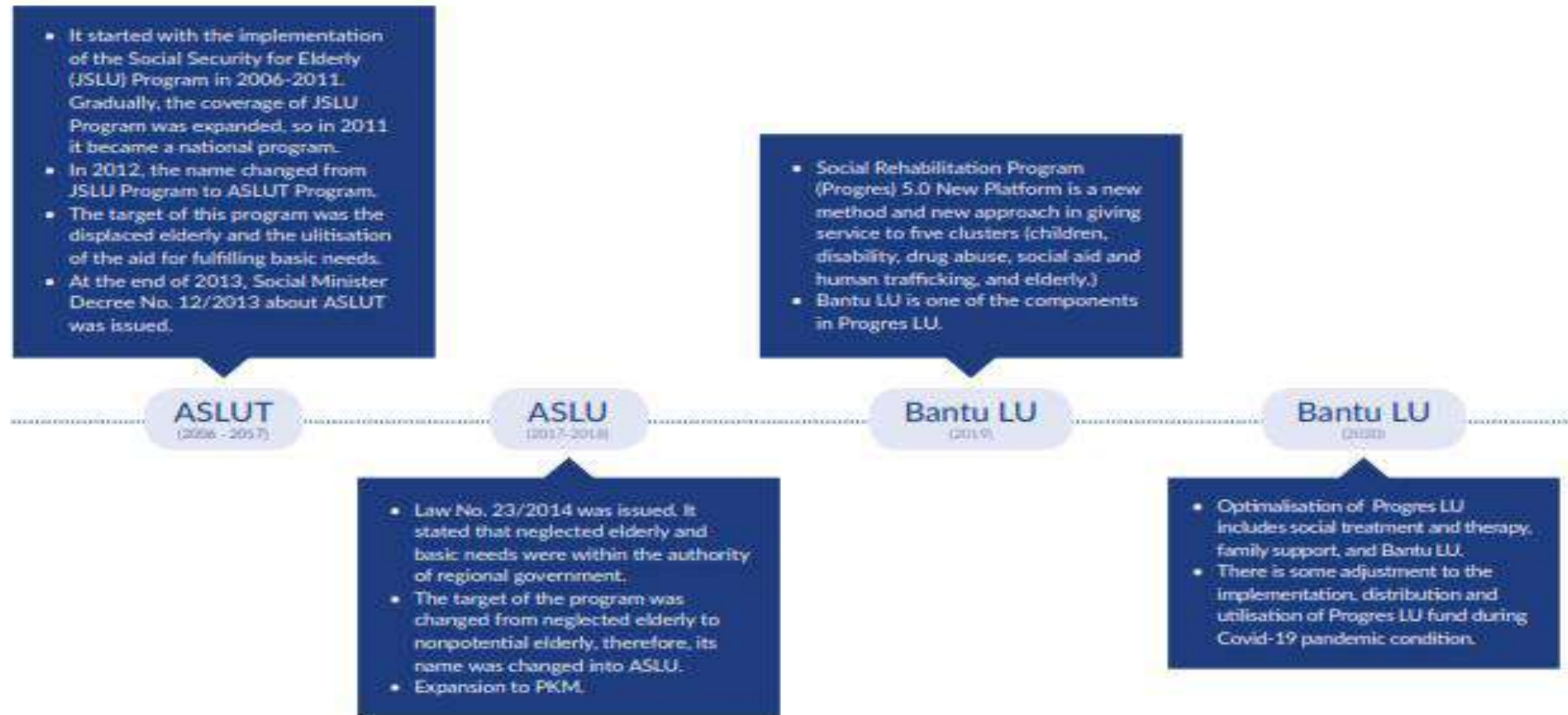
At the moment, the government of indonesia through kemensos (kementerian sosial or ministry of social welfare) delivers **two social assistance programs that are specifically targeted to the elderly.**

