

Being Happy at an Old Age: How Does the Social Welfare Assurance Work?

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Abstract- The increment of elderly population demands the readiness of government and society. This study investigates elderly hope of happiness and how to provide social insurance ideally by the state to meet the hope. The aim of this study is to gather information related to elderly hope of happiness deeply and comprehensively so that the policies formulated can be relevant to the needs. To achieve the aim, this study used qualitative approach by employing phenomenology research design. The study was conducted in three sites, namely DKI Jakarta, Yogyakarta, and West Java. The data were collected through interview, observation and library research. To collect the data, there are 44 informants purposively selected to be studied. They consist of 32 elderly and 12 key informants from government and non-government institutions. The findings of this study reveal that for elderly, 'happy' means getting supports from society, being humanized, gathering with family, and having financial insurance. During this time, the word 'welfare' has been focused on the economic and material context; when in fact, these are not what the elderly need. Therefore, in developing policies regarding the elderly service, it is recommended to the government to consider and concern mainly on the elderly hope of happiness.

Keywords: *elderly, happy, insurance, social, welfare*

I. INTRODUCTION

Being happy at old age. That is the greatest hope of the elderly people which is enjoying the rest of their lives. Being a healthy, active, and happy elderly requires some conditions as explained by Segerberg (1982) through his book *entitled Living to be 100; 1200 Who Did and How They Did It* that writes that the Social Security Administration interviewed 1,127 people aged 100 years, stating that longevity is related to self-regulation, purposeful behavior, discipline and hard work, freedom and independence, a balanced diet, positive family relationships, and also the support from best friends [1]. To support the findings, [2] successfully revealed a quite interesting fact that there was an attraction and influential relationship between environmental conditions and the health of the elderly. Parents who feel that their social environment

is supportive and responsive to their lives and choices, tend to have a better health [3]. On the contrary, parents who are always controlled, often blamed and are not given support are generally more susceptible to various diseases. The social environment includes a broad understanding, not only in the circle of the family, but also includes the support of facilities, welfare assurance, and services for the elderly people.

According to the UN records, the elderly population in the world has increased significantly along with the development of knowledge and level of awareness of the world towards health –in the other several factors such as the reluctance of having children, choosing to not marry, or other policies such as in China who limits the number of children to control the population which has an implication on increasing the number of elderly people. In 2017, the UN predicts the number of elderly people in the world reaches 600 million people (equivalent to 8% of the world's total population) and increases to 1.1 billion (equivalent to 13% of the world's total population) in 2035. This phenomenon has implications for the emergence of various strategic policies made by many countries, especially those that have entered the *aging population* phase to face the challenges of the increasing number of elderly people.

In some countries, social assurance for the welfare of the elderly people becomes an important concern for the government. In Nigeria, the problems of elderly people in general are lonely, no siblings, lack of finance, and they suffer from various kinds of diseases. Therefore, it is necessary to have parental management carried out by the Nigerian government, including providing counseling such as encouraging elderly people to pray, giving money per month, and others. Therefore, the Nigerian government needs to allocate special funds for the elderly people [1]. In contrast to Nigeria, the concept of welfare services in the Finland country focuses on maintaining elderly people. There are several policies packages from the government for the welfare of all of their citizens. One of them is the *tax revenue* policy package. Tax funds from this country are partially allocated to help elderly people so they become prosper. This is one of Finland's government policy packages [1].

England has a different policy. Elderly care management in England works by placing them in a state-owned housing. The British Government has a program called *housing 21*

which is a government program for the elderly people's welfare. Through this program, it is expected that elderly people can be taken care better and feel comfortable. This *housing 21* program provides good housing quality that can be occupied by elderly people in England.

In addition to the three examples above, there are still many more different policies from each country in order to handling the elderly people. China has even revised the Rights and Attention for the elderly regulation to strengthen family-based protection, social assurance, and other social benefits, including a friendly environment for the elderly [4].

Then, what about the Indonesian government policy? The country that ranks fifth in the world's largest population. In 2015 Indonesian life expectancy reached 70.8 years and is predicted to be 72.4 years in 2035 [5]. Currently, it is estimated that there are around 21 million (8.6 percent) elderly people in Indonesia whose numbers continue to depress the population of young people. The number continues to move, until it is estimated to be 22.8 million (11 percent) by 2020. This condition requires the government and the public to be ready to face the "*booming lansia*". Not only to provide the facilities and social assurance for the welfare of the elderly, but also the readiness of the elderly to accept the aging reality of themselves, and of course the acceptance and respect from the family and the community towards the elderly people.

