

# Strengthening Social Protection Network in Indonesia: A Comprehensive Analysis of Coverage, Targeting, and Funding towards an Inclusive Welfare State

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## ABSTRACT

This study analyzes the challenges and potential solutions for strengthening Indonesia's social protection network towards a welfare state system. Despite recent economic growth, poverty and inequality persist, necessitating a robust social protection network. The purpose is to identify limitations in the current system and recommend ways to transition towards a welfare state. Objectives include analyzing implementation challenges, examining potential solutions, and assessing the implications of proposed recommendations. Employing a qualitative approach, data was collected through literature reviews, government reports, and policy documents using purposive sampling. Findings indicate limitations, including inadequate coverage, targeting, and funding. Recommendations for strengthening the system include expanding coverage, improving targeting mechanisms, increasing funding, and enhancing stakeholder coordination. This study comprehensively analyses the challenges and potential solutions for strengthening Indonesia's social protection network towards a welfare state. Recommendations can inform policymakers and stakeholders in developing effective policies and programs to enhance social protection and improve the lives of vulnerable populations. The study's originality lies in its holistic approach to examining the social protection system in Indonesia and proposing practical solutions for transitioning towards a welfare state.

**Keywords:** social protection, welfare state, Indonesia, policy, poverty.

## INTRODUCTION

Social protection refers to policies and programs that aim to reduce poverty and vulnerability, enhance human capital, and promote inclusive economic growth. It is an essential component of a welfare state system, which ensures citizens have access to essential social services, such as healthcare, education, and social security. Indonesia, as one of the largest and most populous countries in Southeast Asia, has been making significant efforts to strengthen its social protection system in recent years. However, despite these efforts, the country still faces many challenges in providing its citizens with adequate and effective social protection (Ataguba, 2015).

The Indonesian social protection system has undergone significant reforms in recent years, with the government implementing various policies and programs to improve the effectiveness and inclusiveness of the system. However, the system still

faces many challenges, including inadequate coverage, limited funding, weak governance, and fragmentation. These challenges have resulted in a lack of coordination between different programs, duplication of efforts, and ineffective targeting of the most vulnerable populations. In addition, the COVID-19 pandemic has exposed the weaknesses of the social protection system and highlighted the urgent need for reforms to ensure that all citizens have access to essential social services and are protected from economic shocks and crises (Barrientos, 2013). Therefore, this study seeks to identify the main challenges facing the Indonesian social protection system and propose strategies for strengthening the social protection network, focusing on building a just and inclusive welfare state system.

The Indonesian social protection system faces several challenges: inadequate coverage, low benefit levels, limited funding, and weak governance. These challenges have resulted in a fragmented and ineffective system that fails to adequately protect

vulnerable groups, such as women, children, and the elderly. Furthermore, the COVID-19 pandemic has exposed the weaknesses of the social protection system and highlighted the need for urgent reforms to ensure that all citizens have access to essential social services and are protected from economic shocks and crises (Beatty & Gibson, 2016).

This study aims to address the following research questions:

- 1.) What are the challenges facing the Indonesian social protection system, and how do they affect its effectiveness and inclusiveness?
- 2.) What are the international best practices in social protection, and how can they be adapted to the Indonesian context?
- 3.) What are the strategies for strengthening the social protection network in Indonesia, and how can they contribute to building a just and inclusive welfare state system?

The main objective of this study is to provide insights into the current state of social protection in Indonesia and to propose strategies for strengthening the social protection network. Specifically, the study aims to:

- 1.) Identify the main challenges facing the Indonesian social protection system and their implications for poverty reduction, human development, and economic growth.
- 2.) Review international best practices in social protection and assess their relevance and applicability to the Indonesian context.
- 3.) Develop a theoretical framework for analyzing the institutional, political, and governance factors that influence the effectiveness and inclusiveness of the social protection system.
- 4.) Conduct a qualitative analysis of the social protection system in Indonesia, including its policies, programs, and implementation, to identify gaps and opportunities for improvement.
- 5.) Propose strategies for strengthening the social protection network in Indonesia based on international best practices and the analysis of the Indonesian context, focusing on enhancing coverage, adequacy, efficiency, and participation.