1. Bantu LU (Bantuan Lanjut Usia or Aid Program for the Elderly)

- a. Bantu LU is a transformed entity that used to be ASLUT (Asistensi Lanjut Usia Terlantar or Social Assistance Program for Neglected Elderly). Starting from 2019, Bantu LU has functioned as one of the aid components in Progres LU which is the 5.0 New Platform (NP). Progres LU is also known as Program Elderly (Elderly Program). It covers activities such as social treatment, therapy, family support, and Bantu LU.
- b. Progres LU is intended to provide social rehabilitation, guidance, technical support, and accessibility support for the elderly to recover and develop their social functions. Furthermore, it is expected that the elderly are able to enjoy a good quality personal, family, or community life.
- c. Progres LU targets the elderly who: (i) live alone or with their spouse; (ii) are potential or nonpotential elderly; (iii) are not the recipient of PKH; (iv) are underprivileged and incapable; and (v) have an elderly guardian/caretaker

1. Bantu LU (Bantuan Lanjut Usia or Aid Program for the Elderly)

- d. Program recipients are determined by the Ministry of Social Affairs based on DTKS and suggestions from regional offices who conduct data verification and validation. In 2019, the amount of Bantu LU assistance for every elderly person was Rp 2,400,000 per year, or Rp 200,000 per month. The target is approximately 30,000 elderly throughout Indonesia. Cash is transferred in two stages. In each stage, Rp 1,200,000 is transferred to the bank account of the elderly person or their appointed guardian. From 2020, the amount paid under Progres LU for every elderly person is Rp 2,700,000 per year consisting of Bantu LU (Rp 1,500,000); Rp 500,000 as their pocket money in case the family who cares for the elderly person needs to buy something for them; and Rp 700,000 for therapy and social treatment.
- e. Bantu LU and family support payments are transferred to the bank account of the elderly person or their appointed guardian, while the payment for therapy and social treatment is organised by LKS LU (Social Welfare Institution), to be used in accordance with the elderly person's particular needs.



Source: The SMERU Research Institute and The National Team For The Acceleration Of Poverty Reduction, 2020.



2. Elderly Component of Keluarga Harapan Program (PKH)

- a. PKH has had an aid component for the elderly. With this policy, the PKH KPM (Keluarga Penerima Manfaat) who has an elderly family member may receive an additional cash transfer. The component is added to mitigate the costs of treatment and to augment the income of the PKH recipient family who takes care of the elderly person. This assistance inclusion is expected to boost the living standard of KPM more optimally and more comprehensively.
- b. The elderly recipient has to fulfill several requirements: (i) at least once a year they have to do a medical checkup; (ii) use a service from a special puskesmas (Community Health Centre) known as a Puskesmas Santun Lanjut Usia (a public health center to service the elderly); (iii) access a home care service (providing care, bathing, and nursing for the elderly KPM); and (iv) access daycare (joining social activities in their neighbourhood—such as morning jogging, calisthenic exercises, and other recreation).
- c. During the implementation of the program, PKH's policy on the elderly component has been going through some changes including age range, number of elderly in one KPM, amount of cash assistance, and targeted unit. The PKH program from 2016 to 2018, and in 2020, only covered the elderly 70 years of age or above. In 2019, there was a short-lived change that set the minimum age at 60 years or above. The maximum number of elderly in one KPM was two persons in 2016, however, in 2020, this was reduced to one person.

PKH Policy Development on the Elderly Component 2016-2020



At the commencement of 2020, the amount of cash assistance for the elderly component was Rp 2,400,000/year transferred in four quarterly disbursements (Ministry of Social Affairs 2020). As compensation for the effect of the Covid-19 pandemic, the cash aid was increased by 25 percent to Rp 3,000,000/year, and the disbursement is made monthly to the KPM recipient via a bank account that is chosen by the Ministry of Social Affairs.

The KPM recipients, including the elderly, can withdraw the money in e-warong, bank agents, or at an ATM using KKS as the ATM card.

Programs from Provincial and Regency Government/Sampled Cities

DI (Special Region of) Yogyakarta Province

In Yogyakarta, there is not yet a legal base which regulates the provision of social protection for the elderly. The provincial government has designed a regional regulation about elderly welfare, but that bill still has to wait to be verified by the provincial legislative body. Although there is no legal basis yet, the government still allocates a budget for allowances and service programs for the elderly. These programs are complementary to central government programs and specifically for elderly persons who have not received cash assistance from the central government. This provision is deemed necessary since there are still many elderly who have not received social assistance. The provincial government budget that is provided to finance these elderly-targeted programs has recently increased sharply—from Rp 1.3 billion in 2019 to Rp 4.1 billion in 2020.