Referring to these conditions, it is interesting to study more deeply about how welfare assurance is provided by the state for the elderly, so that they can enjoy their old age. The purpose of this study is *first* to find out the definition of happiness according to the elderly. *Second*, is to analyze the state's policies on the welfare of the elderly. Research on the elderly makes a very significant meaning, because, according to the Ministry of National Development Planning, one of the importance of developing elderly policies in the future is because the elderly has the potential to strengthen the cohesion or social capital between population groups and across generations. In addition, if the government does not prepare adequate social assurance for the elderly, then they will become a burden to the state fiscal [4].

II. THEORETICAL STUDY

Aging Theories

Elderly is a term used to refer to people who have entered the advanced adult phase. [6] Hurlock (1999) states that the elderly is the ending period or closing period in a person's life accompanied by certain physical and psychological changes. Regarding to the age limit, there are several different views. WHO (World Health Organization) in 2018 has even set new age group criteria as an implication of the results of studies on the quality of health and the average life expectancy of the world community. Elderly age according to WHO is 80 - 99 years old (Era Baru, 2017). In Indonesia, the legally formal government through the UU, Number 13, Year 1998, Chapter I,

Article 1, section 2 has stipulated that the elderly are the people who have entered the age of 60 years. This law also divides the elderly into two categories, which is Potential Seniors (Article 1, section 3) and Non-Potential Seniors (Article 1, section 4). These legal provisions have implications for the rights and position of a person in the community in relation to his age.

According to the statistics of the 2014 Elderly Population, the elderly is not a disease, but is an advanced stage of a life process that has an impact on three aspects, which is, biological, economic, and social [7]. Elderly is a unique age group, there are several perspectives on the theory that defines the elderly. In a social perspective, it is believed that the elderly tend to separate themselves from their society as explained by the Disengagement Theory which was revealed by Cumming and [8] that advanced adults gradually withdraw from society Separation is a reciprocal activity whereby older people tend to avoid the society, and conversely, people also avoid the elderly people.

According to Separation Theory, Elderly people develop a self-preoccupation, reduce emotional connection with others, and show a decrease in interest in various social problems. And this is considered to provide satisfaction to the elderly. However, there are also some elderly people who can continue to live actively, energetically and productively. At this stage various mental-social problems arise which in turn makes the elderly 'seem' set aside and no longer involved in various issues and decision-making processes, even though in traditional Indonesian society, the position of parents in the nuclear family, as well as extended families has its own place because of the experience life they have [9].

This condition is very consistent with the activity theory thesis, which says that the more active an elderly person is, the less likely they are to become old and the more likely they are to be satisfied with their life. So, the elderly must look for roles that continue to continue their activities [1]. However, there are many obstacles or challenges that must be faced by the elderly to have activities, one of them is because of a negative social worldview that ends with identification and labeling as an incapable person.

In the perspective of *life course theory*, in general there are three main principles of sociological theory in terms of life course theory. First, the form of aging or the problem or illness of the elderly life depends on someone or where he is. Second, although social interaction in the community is very influential on the formation of thought or what the elderly feel, but this interaction is very beneficial for those who are elderly, especially for their happiness. The third, the influence of the social environment also affects the welfare of the elderly. This theory asserts that the environment is very influential in determining the happiness of the elderly (The Gale Group Inc., 2003) This theory is very relevant to the findings of [2] which states that parents who get support from their social environment tend to have better health.

State Assurance for the Social Welfare of the Elderly

In general, social welfare is understood as an action or condition carried out and achieved by humans to improve their standard of living for a better quality. The parameter of welfare is not only for the economy or income purposes, but also includes social, mental and spiritual aspects. Midgley defines social welfare as: 'a state or condition of human well being that exist when social problems are managed, when human needs are met, and when social opportunities are maximized' [10].

To ensure the social welfare of its citizens, the Government of Indonesia has a policy set in Law, Number 11, Year 2009 concerning the Basic Provisions of the Social Welfare, as contained in Article 1, Section 1: "Social Welfare is the condition of fulfilling the material, spiritual, and social needs of the citizens so that they can live properly and be able to develop themselves, so that they can carry out their social functions" [10]. Furthermore, Midgley explained that social welfare conditions consist of three main elements. First, the level at which a social problem can be managed, second, the extent to which community needs can be met, third, how the state can provide and facilitate opportunities for self-development. [10].

In relation to the welfare of the elderly, the Indonesian government regulates it in Law Number 13, Year 1998 concerning the welfare of the elderly people. If referring to the CHAPTER III Rights and Obligations (Article 5) it is clear that the welfare of the elderly includes all aspects, physical and non-physical (religious, health, employment opportunities, education and training, the simplicity use of the facilities, social protection, and social assistance. The regulation was further revealed in various other regulations including in the direction of the long-term development plan for the social protection field that was contained in Law Number 17, year 2007, which one of them stated that it would provide a national social assurance system, including for the elderly.