This study is significant for several reasons. First, it contributes to the literature on social protection by providing a comprehensive analysis of the challenges and opportunities facing the Indonesian social protection system. Second, it proposes strategies for strengthening the social protection network in Indonesia, which can inform policy and practice and contribute to building a just and inclusive welfare state system (BPS, 2019). Third, it highlights the importance of social protection in promoting human development, reducing poverty, and ensuring inclusive economic growth, particularly during the COVID-19 pandemic.

The scope of this study is limited to the analysis of Indonesia's social protection system, focusing on its policies, programs, and implementation. The study employs a qualitative research method, which is limited by the sample size and the subjective interpretation of the data. As a result, the study does not provide a quantitative analysis of the social protection system, nor does it include an evaluation of the impact of social protection programs on poverty reduction and human development. Furthermore, the study does not address the broader political, economic, and social factors that affect the development of a welfare state system in Indonesia.

## LITERATURE REVIEW

The study is guided by established theories to address the identified research problem. It explores the conceptual framework of social protection, international best practices, social protection policies and challenges in Indonesia, the role of social protection in economic development, and empirical studies on social protection in Indonesia (BPS, 2019).

Social protection is a comprehensive system of policies and programs to support individuals and households against risks and vulnerabilities. It ensures everyone can access basic social services, adequate living standards, and sustainable livelihoods. Social protection can be categorized into three main types: social assistance, social insurance, and labor market programs. These programs can include cash transfers, social insurance schemes, and job training and placement programs (Fitriani, 2018).

Many countries have implemented successful social protection programs contributing to poverty reduction, human development, and inclusive economic growth. Some international best practices in

social protection include universal social protection, targeted social assistance, social insurance, and labor market programs (Gaiha, 2015).

Indonesia has significantly strengthened its social protection system in recent years. The government has implemented various policies and programs to improve the effectiveness and inclusiveness of the system. However, the social protection system in Indonesia still faces many challenges, such as inadequate coverage, low benefit levels, limited funding, and weak governance. Some of the policies implemented in Indonesia include the Program Keluarga Harapan (PKH), Asuransi Kesehatan Masyarakat (Askeskin), and other cash transfer programs (Haarmann, 2015).

Social protection is vital in economic development by reducing poverty and inequality, promoting human development, and supporting inclusive economic growth. Social protection programs can help households overcome shocks and vulnerabilities, increase access to education and health care, and improve productivity and labor force participation. These programs can also help to reduce the intergenerational transmission of poverty and promote social mobility (Handayani & Ibrahim, 2019).

Empirical studies have examined the impact of social protection programs on poverty reduction, human development, and economic growth in Indonesia. Studies have found that social protection programs have reduced poverty, improved health outcomes, and increased school enrollment. However, some studies have also highlighted the challenges and limitations of social protection programs in Indonesia, such as limited coverage and inadequate benefit levels.

It also highlights the importance of social protection in promoting human development, reducing poverty, and ensuring inclusive economic growth. However, it also acknowledges the challenges and limitations of social protection programs in Indonesia and the need for further research to improve the effectiveness and inclusiveness of the system.

## **THEORETICAL FRAMEWORK**

The theoretical framework of this study focuses on institutional theory, political economy, governance, and rights-based approach to social protection. These theoretical perspectives provide a deeper understanding of the dynamics and challenges of social protection in Indonesia.

### **A. Institutional Theory and Social Protection**

Institutional theory provides insights into how social protection policies and programs are shaped by the norms, values, and rules of the institutions that govern them. Institutions such as laws and regulations can be formal or informal, such as cultural norms and beliefs. The institutional theory highlights the importance of institutional coherence and alignment for adequate social protection. In Indonesia's social protection context, institutional theory can help explain the challenges of coordination and integration among different social protection programs and actors (Jaspers, 2017).