Program Plans/Elderly-Targeted Activities from Yogyakarta Government Budget in 2020

No.	Name of Program /Activities	Total Recipients	Note
1.	Food Distribution to Neglected Elderly	100 people	Started in 2014, distributed to elderly residents of private nursing homes.
2.	<i>Jaminan Sosial Lanjut Usia (JSLU/ Social Security for Elderly)</i>	1,000 people	Elderly are given Rp 200,000 per month for six months if they can still do <i>Activity Daily Living (ADM)</i> . They are spread in 15 LKS and elderly groups.
3.	<i>Home care facilities for elderly</i>	700 people	Monthly aid in the form of food worth Rp 80,000 and equipment worth Rp 20,000 per elderly person. This aid is given to people in 11 LKS. This program also provides assistance, including access to health care facilities.
4.	<i>Taman Werda</i> , daily service for elderly	125 people	The facilities are spread in five regencies/municipalities.
5.	Facilities for elderly through <i>family support</i>	50 people	Cash transfer is given to elderly and/or their family who own business venture.
6.	Operating Room for Elderly	50 people	Cash transfer worth Rp 1,700,000 per room for elderly. It will start in October 2020.

Source: The National Team for The Acceleration of Poverty Reduction (TNP2K) of The Indonesia Government, 2018.

There are five other activities that are indirectly related to the elderly, namely: (i) socialisation of a regional regulation about elderly welfare; (ii) celebration of HLUN; (iii) strengthening assistance for elderly; (iv) organising a workshop about a grand design for an elderly-friendly area; and (v) growing number of LKS for the elderly. Unfortunately, the Covid-19 pandemic has resulted in a number of initiatives being delayed or canceled. Of the 11 initiatives (six in Table 4 and five activities mentioned earlier in this paragraph), only five will still be implemented: (i) food distribution (number one in Table 4); (ii) JSLU (2); (iii) home care (3); (iv) family support (5); and (v) operating room for elderly. In response to the impact of Covid-19, the government distributes cash aid worth Rp 266,000 to 750 elderly in the first stage, and then gives them staple food in the second stage.

Social Assistance Program for Elderly in Five Regencies/Municipalities in DI (Special Region of) Yogyakarta in 2020

The Provincial Programs, Social Assistance Schemes for The Elderly

In addition to the provincial programs, social assistance schemes for the elderly are provided in almost every regency/municipality. The forms of assistance vary from one regency to another. The allowance is generally given to those elderly who have not received assistance from the central or provincial government. Table 5 presents details of the programs and the amount of the allowance provided in each regency/municipality.

No.	Regency/ Municipality	Name of Program/Activities	Description
1.	Yogyakarta Municipality	Social Assistance for Underprivileged Elderly	In 2020, there will be assistance worth Rp 180,000/month given to underprivileged elderly, distributed in two stages. The amount of aid increased from 2019, which was only Rp 110,000/month. This program started in 2018, and initially only targeted neglected elderly, with the amount of assistance set at Rp 300,000/month. ¹⁶
2.	Kabupaten (regency) Kulon Progo	- BPNT from <i>kabupaten</i> budget - Social Allowance from <i>kabupaten</i> budget	- In 2020, the quota of recipients is 4,680 neglected elderly ¹⁷ - The program was started in 2017. In 2019, it was given to 882 elderly worth Rp 300,000/month, consisting of Rp 150,000 in cash and food worth Rp 150,000. ¹⁸
3.	Kabupaten Sleman	Bansos (Social Assistance) for Elderly who are socioeconomically vulnerable	The basic food assistance is distributed via LK3 (<i>Lembaga Konsultasi Kesejahteraan Keluarga</i> or Institute of Family Welfare Consultation) to Sleman. ¹⁹
4.	Kabupaten Bantul	Social Allowance from <i>kabupaten</i> budget	In 2017 and 2018, it was given to 394 and 626 neglected elderly, and the amount was Rp 200,000/month. ²⁰
5.	Kabupaten Gunung Kidul	Food/allowance distribution to elderly	In 2020 it was given to 9,000 elderly within two months. ²¹