III. RESEARCH METHOD

This article is written by using qualitative method through interviews with 34 elderly people with a range age of 60 years to 84 years of that includes 22 females and 12 males. In-depth interviews as well as validation of the findings were also conducted on 12 key informants from various institutions, such as the Ministry of Social Affairs of the Republic of Indonesia, the Provincial Social Service of DKI Jakarta, the Bandung City Social Service, the Center for Elderly Studies *Sekolah Tinggi Kesejahteraan Sosial* (STKS) Bandung, the Social Service of the Yogyakarta Special Region, the Tresna Wreda Budi Darma Social Institution, The Ministry of Social RI, Tresna Wreda Social Institution Cipayung East Jakarta, Tresna Wreda Abiyoso Sleman Yogyakarta Social Institution, *Taman Lansia Kota Bandung* (Bandung playground for elderly), University of Indonesia Depok Center for *Aging Studies* (CAS), East Jakarta Senior *Puskesmas Kayuputih* (Public Health Center),

and Senior Club Indonesia (SCI) Pantai Indah Kapuk, North Jakarta. Research and observations were carried out in DKI Jakarta, Yogyakarta and West Java. Interviews with relevant officials are carried out to obtain objective and in-depth information regarding government or institutions policies in ensuring the welfare of the elderly. Data collection is also carried out through searching various relevant documents. From the data collection process, information is obtained about the definition of happiness according to the elderly and government policies on the welfare of the elderly.

IV. RESULTS AND DISCUSSION

The Reality of the Elderly Life Elderly People's Home

The total of the elderly people who became informants in this study is 32 people. They were met by the researcher at homes, institutions, while they are trading, and even on the streets. Some lives with their children, some lives alone, or some lives in an institution with the following details:

Table 1 Elderly's home

No	Category	Number of people	Reasons
1	Live alone	5	<ul style="list-style-type: none"> • Because they don't have a child. • Their children want to live independently and they don't want to live with their parents. • The elderly is not comfortable living with their children.
2	Live with their children	25	<ul style="list-style-type: none"> • The elderly always wants to be with their children. • The elderly is taking care of their grandchildren. • Watching over their grandchildren's life. • The children's responsibility in taking care of their parents.
3	Live in a retirement home	4	<ul style="list-style-type: none"> • Abandoned by their family • Lives miserably on the street

The informants who lived alone are the ones who do not have a family or because their children do not want to live with their parents because the children want to be independent and do not want to depend on their parents. Grandma Sarnah

(Female, 72 years old), who the researcher met at a *Puskesmas* (Public Health Center) in the city of Yogyakarta, said that in fact she wanted to live with her children who consist of 6 (six) people and gathered with her grandchildren, but their children were not willing to, maybe they wanted to be an independent person. That is the explanation of Grandma Sarnah while suddenly wiping her tears. Even so, Grandma Sarnah's stated that her life needs were always fulfilled by her children.

If Grandma Sarnah lives alone because her children want to be independent, then it is different from Grandma Ona (Female, 76 years old) who chooses to live alone and still works as a seller because she realizes that her only child will not be able to support her life. That is the explanation of Grandma Ona while in her tears. Unlike the two grandmothers above, Opung Parko explained that he and his wife chose to stay separated from their children because they often did not find any compatibility with their children, because having different values, especially in children's education.

Furthermore, there are 25 elderly informants who live with their children and grandchildren, and according to them, that is the highest form of happiness which is being able to gather with their families and see their descendant live happy and successful. According to the children, living together with their parents will make them easier in taking care and look after their parents. Some of the elderly people who lives with their children, serve as a daily nanny for their grandchildren while the children goes to work. In their opinion, this activity is a very fun job. For the 4 informants who lived in the institution, at first it was because they were forced to live there, because they lived abandoned, but over time they became used to it and even felt grateful, as stated by Mr. Daud (Male, 66 years old): I can only be grateful because God sent me to this institution. Here I felt humanized. I have never been visited by my children, but I am happy to have many friends here.

For Mr. Daud, happiness comes when people around him treat him as a human and can hear and accept Mr. Daud. This is different from his children who actually leaves him. This is in line with the events occur inside the institutions, the elderly people seem very happy when there are visitors who greeted them, and the happiness gets bigger when there are people who wants to communicates with them and listen to their stories. So, the activity of telling stories or talking to each other is the activity most eagerly awaited by the people in the institutions. They seem to feel appreciated and valued. Usually they stand or gather outside the room when there is a guests coming, just waiting to be greeted.