### **B. Political Economy of Social Protection**

The political economy of social protection examines the political and economic factors that influence the design, implementation, and outcomes of social protection policies and programs. Political factors, such as power dynamics, interests, and coalitions, can shape the distribution of benefits and resources among different societal groups. Economic factors, such as fiscal constraints, economic growth, and labor market dynamics, can affect the affordability and sustainability of social protection programs. In Indonesia's social protection context, the political economy perspective can help explain the challenges of financing, targeting, and scaling up social protection programs (Kessy, 2017). This theory is like Institutional Theory in terms of the influencer, which are politics and economic factors.

### **C. Governance and Social Protection**

Governance refers to the processes, structures, and actors that govern social protection policies and programs. Effective governance is essential for ensuring accountability, transparency, and participation in social protection. Various factors, including coordination mechanisms, decision-making processes, and accountability mechanisms, can characterize governance. In Indonesia's social protection context, governance is crucial for ensuring the effective implementation and delivery of social protection programs (Kusumaatmadja, 2019). Conversely to the previous theory, effective governance is essential for managing and mediating political and economic interests related to social protection.

### **D. Rights-based Approach to Social Protection**

The rights-based approach to social protection emphasizes the importance of human rights and social justice in designing, implementing, and evaluating social protection policies and programs. The approach is grounded in the idea that social protection is a fundamental human right and should be accessible to all individuals without discrimination. The approach also highlights the importance of participation, empowerment, and accountability in social protection. In Indonesia's social protection context, the rights-based approach can help ensure that social protection programs are inclusive, equitable, and grounded in human rights principles (Kusumawardhani, 2019).

As opposed to the political economy which often involves negotiations and compromises, a rights-based approach may not compromise certain fundamental rights. Balancing political realities with human rights principles can be a significant challenge.

The theoretical framework of this study explores the institutional, political, economic, and governance factors that shape social protection policies and programs in Indonesia. The framework highlights the importance of institutional coherence, political economy considerations, effective governance, and a rights-based approach to social protection. The framework provides a theoretical foundation for analyzing the challenges and opportunities of strengthening the social protection system in Indonesia towards a just and inclusive welfare state system.

## RESEARCH METHOD

This study employs a qualitative research method, specifically library research, to analyze Indonesia's strengthening of social protection networks. Library research systematically collects and analyses information from various sources such as books, journals, reports, and government publications. This method enables the researcher to access vast information on a particular topic, providing a comprehensive understanding of the research problem. However, there is potential to be biased.

Data collection for this study involves the review of existing literature on social protection in Indonesia. The data sources include academic journals, reports from international organizations, government publications, and other relevant documents. Reviewing these data sources will help

identify the policies and challenges of social protection in Indonesia, international best practices, and empirical studies on social protection in Indonesia.

The data collected will be analyzed using a thematic analysis approach in an objective manner. Thematic analysis involves the identification of themes, patterns, and concepts from the data. First, the data will be analyzed by identifying key themes and concepts related to social protection in Indonesia, such as the policy framework, institutional arrangements, political economy factors, governance mechanisms, and the rights-based approach to social protection. The analysis will be conducted by coding the data, categorizing similar themes and concepts, and developing sub-themes to identify patterns in the data.

The use of library research as a qualitative research method in this study has several advantages. First, it allows for a comprehensive literature review, providing a broad understanding of the research problem. Second, it enables the researcher to access data from various sources, including primary and secondary sources and government publications. Third, it allows for identifying gaps in existing literature, which can inform future research directions.

In conclusion, the qualitative research method of library research will be employed in this study to analyze the strengthening of social protection networks in Indonesia. The data collected will be analyzed using a thematic analysis approach, identifying key themes and concepts related to social protection in Indonesia. This method will provide a comprehensive understanding of the policies and challenges of social protection in Indonesia, international best practices, and empirical studies on social protection in Indonesia.

## DISCUSSION

### Overview of social protection systems in Indonesia

The social protection system in Indonesia has undergone significant changes over the past few decades. After the fall of Suharto's authoritarian regime in 1998, the country experienced a democratic transition and introduced various social protection policies to tackle poverty and inequality. However, despite the improvements, many challenges remain regarding providing adequate and comprehensive social protection for all (Lumbanraja & Simbolon, 2018).

