International Journal of Education, Vocational and Social Science
https://e-journal.citakonsultindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Elderly In The Adaptive Social Protection Discourse In Indonesia: A Review Of The National Development Agenda

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Abstract

The growing number of elderly people in Indonesia demands a strengthened social protection system capable of addressing various forms of vulnerability, including disaster risks and climate change. This study aims to analyze the position of the elderly in the Adaptive Social Protection (ASP) policy in Indonesia through literature studies and interviews, focusing on the 2020–2024 and 2025–2029 National Medium-Term Development Plans (RPJMN). The results show that the ASP concept has been adopted in development planning documents to integrate social protection, disaster risk reduction, and climate change adaptation. However, its implementation remains conceptual and has not been clearly operationalized in technical policies. The research findings also indicate that the vulnerability of the elderly is still mostly understood in the context of poverty and social exclusion, while vulnerability to disasters and climate change has not been a primary concern in social protection policies. This study concludes that the operationalization of ASP should be strengthened by prioritizing the elderly in a social protection system responsive to multidimensional risks.

Keywords: Social Protection, Adaptive Social Protection, Elderly, Social Policy

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INTRODUCTION

The increase in the number of elderly people (seniors) has led to a range of social, economic, and policy challenges that require further attention. Various studies show that population aging is not only associated with changes in the demographic structure but also has implications for strengthening the social protection system, ensuring income security in old age, and providing adequate social support for the elderly (Chomik & Piggott, 2015; United Nations, n.d.). In addition, changes in population composition affect the labor market and the country's fiscal capacity by increasing the need to finance the health, care, and welfare of the elderly (J. Li et al., 2019; The Economist, 2024). Therefore, various international institutions encourage countries to prepare adaptive policies to anticipate social and economic risks arising from population aging (Asian Development Bank, 2024).

In the Indonesian context, the issue of the elderly is becoming increasingly relevant due to the persistently high economic vulnerability they face. Data shows that poverty among the elderly remains a significant issue, exacerbated by limited pension coverage, which largely only covers certain groups of formal workers. As a result, most elderly people still face income uncertainty in their old age, while the elderly population continues to increase (TNP2K, 2018; TNP2K, 2019). This situation indicates that social protection for the elderly remains a challenge in efforts to achieve their well-being.

The Indonesian government has developed various policies to support the welfare of the elderly, including through Law Number 13 of 1998 concerning the Welfare of the Elderly, the National Strategy for Aging 2018–2025, and the National Action Plan for Elderly Health. Various studies show that this policy reflects the country's increasing attention to the elderly, although social protection for this vulnerable group is not yet fully integrated into development planning and still faces implementation challenges (Santika et al., 2020; Ministry of Health, 2021). In addition, several parties emphasize the importance of strengthening a rights-based approach, expanding the scope of social protection, and improving coordination between central and regional governments to meet the needs of the elderly (PRAKARSA, 2024). This article aims to portray the elderly within adaptive social protection policies using the World Bank's Adaptive Social Protection framework.

RESEARCH METHODOLOGY

This study uses qualitative methods to describe adaptive social protection policies for the elderly, based on interviews and a literature review. The literature review in this paper utilizes

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publicly accessible secondary data.

Theoritical Basis

Social Protection

Social protection is understood as a set of policies and programs designed to protect individuals and households from various social and economic risks that can impact their well-being throughout the life cycle. Conceptually, social protection can be classified into two main groups: non-contributory schemes and contributory schemes. Non-contributory schemes include social assistance and state-funded social care services that do not require prior contributions from beneficiaries. Interventions in this category include social transfers, public works programs, fee waivers, subsidies, and various social care services for vulnerable groups. Contributory schemes, on the other hand, include social insurance and active labor market policies, which require participants to contribute over a specified period to receive protection benefits. Instruments in this category include health insurance, maternity benefits, old-age pensions, work accident insurance, and training and job search programs aimed at increasing access to employment opportunities (O'Brien et al., 2018).

This typology of social protection shows that social protection not only functions as an instrument for poverty alleviation but also as a risk management mechanism aimed at maintaining the sustainability of community welfare. In the context of vulnerable groups, including the elderly, social protection plays a role in ensuring the fulfillment of basic needs, reducing economic vulnerability, and strengthening individual capacity to face various social and economic shocks. Therefore, the effectiveness of a social protection system is determined by the ability to integrate various social assistance instruments, social services, social insurance, and employment policies into a comprehensive and sustainable protection framework (O'Brien et al., 2018).