The city of Bandung, as one of the Elderly Friendly Areas is very aware of these implemented needs. At the *Perayaan Hari Lanjut Usia*(HLUN)2017, the Mayor of Bandung launched a program called *Minggu Lansia* (Sunday for Elderly people) and *Sahabat Lansia* (Elderly people's Friends) which is a part of *Gerakan Masyarakat Bandung Cinta Lansia* (Bandung Loves Elderly People Community Movement or *Gemas BCL Minggu Lansia* (Elderly's Sunday) is the day

when all citizens and the people of Bandung give attention and serve the elderly people in the city of Bandung and on that day too, the elderly people of Bandung City can do various activities with fellow seniors, while the *Sahabat Lansia* (Elderly Friends) are the volunteers consisting of *Karang Taruna* (a youth organization in a village), *Posyandu* (Integrated health service), *Dharma Wanita* (A Women Organization), students and teenagers who have passed a certain set of requirements to become *sahabat lansia* who are willing to accompany, guide, and listen or share stories and jokes with the elderly people entering the old age, they are completely fine. Precisely, they can enjoy their life and get closer to god. Regarding financial assurance, based on the study findings of 34 elderly informants, the following data were obtained:

Table 2. Elderly Financial Conditions

No	Category	Number of people	Reasons
1	They have a business/ they work	13	If they don't work, they cannot eat. They have always been independent since a long time ago
2	Pension assurance	10	They once work a civil servant
3	Financed by their children	4	They live by from the children's pity
4	They live	3	Their children give no attention to their parents
5	Financed by the state	4	They live in an institution financed by the state

According to the Head of CSSE (Center of Study and Service of Elderly) of *Sekolah Tinggi Kesejahteraan Sosial* (STKS) Bandung, the *Gemas BCL* currently has 30 targeted sub-districts which are visited by "*Sahabat Lansia*" every week, currently there are 2100 *Sahabat Lansia* (Elderly Friends), 93 people among them are STKS students. The informant explained, that the elderly people really need to be heard, moreover, their children are busy working, so there is no time to listen to their parents. Feeling to be heard and accepted is a basic need for the elderly people that makes them happy.

Elderly Health Conditions

All elderly people who became informants in this study stated that their health condition is currently disrupted by various diseases from mild to severe levels so that their activities become very limited. Being healthy is the greatest

hope of the elderly people so they can do activities as usual. For the elderly, health is a very meaningful thing that money cannot buy. As stated by one of the informants:

After becoming an elderly mother, I was calm. My hope is only one, which is to stay healthy so that I can do activities as usual. What is important is to be strong, so that I do not burdened my children (Mrs. Dila, 72-year-old woman). What is expected by Mrs. Dila is the hope of all the elderly who became informants in this study. That their hopes are only healthy. Elderly people in Yogyakarta, who have the highest life expectancy in Indonesia, achieve their health not only by maintaining their diet, physical activity, but also by the *nrimo* (accept) attitude of life, resignation and grateful for the blessings of God. So, health and longevity are closely related to physical and mental activities. An informant that the researcher met at the *Taman Lansia Kota Bandung* (Bandung Playground for Elderly) stated that; I hope to stay healthy and can do activities independently, although I realize that I am not as strong as I used to be. Now everything it's limited. I used to drive my own car but now, not anymore. I am afraid. The important thing is that children frees me, I will stay healthy (Oma Ema, 72 years old woman). All informants said the same thing, that excellent health was their hope. To achieve that, the elderly people need support from the family and the family does not restrain them.

Elderly Financial Assurance

One form of support that is very important is financial assurance because physically the elderly are basically no longer productive. Difficult life due to the economic limitations has a significant relationship with the health of the elderly, as stated by an informant who stated that: My life is difficult, there is no money, even for buying food. There are no activities. There is no job. I just wait for people to pity me. I live just waiting to die. My mind is burdened. My body hurts. (Mr. Adi, Male 70 Years Old). However, this statement is different from the elderly who have financial assurance, as stated by some of the informants who have pension money and renting rooms business, for them, in Financial assurance is an important factor that affects the quality life of the elderly. Elderly people who have incomes tend to be happier and enjoy life than the elderly who live from the pity of their children or others. Referring to the findings above, the definition of happiness according to the elderly can be explained as shown in the table below:

Table 3 Definition of Happiness according to elderly

Definition of happiness	Description
Living with the family	Happiness is when we live with our children and grandchildren and taking care of them and also to see them succeed.