The social protection system in Indonesia includes both formal and informal mechanisms. The formal mechanisms consist of social insurance programs, such as the National Health Insurance (JKN) and Social Security for Employment (BPJS Ketenagakerjaan), and social assistance programs, such as the Conditional Cash Transfer Program (PKH) and Non-Cash Food Assistance Program (BPNT). The informal mechanisms consist of community-based programs, such as the Village Fund Program (Dana Desa) and Family Hope Program (PKH) (BPS, 2020).

The National Health Insurance (JKN) program, launched in 2014, is one of Indonesia's most important social insurance programs. The program aims to provide universal health coverage and is mandatory for all Indonesian citizens. The program covers inpatient and outpatient care, prescription drugs, and medical devices. However, there have been challenges in terms of funding and coverage, as not all Indonesians have been registered, and the program has struggled with financial sustainability.

The Social Security for Employment (BPJS Ketenagakerjaan) program provides social insurance for formal sector workers, including pension, death benefits, and work-related accident and health insurance. The program was launched in 2014 and replaced the previous social security program for formal sector workers. However, the program has also faced challenges in terms of coverage, as informal sector workers are not covered, and the program has experienced financial deficits (BPS, 2020).

The Conditional Cash Transfer Program (PKH) is a social assistance program that aims to alleviate poverty by providing cash transfers to poor households. The program targets households with pregnant mothers, infants, and children under 18. The program also includes conditionalities, such as regular health check-ups and school attendance. The program has been successful in increasing household consumption and reducing poverty. However, the program has also faced challenges in terms of targeting and leakage, as some non-poor households have received the benefits while some poor households have been left out (BPS, 2020).

The Non-Cash Food Assistance Program (BPNT) is another social assistance program that provides non-cash food assistance to poor households. The program aims to improve food security and nutrition by providing rice, cooking oil, and other

essential commodities. The program has successfully reached the target beneficiaries and improved their food consumption. However, the program has also faced challenges in terms of logistics and distribution, as some areas have experienced delays in the delivery of the assistance (BPS, 2020).

The Village Fund Program (Dana Desa) is a community-based program that provides block grants to villages for development projects. The program aims to empower communities and improve access to basic services like water supply and sanitation. The program has been successful in improving infrastructure and services in some areas. However, the program has also faced challenges in terms of transparency and accountability, as some villages have misused the funds (BPS, 2021).

The Family Hope Program (PKH) is a community-based program that provides cash transfers to poor households. The program aims to improve the well-being of low-income families by providing support for health, education, and other basic needs. As a result, the program has successfully reduced poverty and improved the beneficiaries' welfare. However, the program has also faced challenges in targeting and monitoring, as some non-poor households have received the benefits while some poor households have been left out (BPS, 2021).

The *Bantuan Langsung Tunai* (BLT) program, a conditional cash transfer program, was introduced in 2020 to mitigate the economic impact of the COVID-19 pandemic. The program provided cash assistance to vulnerable households affected by the pandemic, but its implementation was also marred by challenges such as uneven distribution and delays in disbursement (BPS, 2022).

In conclusion, Indonesia's social protection system has made significant progress in recent years, but many challenges remain to be addressed. The system needs to be more comprehensive, inclusive, and sustainable, focusing on addressing the needs of the most vulnerable groups. In addition, a more coordinated and coherent approach is needed, with better governance and effective implementation. With the right policies and strategies, Indonesia can strengthen its social protection system and achieve its goal of becoming a just and inclusive welfare state.

**Challenges in implementing social protection policies in Indonesia.**

Despite Indonesia's progress in developing its social protection system, there are still several challenges in implementing social protection policies. These challenges can be categorized into institutional, financial, and operational issues (World Health Organization, 2021).

One of the institutional challenges in implementing social protection policies in Indonesia is the lack of a unified social protection system. Currently, social protection programs are fragmented across different government agencies, resulting in duplication and inefficiencies in program delivery. Therefore, there is a need for better coordination and integration among different agencies responsible for social protection programs. This can be achieved by establishing a unified social protection system with a single administrative structure (Marga & Astuti, 2016).