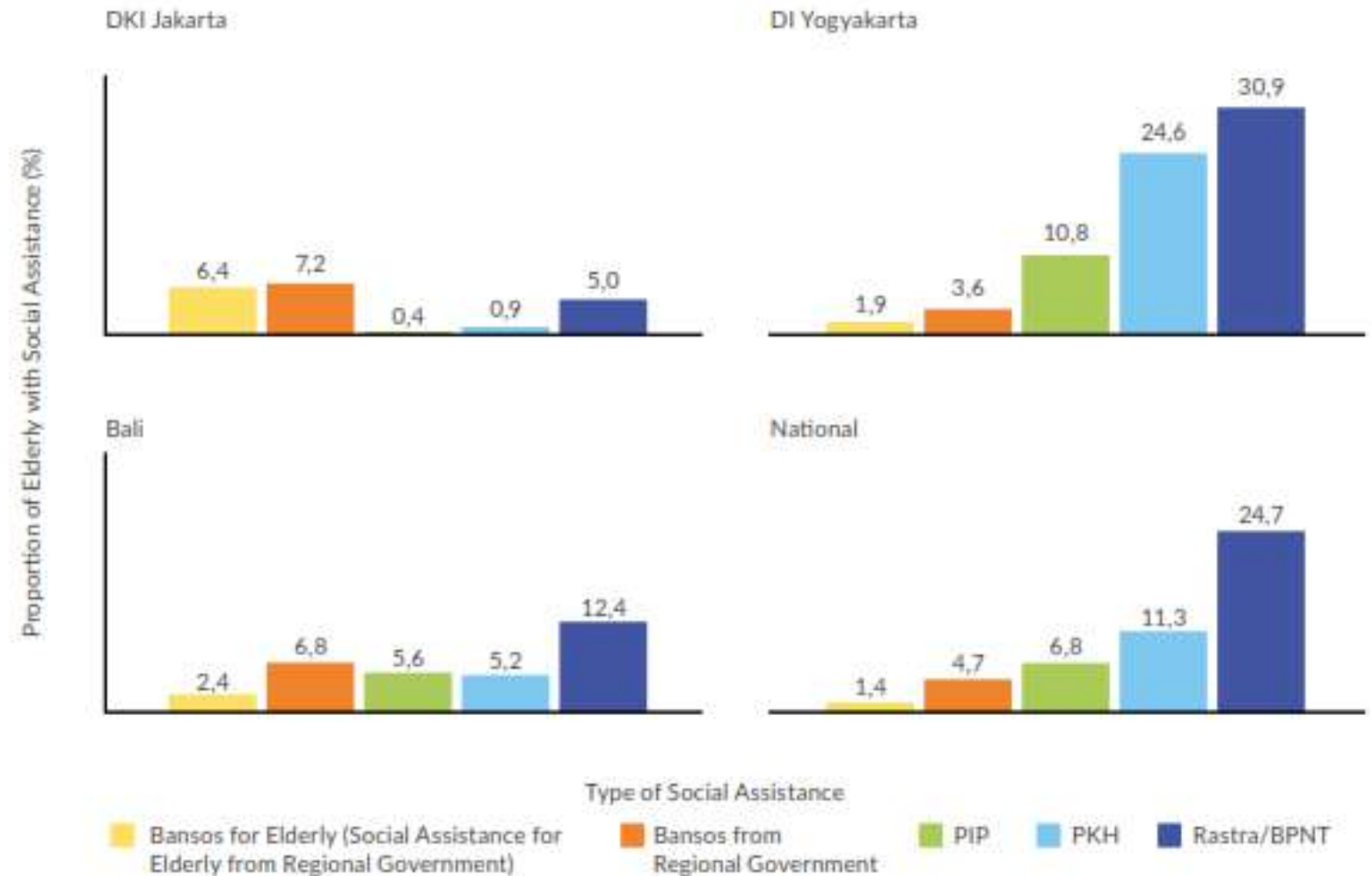
The National Team for The Acceleration of Poverty Reduction (TNP2K) of The Indonesia Government, 2018.