Healthy and have activities	All hopes of the elderly people is to live a healthy life and to have activities, so they don't get bored and stress.
To be humanized, to be listened	For the elderly people, the basic needs for them is to be listened, and to be humanized, and not to be excluded.
Have financial assurance	If there is a financial assurance, then, the elderly people can live independently and not burdening their family or other people.

The State's Assurance for the Elderly's Social Welfare

Regarding the fulfillment of the rights and welfare of the elderly, each country has a different policy as it is explained earlier. The country of Indonesia, as one of the countries that is entering the *aging population* phase, has regulated it with a variety of legal provisions that refer to the highest legal law of the State. Constitutionally, the position, rights and obligations of the elderly are contained in the UUD 1945 (The 1945 Constitution of Indonesia) article 27 section (2): "Every Indonesian citizen has the right to work and livelihood that is appropriate for humanity"; Article 28 letter H section (3): 'Every person has the right to have a social assurance that allows him to develop himself fully as a dignified human being,' Article 34 section (1): "The poor and neglected children are cared for by the State" and (2): "The state develops a social assurance system for all people and empowers people who are weak and unable to meet the dignity of humanity". This confirms that in fact, Indonesia already has the basic principles of fulfilling the rights of citizens, (Pustaka Sandro Jaya Jakarta, 2009: 18,19,23) [1]. To realize this constitutional assurance, the government has several policies and programs related to the elderly, namely (i) Law Number 13, Year 1998 concerning the Welfare of the Elderly people; (ii) Law, Number 17, Year 2007 concerning the National Social Assurance (JSN) which aims to provide certainty of protection and social welfare for all people in order to meet the needs of a decent life, including when entering old age or retirement; (iii) Law Number 11 year 2009 concerning the Social Welfare; (iv) Government Regulation Number 43 year 2004 concerning the Efforts to Increase Elderly Social Welfare; (v) RI Social Minister's Regulation Number 19 year 2017 concerning the Guidelines for Elderly Social Services and (vi) RI Social Minister's Regulation Number 4 of 2017 concerning Guidelines for the Development of Elderly Friendly Areas. This line of policies also serves as an indicator that the State has made efforts to fulfill the constitutional rights of citizens. Furthermore, the government has also established the *Komisi Nasional Lanjut Usia* (National Commission for Elderly) through Presidential Decree No. 52 of 2004 and the *Komisi Daerah Lanjut Usia*(Regional Elderly Commission). This commission is responsible for coordinating

the efforts to improve the elderly people's welfare in Indonesia. Unfortunately, it's been two years for the *Komisi Nasional Lanjut Usia* (National Commission for Elderly) to experience a vacuum and barely carry out any activities.

In its implementation, ideal goals in those series of policies, were not followed by the same determination and enthusiasm. According to one of the key informants, "Government support for elderly programs is still far from expectations. This can be proven from the minimal budget support for elderly programs. Elderly is still underestimated and as if it is a useless population. Currently, in Indonesia there are 3.8% of neglected poor elderly, only 0.3% who are helped by the State. " With a very limited budget, the state suppresses the recipient's standard to become *miskin terlantar* (poor abandoned). If the elderly has met the criteria, but still have income, for example being a "laundry worker". It is still not included as a recipient of the programs. "Moreover, this helps could not be routinely carried out, an informant in Bogor Regency stated that all this time he only received the government assistance in the amount of 300 thousand rupiahs, and after that, never again. Similarly, with the City of Bandung. In this city the number of displaced elderly people from 2012 - 2015 is 2018 people with very less categories in terms of their economic, social, physical, and psychological. Assistance or services provided by the local government in the form of groceries such as rice, fried oil, sugar, tea, soy sauce and biscuits. In 2017 the social service provided basic food assistance to 661 people from 2000 people with the aim that the accumulated amount of handling the elderly in Bandung City could increase by around 25% from previous years. These limitations are in relation with the limited amount of budget available especially for the elderly.

Which means, there are still many other neglected elderly people who have not been taken care of by the State. In Yogyakarta, not only in providing basic food packages, the local government also provides Social Assurance for Elderly people (JSLU). Until now, JSLU has only been able to help 1,000 elderly people, with a budget post from the Governor. This fund is given for 6 months with a total of Rp. 150,000 per month. According to the informants, the number of neglected elderly in DIY according to 2016 data was 46,242 people. So the amount of assistance provided is still very far from expectations. Elderly is not yet a priority as well as children and women. In fact, in handling neglected elderly, according to an informant named Feri (Man, 40) does not have a clear network scheme. For neglected elderly, the handling network scheme is not yet clear. For example, if there are neglected elderly people on the side of the road, not all institutions can handle it, because the authority of the institution is only in the institution. There is no authority outside the institution. So, it is given to the *Satpol PP* (Public Order Enforcers) and the territory must be clear. After being taken by the *Satpol PP* (Public Order Enforcers) they were included in the Homeless and Beggars, after that, they were sent to the social institutions.