Another institutional challenge is the weak legal and regulatory framework for social protection. The existing laws and regulations are fragmented and outdated, and there is a need for comprehensive and up-to-date legislation to govern social protection programs. This would provide a clear legal basis for establishing and implementing social protection policies and programs (Mulyani & Sulistyaningsih, 2019).

The financial challenge in implementing social protection policies is a significant issue in Indonesia. The current social protection budget is insufficient to cover the population's needs, particularly those in rural and remote areas. Moreover, the budget could be better targeted, allocating resources to non-poor households and areas with low social protection needs. This has resulted in low coverage and inadequate benefits for those in need (Nuryartono, 2018).

Another financial challenge is the limited capacity of local governments to finance and manage social protection programs. Local governments are responsible for implementing social protection policies and programs at the local level, but they often lack the financial resources and technical capacity to do so effectively. This has resulted in a gap between policy design and implementation, leading to ineffective and inefficient program delivery (Nuryartono, 2018).

Operational challenges also pose a significant obstacle to implementing social protection policies in Indonesia. One of the main operational challenges is the need for more reliable data and information systems. The absence of accurate and timely data on the needs of the population and the effectiveness of social protection programs makes it difficult to design and implement targeted and effective policies and programs (Nuryartono, 2018).

Another operational challenge is the weak institutional capacity of government agencies responsible for social protection. These agencies often need more technical capacity and expertise to design and implement effective social protection policies and programs. Moreover, the lack of accountability and transparency in program delivery has led to a lack of trust among beneficiaries and the public (Osberg, 2008).

In conclusion, the challenges in implementing social protection policies in Indonesia are multifaceted and require a comprehensive and integrated approach to address them. The institutional, financial, and operational challenges must be addressed simultaneously, focusing on enhancing coordination, increasing funding, improving data and information systems, building institutional capacity, and ensuring accountability and transparency. The successful implementation of social protection policies and programs is crucial to achieving the goal of a just and inclusive welfare state in Indonesia (Handayani & Ibrahim, 2019).

### **Strategies for strengthening social protection network in Indonesia.**

Strategies are needed to strengthen the social protection network in Indonesia because, despite the government's efforts to improve social protection, the country still faces challenges in providing adequate and comprehensive coverage to its citizens. In addition, issues related to coordination, efficiency in delivering social protection programs, and a need for more participation and empowerment among beneficiaries (The World Bank, 2020). By implementing effective strategies, the government and relevant stakeholders can address these challenges and ensure that social protection programs reach those needing them the most, promoting greater social inclusion and equity in Indonesia.

The following are the strategies that can be done to maximize the social protection system in Indonesia:

### **1.) Enhancing coverage and adequacy of social protection programs**

Enhancing the coverage and adequacy of social protection programs is crucial to strengthen social protection networks in Indonesia. Currently, the coverage of social protection programs is still limited. Many people need help accessing them for various reasons, such as lack of information, administrative hurdles, and inadequate infrastructure. Therefore, the government needs to take measures to expand the coverage of social protection programs, particularly in rural and remote areas where access to social protection is limited (Rizky & Zulfa, 2021).

One way to enhance coverage is to develop a comprehensive database of potential beneficiaries. This can help in identifying eligible individuals and households who need social protection. In addition, the database can also be used to streamline the delivery of social protection programs, which can help to reduce administrative hurdles and improve the efficiency of program delivery (Rizky & Zulfa, 2021).

In addition to expanding coverage, the adequacy of social protection programs needs to be improved. Currently, many social protection programs in Indonesia need more benefits for beneficiaries. For example, the amount of cash transfer provided to poor households under the PKH program is only IDR 200,000 (around USD 14) per month, insufficient to cover their basic needs. Therefore, the government needs to increase the benefits provided under social protection programs to ensure they are adequate and can effectively alleviate poverty and vulnerability (Sumner, Hoy, & Ortiz-Juarez, 2019).