Adaptive Social Protection

Adaptive Social Protection (ASP) is defined as a social protection approach designed to anticipate and reduce the impact of shocks by integrating social protection systems, disaster risk management, and climate change adaptation (World Bank, 2018). In contrast to conventional social protection, which focuses on social and economic risks, ASP was developed to address risks arising from environmental change, disasters, and increasing climate uncertainty (O'Brien et al., 2018). This approach aims to increase individuals, households, and communities' capacity to anticipate, address, and recover from various shocks and stresses that affect their well-being

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(Prihantika et al., 2024).

The World Bank (2018) explains that ASP not only serves as an instrument for risk protection but also as a development strategy that strengthens the resilience of vulnerable communities by providing a protection system responsive to disasters and climate change. ASP implementation is carried out through a scaling-out and scaling-up mechanism. Scaling out refers to expanding the scope of social protection beneficiaries when a shock occurs, while scaling up refers to increasing the value or intensity of assistance provided to affected groups. These two mechanisms enable the social protection system to adapt more flexibly to changing community needs during and after a crisis (World Bank, 2018).

DISCUSSION

The vulnerability of the elderly is not only related to age and reduced physical capacity, but also to the high risk of poverty and limitations in meeting basic needs. A number of studies show that the elderly are among the most economically vulnerable, so many continue working in old age to meet their daily living needs (SMERU, 2022; Kidd et al., 2018). These findings reinforce the urgency of strengthening the social protection system as a means of reducing economic vulnerability and improving the welfare of the elderly.

Over time, the discourse on social protection has begun to accommodate new risks arising from climate change and the increasing frequency of disasters. The Adaptive Social Protection (ASP) approach was developed to integrate social protection, disaster risk reduction, and climate change adaptation within a single policy framework responsive to vulnerable groups, including the elderly (Bowen et al., 2020; O'Brien et al., 2018). In line with the direction of national development, the expansion of adaptive social protection is seen as a crucial instrument for reducing poverty, strengthening community resilience, and improving the quality of life for vulnerable groups amidst increasingly complex social, economic, and environmental risks (Bappenas, 2024).

Several policies, drawn from interviews and literature reviews, indicate that the concept of adaptive social protection initiated by the government can be found in the 2020-2024 RPJMN document. In the 2020–2024 RPJMN, social protection is positioned as an instrument to improve the quality of human resources by expanding access to basic services, advancing labor reform, and protecting poor and vulnerable groups. This policy aims to reduce social and economic risks through social assistance, social security, and the development of long-term care for groups in need. However, its implementation still faces various challenges, such as data accuracy, program

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integration, and limited response to the needs of vulnerable groups, including the elderly and people with disabilities.

In contrast to conventional social protection, which focuses on reducing social and economic vulnerability under normal conditions, the 2020–2024 RPJMN is also introducing the concept of Adaptive Social Protection (ASP) as a more responsive approach to disaster risk and climate change. The presence of ASP is motivated by the condition of social protection, which is deemed unable to respond optimally to the needs of communities affected by disasters, leaving residents in disaster-prone areas at risk of falling back into poverty. This is reflected in the development target of "arranging an adaptive social protection system", which at the beginning of the planning period was not yet available (baseline = 0) and is targeted to be formed in 2024. In the 2025–2029 RPJMN, social protection is placed within the social transformation agenda, which aims to accelerate poverty reduction, maintain sustainable prosperity, and improve the quality of human resources. In contrast to the 2020–2024 RPJMN, which still focuses on strengthening the social protection system and introducing the concept of Adaptive Social Protection (ASP), the 2025–2029 RPJMN places adaptive social protection as one of the main instruments in social development. This shift is motivated by various challenges that are still being faced, such as low accuracy and integration of social assistance programs, increasing risks of disasters and climate change, limited care services for vulnerable groups, unequal employment opportunities for people with disabilities and the elderly, and the lack of optimal implementation of inclusive social security.