When already in the camp not all neglected elderly feel at home, generally they run or be rebel, because life outside the institution is more promising. If they beg for example, they have an income of around Rp. 100,000, - per day, while if they enter the institution all the symbols of pride will disappear. Which means, the handling of neglected elderly people is not only hampered in terms of costs, but also from the elderly own side which are mentally unprepared if they are put into the institution, which is actually more able to provide assurance to the elderly, in physically, mentally, security, health and comfort. However, this handling mechanism is different for DKI Jakarta. If other provinces distinguish between local residents and residents from outside the region, then in DKI Jakarta the regulation does not apply. As the State Capital, which can be visited by anyone, the Government of DKI Jakarta helps all neglected elderly people in the DKI Jakarta area even though they are not citizens of DKI Jakarta. However, until now the DKI Jakarta government has not been able to overcome the problem of neglected elderly people. Even DKI Jakarta has not become an Elderly Friendly City. To become an Elderly Friendly City, it is required to fulfill several elements, including the number of elderly people, good coordination between the regional and central government, and the sharing of budgets in the APBD that takes sides on the elderly. Since 2018, the Regional Government of DKI Jakarta Province has organized the Jakarta Lansia Card (KLJ) (a special card given to elderly by the government of DKI Jakarta) program, which is given to 14,520 elderly people recorded in the 2017 integrated database that has been verified by the Head of the Village and head of the district in collaboration with the Social Service Office. The targets of this program are those who are neglected aged 60 years and above with the lowest socioeconomic status, do not have a permanent income, chronic, bedridden and psychologically and socially displaced. Amount of assistance worth Six Hundred Thousand Rupiah (Rp. 600,000, -) per month and channeled through Bank DKI.

2. Facilities / Infrastructure for the Elderly

Elderly is a time when a person has limited physical strength. Body and health conditions are getting weaker because age is the reason why older people need special facilities that are different from people who are in the productive age range. Regarding this, WHO (World Health Organization) even recommends facilities that are suitable for the elderly, which includes; open space and buildings, transportation and housing (WHO, 2013). Open spaces and buildings include (1) comfortable and clean environment, (2) green spaces, (3) places to rest; (4) elderly friendly sidewalks, (5) safe pedestrian intersections, (6) accessibility, (7) safe environment; (8) pedestrian and bicycle lanes, (9) elderly friendly buildings, (10) adequate public toilets, and (11) friendly services for elderly customers. Transportation, including: (1) availability; (2) affordability; (3) reliability and frequency; (4) travel destination; (5) elderly friendly

vehicles; (6) elderly services; (7) passenger priority and courtesy seats; (8) transportation drivers; (9) safety and convenience. Realizing this condition, the special infrastructure for the elderly, which is different or not the same as those of productive age who are still relatively strong is a necessity. Regarding this matter, the State regulates it through the Law Number 13, Year 1998 concerning the Welfare of the Elderly in CHAPTER IV concerning Duties and Responsibilities, Article 11 (e) and Article 12 (c) is explained about efforts to increase social welfare for potential elderly and not potential.

In terms of facilities, both the provincial governments of DKI Jakarta, West Java and Yogyakarta have tried to provide special facilities for the elderly. But access has not been noticed. For example, when the government provides a special seat for the elderly on the bus, then access to the bus should be friendly to the elderly. However, in reality this did not happen. Likewise, the bridge to the local train station on Bandung Station is very dangerous for the elderly. Not only steep, but the bridge has also been damaged here and there but is still being used. Sidewalks on the highway are also not feasible for the elderly. Even if it exists, it is used by motorbikes or street vendors. In the last few months the local government seems to be serious enough to clean the sidewalk so that it is convenient for pedestrians. Social assurance for the elderly is still a concern, according to 2014 Susenas data, the number of elderly who have social assurance on average only reaches 6.66% (in urban and rural areas), with the following details:

Table 4. Elderly households that have Social Assurance

Social Assurance Ownership	Area Type		Urban and Rural Areas
	Urban Areas	Rural Areas	
(1)	(2)	(3)	(4)
Elderly household that owns a Social Assurance (%)	10,64	3,23	6,66
Kinds of Social Assurance :			
• Pension Assurance	9,45	2,68	5,82
• Old Age Assurance	0,85	0,24	0,52
• Work-related	0,91	0,25	0,56
• Accident Insurance			
• Assurance Veterans	0,36	0,25	0,30
• Severance Pay	0,21	0,05	0,12

Source : Central Bureau of Statistics, 2014

The lack of the number of elderly who have social security is assurance is a separate issue that must be

considered by the State. According to the Head of the Reintegration Sub-Directorate and the Ministry of Social Affairs' Elderly Guidance, currently only 30 thousand people can be handled through the Elderly Assistance program (Aslut) and *Home Care* services. They not only experience social and economic problems, but also health problems. Thus, the problem of the elderly cannot be handled in sectors, but must be cross-sectoral, because it is quite complex.