Types of Social Assistance Received by Elderly

Types of Social Assistance Received by Elderly

The figure shows the proportion of the elderly who receive benefits from some type of social assistance program. The most common form of social assistance program received by the elderly is Rastra/BPNT. However, this varies significantly across the study areas—with only 5 percent of the elderly in Jakarta in receipt of Rastra/BPNT. This is in accordance with the need of the elderly, most of whose expenditure is for buying food. This aid also helps to minimise the risk of food price hikes for the elderly.

Social Aid Received by Elderly and General Population in Indonesia (2019)

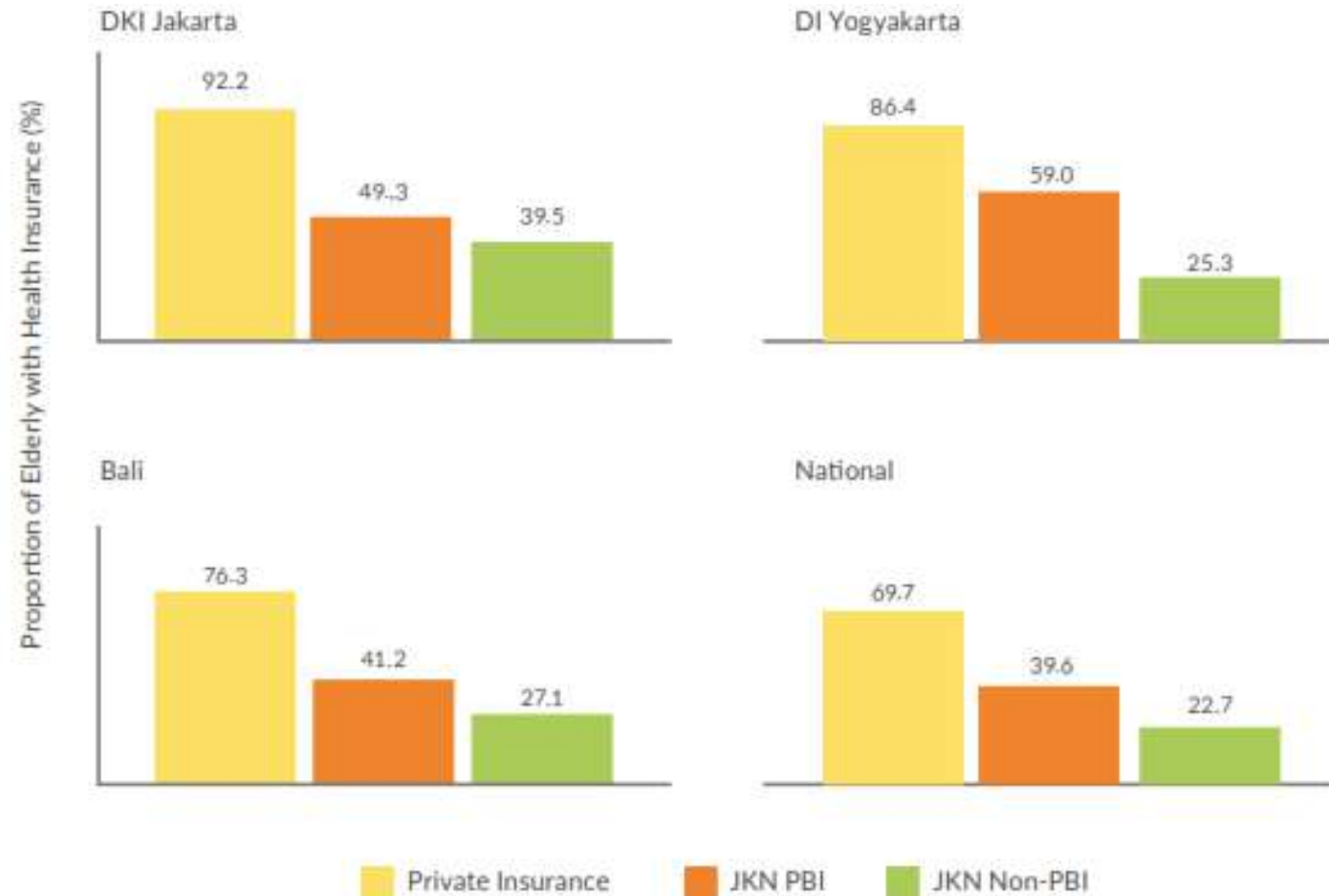


Source: Susenas, 2019 (adopted The Smeru Research Institute, 2020).