If conventional social protection is oriented towards reducing poverty and vulnerability through social assistance, social security, and basic services, adaptive social protection expands this function by integrating disaster risk management, climate change, and various forms of socio-economic shocks into the social protection system. In the 2025–2029 RPJMN, ASP aims to provide more comprehensive protection for the entire population, according to their level of vulnerability, through the principles of justice and inclusiveness. This commitment is reflected in the development target to establish an adaptive social protection system for the entire population, which is not yet available in 2023 (baseline = 0) and is targeted for realization in 2029. The implementation of adaptive social protection is directed through several main strategies, namely the use of national socio-economic data through Regsosek as a basis for program planning and targeting, strengthening integration between social protection, social assistance, social security and community empowerment, developing a care economy for vulnerable groups and women, increasing social inclusion for people with disabilities, the elderly and other vulnerable

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groups, as well as reforming the National Social Security System to expand coverage of participation in a more inclusive manner. Thus, compared to conventional social protection, which focuses on providing assistance and protection against socio-economic risks, adaptive social protection adds a dimension of resilience through the system's ability to anticipate, respond, and adapt to multidimensional risks, especially those originating from disasters, climate change, and various socio-economic transitions, which can increase community vulnerability.

Substantively, ASP expands the scope of social protection by integrating the management of social and economic risks arising from climate change and natural disasters. This approach is realized through three main strategies: developing a social protection system integrated with disaster risks and climate change; strengthening institutions that are responsive to these risks; and developing financing mechanisms to support the management of the impacts of disasters and climate change. Thus, the main difference between social protection and adaptive social protection lies in their policy orientation. Social protection focuses on preventing and reducing the socio-economic vulnerability of society as a whole, while adaptive social protection adds a dimension of resilience to external shocks, especially those arising from disasters and climate change. In this context, ASP does not replace existing social protection, but rather expands its functions and capacity to better protect vulnerable groups from increasingly complex, multidimensional risks.

This article also finds that the ASP concept has not been used at the operational or technical levels, including at the Ministry of Social Affairs. The findings from discussions with ministry officials revealed that the elderly population was increasingly vulnerable and that the number of elderly people was increasing. This condition encourages the ministry to comply with existing policy mandates to provide social protection for all levels of society, including the elderly. The Ministry of Social Affairs, as one of the technical ministries, has adopted a series of policies in providing social protection. In the disaster dimension, the author found that the adaptive concept has not been operationalized in social protection, even though the ASP idea has been adopted at least in the RPJMN planning documents for both the 2020-2024 and 2025-2029 periods. Some of the findings above indicate that the concept of adaptive social protection, first used by the World Bank, has not been fully incorporated into the technical policies adopted. Awareness that the elderly are a physically vulnerable group, and this vulnerability makes the position of the elderly even more important when a disaster occurs, because of the layers of vulnerability they face at once.

The following is a table mapping the points of the study findings:

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Research Summary Table

Aspects	Findings	Analysis
Adaptive Social Protection in Development Planning	ASP was adopted in the 2020–2024 RPJMN and strengthened in the 2025–2029 RPJMN, but has not yet been operationalized.	Demonstrates conceptual adoption of ASP, but implementation gaps remain.
Elderly as a Vulnerable Group	The elderly are positioned as a vulnerable group due to poverty, social exclusion, and limited welfare.	The vulnerability of the elderly is still understood in the socio-economic dimension.
Elderly and disaster risk	Older adults have not been explicitly linked to disaster risks and climate change.	The integration of multidimensional risks into policies for the elderly remains limited.
Disasters and Climate Change	No direct intersection between the issue of the elderly and the impact of climate change was found in the documents analyzed.	The climate change adaptation dimension, which is the main component of ASP, has not been integrated into the elderly policy discourse.
Compliance with World Bank ASP	Strengthening of social protection and data systems is beginning to be seen in national policies.	Some are in accordance with the World Bank's ASP, but the aspects of shock responsiveness, disaster risk, and climate adaptation have not been strongly integrated.