The implementation of Law Number 13, Year 1998 is still not effective; its existence has not even been evaluated since the last 16 years (*Pokja III* National Commission for Elderly, 2014). Komnas Lansia (National Commission for Elderly) also found that efforts to improve the welfare of the elderly were still focused on the health aspect, even though it was supposed to be multi-sectoral, as revealed by Rahardjo (2017) including service and accessibility. Although health services are indeed needed by the elderly, but it must be followed by a good service system. The government has provided guarantees through the *BPJS* (Social Assurance Institution Organizer), but the existing Health Law does not regulate comprehensively to the provision of medical services for the elderly. An elderly person still has to queue from morning to afternoon even evening to seek a treatment, as revealed by an informant who is a retired elementary school teacher:

"Maktuo did not know that the State has legal rules regarding elderly welfare assurance. There is even no special treatment when Maktuo is treated. Maktuo still remains to wait in line for a turn like other patients. Maktuo also saw that there were no special facilities for the elderly, they were all the same."(Ms. Hanum, 62years old)

This was also experienced by other informants, that the hospital they visited did not provide any special services to the elderly, except for one informant who said that the *Puskesmas* in the area where he lived ((Public Health Center Kayu Putih East Jakarta) had applied the principle of Elderly Friendly, so that it was always prioritized. Indeed, there are already several *Puskesmas* (Public Health Center) and Elderly Friendly Hospitals, which provide special facilities and services for the elderly, but the number are very limited. During observations at the Elderly Friendly *Puskesmas* (Public Health Center) in Yogyakarta and in East Jakarta, it appears that the building has special place for senior citizenship, but unfortunately the service aspect is not completely friendly to the elderly people because they are still lining up to buy drugs, along with other regular patients. In fact, in hospitals that are not included in the elderly-friendly category, all patients receive the same treatment, including waiting for a treatment as well as other regular patients do. In their vulnerability, there is no priority for the elderly. Even if there are, some hospitals provide wheelchair loans for the elderly. As seen in a hospital in

Bekasi. The elderly is waiting in the line by sitting in wheelchairs that was lent by the Hospital. For transportation facilities, the government has indeed made elderly people a special population group, for example a 20% discount on airline tickets, special seats on trains or on Transjakarta buses. Even so, these facilities are not supported by an adequate access or accessibility for the elderly people. For example, the bridge to get to Transjakarta is slippery, so it is not safe for the elderly. This also happens to the access of road to the train station. The support of these facilities is very important for the elderly, as stated by an informant, Pak Adi (66 years old, male) who was found by the writer in *Taman Lansia Kota Bandung* (Bandung Playground for Elderly): I am very happy to take a walk in this park, not only to exercise, but also to meet friends of my age. Elderly people really need to visit this park, besides being safe and comfortable, it also provides good oxygen to support the health of the elderly.

Taman Lansia Kota Bandung (Bandung Playground for Elderly), is not only a public space for the elderly people, but a means for the elderly to improve the quality of their physical health. Every day, in this park, there are elderly gymnastics activities, even up to 2 or 3 sessions with different groups. While gymnastics activities take place, some do jogs, walk, and others would gather for *arisan* (social gathering) or just joking around. *Taman Lansia Kota Bandung Bandung* (Bandung Playground for Elderly) benefits the community. Happy is a very subjective term. Each person, community, cultural group, country and nation can translate and define it differently as well as the definition and meaning of happiness according to the elderly people. Society with collectivism and individualism culture will translate it differently. Elderly people in Indonesia, which is a country with a collectivism culture, will feel happy if they can gather with their grandchildren and spend the rest of their lives with them.