Health Insurance Coverage for Elderly

In terms of social security, there are two types that are discussed in this report: (i) health insurance; and (ii) social security for employment. Most of the elderly at the national level and three study areas have health insurance. In fact, 92 percent of the elderly in Jakarta have health insurance, however, this level of health insurance coverage dips to only 76 percent of elderly people in Bali. It should be noted, however, that the level of coverage in each of the three study areas exceeds the national rate of just under 70 percent.

Health Insurance Coverage for Elderly (2019)

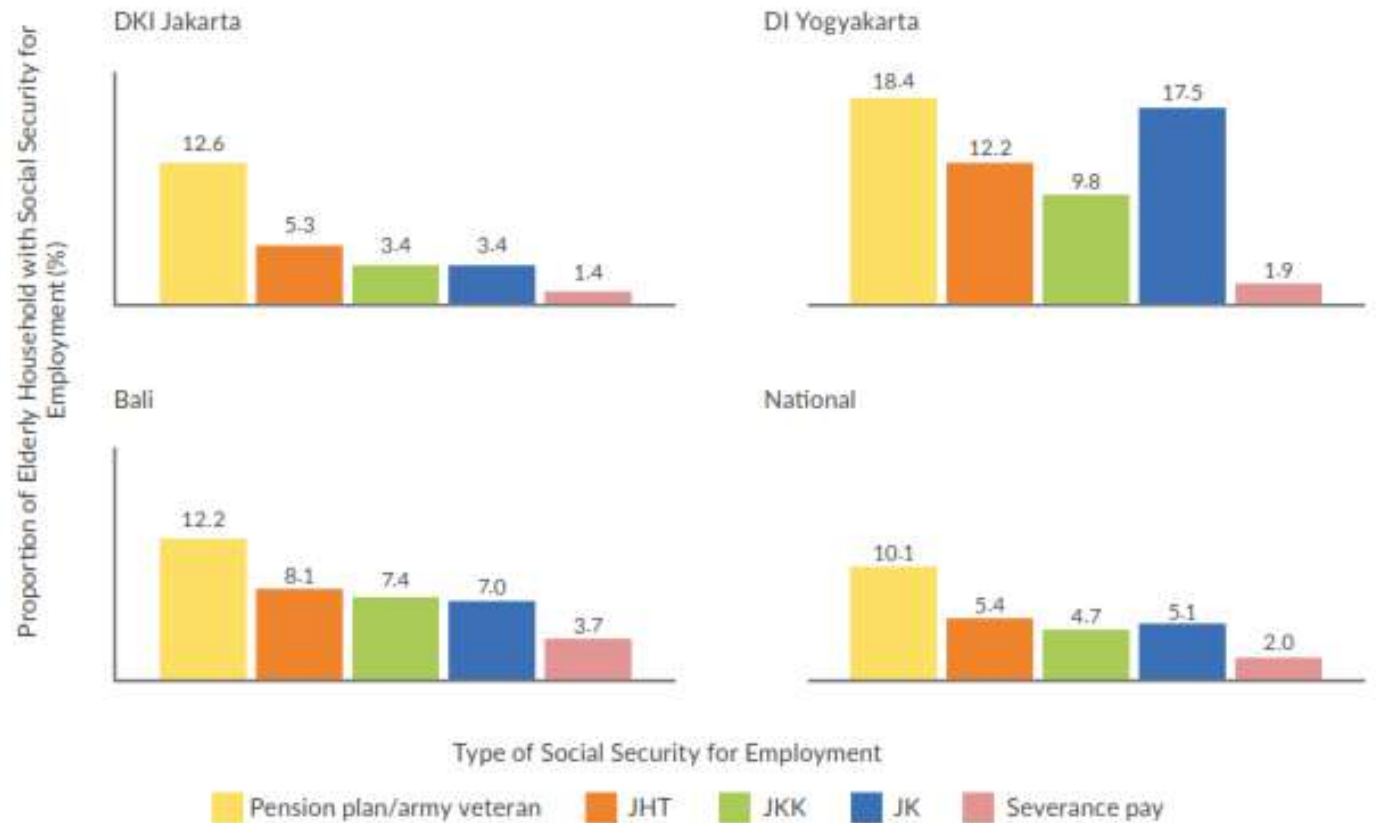


Source: Susenas, 2019 (adopted The Smeru Research Institute, 2020).

Social Security for Employment Received by Elderly

Other than health insurance, another type of social security is that for workers. It turns out that employment insurance in the form of pension insurance is the one which is most often taken by the elderly. However, at the national level, the number of elderly who are covered by pension insurance is only 10 percent. Coverage of participants by employment insurance should, therefore, be expanded.

Social Security for Employment Received by Elderly (2019)



Source: Susenas, 2019 (adopted The Smeru Research Institute, 2020).

Proposed reforms in the national social protection system of Indonesia 2020-2024



1

ELDERLY

Elderly grants for those of 70 plus years



2

CHILDREN

- PIP - PKH Integration
- Child benefit for maximum of 3 children
- Graduation incentives



3

PEOPLE WITH DISABILITY

- PwD grants (especially children and individual with severe disability)



4

PRODUCTIVE/WORKING AGE

- Expand membership of employment insurance (formal and informal)
- Design mechanism for sustainable financing



5

ALL INDIVIDUALS ACROSS AGE

- Expand membership of health insurance

Issues and Challenges

Issues and Challenges

The middle-class economic group also have their own unique problems in accessing social protection programs for elderly. On the one hand, they are not a priority to receive social assistance from the government while, on the other hand, their accessibility to such social security and contribution schemes is still limited. It is, therefore, essential to create social protection programs that cover most Indonesian elderly—from the lowest economic group to the highest, who are without pension or old age savings/ security. These social protection programs should also be adapted to the conditions of the area where the elderly live, given that regional circumstances may differ greatly from one place to another.

Conclusion