Source: Compiled by Author (2026)

An analysis of adaptive social protection policies shows that the Indonesian government is aware of the potential for disasters and their impacts, as well as the presence of vulnerable groups that can directly experience their effects. However, it is important to note that the discourse on

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adaptive social protection is limited to the concept of broadening the perspective on social protection. One dimension that can be seen as closely related to the World Bank's concept of adaptive social protection is the government's emphasis in the RPJMN (National Medium-Term Development Plan) on community data collection so that social protection can be implemented and its benefits can be obtained by the appropriate groups identified in the data collection. The existing social protection system is also encouraged to prepare for socio-economic vulnerability risks, which are expected to affect vulnerable groups and other multidimensional risks, including natural disasters due to climate change, as modeled by the World Bank.

In terms of discourse on the elderly, this study's findings also demonstrate that the approach to positioning the issue of elderly poverty and poverty alleviation efforts is inconsistent. The vulnerability faced by the elderly in the 2020-2024 National Medium-Term Development Plan (RPJMN) portrays their vulnerability not in disaster situations, but rather in discrimination, exclusion, violence, crime, and fraud. There is no direct overlap between climate change and disasters as a vulnerability among the elderly. However, indirectly, the placement of the elderly in poverty at least makes them a vulnerable group, as defined in adaptive social protection, and is recognized in the 2020-2024 RPJMN as one of the risks faced by climate change and natural disasters.

In the 2025-2029 RPJMN, the issue of the elderly is also not positioned in an intersection with adaptive social protection. The discourse on the elderly in this document is focused on promoting social inclusion. Adaptive social protection in this document is defined as efforts to equalize opportunities for the elderly, but it does not specifically identify the elderly as a group that is multilayered and vulnerable to climate change and natural disasters.

Analysis of the findings from this secondary literature study is also supported by the view of technical ministries that the presence of ministry leaders or officials in disaster situations can be interpreted as a symbolic form of the state's presence. However, at the planning and preparation level, the elderly, as one of the vulnerable groups in natural disaster situations, have not yet been rigidly incorporated into the planning and financing processes initiated by the World Bank.

These various findings can also lead to criticism that climate change and natural disasters,, which are close to people's lives and are included in the RPJMN document, are not necessarily followed by the establishment of strategic steps adopted in various technical policy models. On the other hand, the challenges the elderly population faces in Indonesia should ideally serve as a catalyst for accelerating social protection modeling. Broadly speaking, existing social protection

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policies are steps taken by the state to ensure the welfare of its people. However, a comprehensive perspective is needed that integrates natural disasters and climate change as real problems faced by the elderly. The discourse on the elderly is not only about poverty, discrimination, and exclusion in development. The various layers of vulnerability faced by the elderly due to socio-economic problems must be compounded by the threat of climate change, creating even more dimensions of vulnerability. Existing social protection schemes in Indonesia require a new perspective that not only focuses on socio-economic factors but also on natural changes.

Furthermore, the final results of this study found that the components of adaptive social protection initiated by the World Bank have not been technically implemented in Indonesia. The author realizes that the technocratic basis of Indonesia's development planning may not rely solely on a single concept initiated by a single world institution. Therefore, the dimensions that are the focus of the World Bank's adaptive social protection modeling are not rigidly defined in Indonesian policy documents.

Furthermore, based on this analysis, the author also recommends that the operationalization of the adaptive social protection concept adopted by Bappenas in preparing the RPJMN not stop at the conceptual level. The absence of baseline data on the implementation of adaptive social protection leads the author to argue that the components of adaptive social protection used by the World Bank can be replicated.

CONCLUSION

The growing elderly population in Indonesia demands a strengthened social protection system that addresses the social, economic, and physical vulnerabilities they face. Research shows that the government has developed various social protection policies for the elderly, but the approach remains dominated by poverty alleviation and basic needs fulfillment. This study found that the concept of Adaptive Social Protection (ASP) has been adopted in the 2020–2024 National Medium-Term Development Plan (RPJMN) and further strengthened in the 2025–2029 RPJMN as part of social transformation. Unlike conventional social protection, which focuses on socio-economic risks, ASP broadens the scope of protection by integrating disaster and climate change risks. However, the implementation of ASP remains at the conceptual level and has not been clearly operationalized in technical policies or social protection programs targeting the elderly.

Furthermore, research findings indicate that the elderly have not been explicitly identified

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as a vulnerable group to the impacts of climate change and disasters. The vulnerability of the elderly is still understood primarily in the context of poverty, social exclusion, and limited access to welfare.

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