

## Abstract

Indonesia is heading towards an ageing population. However, the need for income security among the elderly in Indonesia remains a significant issue to be addressed. The fact that the elderly are perceived as a most vulnerable group since the highest poverty rates are found among the elderly population group exacerbates the situation. This study examines how does the Indonesian government provide social pension schemes for the elderly and analyses the main policy gaps in the existing social protection schemes for the elderly in Indonesia. The methodology in this study is literature research, including the reading, analysing, and sorting of literature aimed to identify important attributes of resources that are relevant to the study. The findings are as follows. The social protection scheme for the elderly in Indonesia is applied in three forms: contributory social insurance schemes, non-contributory social assistance schemes, and local governments' social pensions. However, there is a substantial coverage gap of the elderly population in the existing social protection schemes, either a formal pension or social assistance programs. The emerging issues such as the stigma against the poor and targeting errors in implementation in the pro-poor social assistance program in Indonesia are also emerged and become problematic. The majority of the so-called 'missing-middle' which is characterised on a modest income and are still very vulnerable to risk and shocks, and does not directly benefit from the social protection program, especially pension benefit. Therefore, the Indonesian government urgently needs to establish universal social pensions to ensure access to financial security for all citizens once they reach the specified old-age.

**Keywords:** ageing population, elderly, social protection, universal social pension