1. Investing in social protection today will give Indonesia a head start to ensure it protects and promotes all as it moves toward achievement of its ambitious 2045 target.
2. Although the government has created various social protection programs for the elderly, these programs are not optimal yet. This is because those programs still target the bottom economic groups. In fact, not all elderly from this group receive social assistance. In contrast, the elderly from the top 20 percent expenditure group are supposed to be able to access social protection programs that are contributory in form (not social assistance) such as pension insurance, old age security, and health insurance.
3. Social protection programs that single out elderly groups have been implemented at the national level, such as Bantu LU program and PKH with an elderly component. Although the program coverage is still limited, implementation at the regional government level varies in terms of policies, regulations, types of programs, coverage, and their continuation.

Conclusion

4. The significant increases in both elderly and disability benefits through PKH has addressed key gaps, but long-term support to the elderly and disabled should be given more thought.
5. An analysis done by TN2PK in 2018 found that the coverage of social protection programs at that moment was still limited, especially in reaching the middle socioeconomic group. Social protection through contributory schemes can generally only be accessed by people from the top percentage of expenditure group, while social assistance programs, including the ones for elderly, still aim for the elderly from the bottom percentage of expenditure group. This left a problem concerning accessibility for the developing middle community to receive social protection. Most people in this group do not have a minimum income or a high enough fixed income to afford to join a contributory scheme. Neither are they allowed to receive assistance from noncontributory schemes because they are not categorised as underprivileged and vulnerable. This group is often called the missing middle.

Follow Up

1. Managing the aging population effectively

2. Reforming the social protection system and social policies in Indonesia

3. Empowering the support system to provide long-term care for the elderly: the elderly's community, the elderly's family (across the generation) the care giver, the health and social service.

4. Handling poverty alleviation effectively

5. Dealing with the new normal live during Covid-19 pandemic

6. Innovating public services by adopting the information technology and social media

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