This is relevant with the results of a study conducted by Westerhof and his colleagues from Nijmegen University in the Netherlands [11]. It was said that in the culture of the elderly's collectivist society, they tend to be a nanny for their grandchildren and do more controlling roles over the lives of their children, their happiness is when they have become a grandmother or a grandfather and can accompany their grandchildren to play. This is different from the elderly people in a country with an individualism culture which prefers to enjoy their old age with freedom, independence and enjoy their own lives. They are free to choose where they will live. So, the definition of happiness is strongly influenced by the cultural factors of the elderly itself. Even so, living in a house remains the best choice for the elderly, either living with grandchildren or alone. Lange and Frits (2018) in their study revealed that houses are the best choice of residence for the elderly. As for parents who takes care of their own children, is a part of ethical responsibility of the parents to their children [12]. The definition of happiness

can be different, but it doesn't apply to the social support part. All elderly people from different culture, ethnic, gender, religion and country groups, all state the same that they need social support from those around them. This is strengthened by the findings [2] that social support and feel humanized are the two important factors that affect the elderly's happiness. If the elderly is happy, he tends to be healthier. This finding is also in line with what was conveyed by the informants from the Ministry of Social Affairs of the Republic of Indonesia and all of the Heads of Tresna Wredha Social Institutions in 3 (three) provinces, that the most basic elderly need is to be listened, and humanized. Happiness according to the elderly is physical and mental balance, physical and non-physical needs (home, social support, health, financial assurance, and be humanized).

To assure the conditions hereinafter referred to as "welfare", the state has indeed regulated it in various laws and regulations, but until now, there are no signs of seriousness of the government to truly assure the welfare of the elderly people. Various stereotypes of the elderly appeared, especially in relation to productivity, it makes them not a population group that is prioritized in the national development yet. It seems that the elderly people are separated and they also separate themselves from their social neighborhood. This is discussed in the separation theory which states that the elderly people are slowly starting to withdraw themselves from their neighborhood [1]. The state hasn't had a clear scheme in anticipating the problems caused by the increasing number of elderly people, even though the Ministry of National Development Planning suggests that the government develops elderly policies including the treatment. Referring to the results of research conducted in 3 provinces, it appears that each province has different policies in providing the assurance to the elderly people, even though it is under the same law, which is Law, Number 13, Year 1998 which concerns about the Welfare of the Elderly people. Moreover, because there are no clear standards also caused by the income differences of each region.

As a country that is entering the *population aging* phase, the Indonesian government is required to have social assurance standards for the elderly people as well as other many countries do. For example, Malaysia implements an obligation to all citizens who works to have a pension savings that can only be disbursed at the age of 55. The booming handling of elderly people is not only the responsibility of the state, but is more than that. It is the responsibility and requires the active involvement of all citizens. To get all citizens involve, the government must strengthen it with a legal regulation.

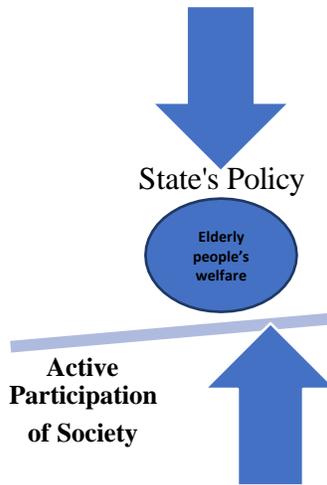


Figure 1. Scheme of the Welfare Assurance of the Elderly People based on the Participation.

The picture above explains that structurally the state has the authority to intervene the citizens with legal binding regulations that all citizens must have pension savings (especially for working/productive citizens. In this context, the state has a role as facilitator that facilitates the citizens to prepare their own life insurance in the future, especially in financial part, so that the elderly does not become a burden to the state. For other welfare components, as Midgley says, that it can be given by the state (social, mental, and spiritual). To ensure the social welfare, the state can also involve other partners such as non-governmental institutions. For example, the Turkish government has implemented this, where non-government groups or NGOs are involved in providing social welfare to all citizens [13]. To anticipate the problems of the elderly, the Indonesian government must have clear standards so that the elderly problems are carried out by the state, as well as the Irish government who is very concerned about the elderly people. The elderly people do not only get money, but they also get housing assistance that is taken care of by the state. Moreover, the budget made for the elderly people is still lack. The support given to the elderly is still temporary, once in a while and is only enjoyed by some of the elderly people because of the limited funds owned by the government.

V. CONCLUSION

According to the elderly people, happiness is a very simple condition that focuses more on social, mental and spiritual components. To achieve this condition, the social welfare assurance provided by the state must work optimally. Not only to increase the budget in order to help the elderly, but also ensures that all citizens are actively participating in making these expectations coming true. So far, the concept of "welfare" is still known as part of the economic context, and has not touched any other aspects, even though in essence it has been stipulated in Law Number 13, Year 1998 about the Welfare of Elderly People.

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