### **2.) Improving coordination and efficiency of social protection delivery**

Coordination and efficiency in delivering social protection programs are critical to ensure they reach the intended beneficiaries and effectively alleviate poverty and vulnerability. Currently, the delivery of social protection programs in Indonesia needs to be more cohesive, with multiple agencies and departments involved in program delivery. However, this fragmentation often leads to duplication of efforts, inconsistencies in program design, and inadequate

targeting of beneficiaries (Samadhi, Adiputro & Simbolon, 2020).

The government must establish a centralized agency or department responsible for delivering social protection programs to improve coordination and efficiency. This agency should be responsible for designing, implementing, and monitoring social protection programs. In addition, it should work closely with other relevant agencies and departments to ensure the effective delivery of social protection (Samadhi, Adiputro & Simbolon, 2020).

In addition, the government needs to strengthen the capacity of social protection implementing agencies at the local level. This can be done by providing training for staff, improving the quality of information systems, and ensuring adequate resources are available for program delivery.

### **3.) Promoting participation and empowerment of beneficiaries**

Promoting the participation and empowerment of beneficiaries is critical to ensure that social protection programs effectively address the needs and priorities of the poor and vulnerable. Currently, the participation of beneficiaries in the design and implementation of social protection programs in Indonesia is limited. Beneficiaries are often viewed as passive aid recipients rather than active change agents (Sihal, 2019).

To promote participation and empowerment, the government needs to involve beneficiaries in designing and implementing social protection programs. This can be done by establishing beneficiary feedback and consultation mechanisms, such as community-based monitoring and feedback mechanisms (Sihal, 2019). These mechanisms can help to ensure that social protection programs are responsive to the needs and priorities of beneficiaries (Tadjoeddin, 2016).

Furthermore, the government needs to invest in the capacity building of beneficiaries to enable them to participate fully in social protection programs. This can be done by providing training on financial literacy, entrepreneurship, and other relevant skills to help beneficiaries increase their income and improve their livelihoods (Sumarto & Widyanti, 2016). Empowering beneficiaries can also help build resilience to shocks and vulnerabilities and reduce their dependence on social protection programs in the long term.

## CONCLUSION

In conclusion, this study has shed light on the social protection system in Indonesia and identified several challenges in implementing social protection policies in the country. These challenges include limited coverage and inadequate funding, insufficient coordination and efficiency in program delivery, and a lack of participation and empowerment among beneficiaries, especially the vulnerable group like elderly, women, and children. To address these challenges, this study has proposed several strategies to strengthen the social protection network in Indonesia.

First, enhancing coverage and adequacy of social protection programs through targeted interventions and increased funding can help ensure that social protection programs reach those who need them the most. This can be achieved by expanding the coverage of existing programs, improving the targeting mechanism, and increasing the benefits provided.

Second, improving coordination and efficiency in the delivery of social protection programs through better data management and communication among relevant stakeholders can help streamline program implementation and ensure that benefits are delivered promptly and effectively.

Third, promoting participation and empowerment of beneficiaries through community-based approaches and greater transparency and accountability can help to build trust and ensure that social protection programs are more responsive to the needs of the people.

These strategies have important implications for policy and practice in Indonesia. By adopting a more comprehensive and integrated approach to social protection, the government and relevant stakeholders can ensure that social protection programs are more effective in reducing poverty and promoting social inclusion. Moreover, by addressing social protection challenges in Indonesia, the government can demonstrate its commitment to building a just and inclusive welfare state system (Sumarto, Suryahadi & Widyanti, 2013).

However, this study has several limitations that should be acknowledged. First, the study relied on secondary data sources, which may limit the scope and depth of the analysis. Second, the study focused on

qualitative methods, which may need to fully capture the complexity and nuances of social protection issues in Indonesia. Future research could address these limitations by employing mixed methods approaches and primary data sources to provide a more robust and comprehensive analysis of social protection in Indonesia.

In summary, this study has provided essential insights into the social protection system in Indonesia and identified several challenges facing the implementation of social protection policies in the country. Furthermore, by proposing strategies to strengthen the social protection network in Indonesia, this study has contributed to the ongoing discussion on building a more just and inclusive welfare state system in Indonesia.

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