

Athlete Welfare after Retirement: Legal Responsibility for Social Security, Insurance, and Long-Term Protection of Indonesian Professional Athletes

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Abstract

Professional athletes may experience significant economic and social vulnerability after retirement from competitive sport. Short career durations, sports-related injuries, limited financial planning, and dependence on performance-based income can create long-term welfare challenges. Despite their contribution to the sports industry and national sporting achievements, retired athletes may lack adequate institutional mechanisms for social security, health insurance, rehabilitation, and career transition. This article examines the legal responsibility of sports organizations, clubs, and the state to protect Indonesian professional athletes after retirement. Using normative juridical research, the study analyzes social security, employment protection, sports governance, insurance, and state responsibility for athlete welfare. The research identifies a potential protection gap between the period of active competition and post-retirement life, particularly for athletes who suffer permanent injuries or lack alternative employment skills. The article proposes a comprehensive athlete transition framework involving mandatory insurance, retirement planning, vocational training, injury-related benefits, and institutional support for career transition. Responsibility should be distributed among athletes, clubs, federations, and the state according to their respective roles and capacities. Strengthening post-career protection would recognize professional athletes not merely as temporary sporting assets but as rights-bearing workers whose welfare should remain protected beyond their competitive careers.

[Atlet profesional mungkin mengalami kerentanan ekonomi dan sosial yang signifikan setelah pensiun dari olahraga kompetitif. Durasi karier yang singkat, cedera terkait olahraga, perencanaan keuangan yang terbatas, dan ketergantungan pada pendapatan berbasis kinerja dapat menciptakan tantangan kesejahteraan jangka panjang. Terlepas dari kontribusi mereka terhadap industri olahraga dan prestasi olahraga nasional, atlet yang telah pensiun mungkin kekurangan mekanisme kelembagaan yang memadai untuk jaminan sosial, asuransi kesehatan, rehabilitasi, dan transisi karier. Artikel ini

mengkaji tanggung jawab hukum organisasi olahraga, klub, dan negara untuk melindungi atlet profesional Indonesia setelah pensiun. Dengan menggunakan penelitian yuridis normatif, studi ini menganalisis jaminan sosial, perlindungan kerja, tata kelola olahraga, asuransi, dan tanggung jawab negara terhadap kesejahteraan atlet. Penelitian ini mengidentifikasi potensi kesenjangan perlindungan antara periode kompetisi aktif dan kehidupan pasca pensiun, khususnya bagi atlet yang menderita cedera permanen atau kekurangan keterampilan kerja alternatif. Artikel ini mengusulkan kerangka kerja transisi atlet yang komprehensif yang melibatkan asuransi wajib, perencanaan pensiun, pelatihan kejuruan, tunjangan terkait cedera, dan dukungan kelembagaan untuk transisi karier. Tanggung jawab harus didistribusikan di antara atlet, klub, federasi, dan negara sesuai dengan peran dan kapasitas masing-masing. Memperkuat perlindungan pasca-karier akan mengakui atlet profesional bukan hanya sebagai aset olahraga sementara, tetapi sebagai pekerja yang memiliki hak dan kesejahteraan mereka harus tetap dilindungi bahkan setelah karier kompetitif mereka berakhir.]

Keywords: Athlete welfare, retirement, social security, sports employment, athlete rights

Introduction

Professional sport has increasingly developed into an organized economic sector in which athletes provide specialized physical and intellectual services through contracts with clubs, federations, leagues, sponsors, and other sporting organizations. This commercialization creates significant economic value but also produces a distinctive form of labor vulnerability. Unlike many conventional occupations, athletic careers may be relatively short and are exposed to physical deterioration, injury, deselection, performance decline, and institutional restructuring. Retirement therefore cannot be understood simply as the voluntary cessation of employment. It may represent a legally and economically significant transition from a highly specialized occupation into a labor market for which athletes may have received inadequate preparation. Research on athlete career transitions consistently demonstrates that identity, education, social support, financial resources, and preparation substantially affect post-sport adjustment (Park, Lavalley, and Tod 2013; Wylleman and Reints 2010). A legal system that regulates the athlete only while performance remains commercially valuable risks overlooking the continuing consequences of the sporting career.

The Indonesian legal framework provides several foundations for addressing these risks, although it does not yet establish a comprehensive athlete-specific post-retirement regime. The Constitution recognizes social security as part of the protection of citizens, while Law No. 40 of 2004 establishes the National Social Security System and Law No. 24 of 2011 establishes the institutional framework for

social-security administration (Indonesia 1945; Indonesia 2004; Indonesia 2011). Employment legislation also provides protections concerning remuneration, welfare, occupational safety, and termination, while Law No. 11 of 2022 concerning Sports establishes a broader regulatory framework for sporting activities and the protection of sporting participants. The difficulty is that these regimes operate through different legal classifications and institutional mechanisms. The resulting fragmentation may leave uncertainty concerning whether, when, and how professional athletes qualify for employment-related and social-security protections throughout and after their sporting careers.

International human-rights and labor standards strengthen the argument that post-retirement protection should be treated as a rights issue rather than merely an institutional welfare program. Article 22 of the Universal Declaration of Human Rights recognizes social security as a component of human dignity, while Article 9 of the International Covenant on Economic, Social and Cultural Rights recognizes the right of everyone to social security. ILO Convention No. 102 further establishes minimum standards across nine branches of social security, including old-age, employment-injury, invalidity, unemployment, and survivors' benefits (United Nations 1948; United Nations 1966; ILO 1952). The relevance to athletes is direct because professional sport can generate precisely the risks covered by these systems. The short duration and physical intensity of athletic careers should not diminish the principle that workers exposed to occupational risks require meaningful protection against the social and economic consequences of those risks.

Previous scholarship concerning athlete retirement has largely emerged from sport psychology, sport management, and career-development research rather than legal scholarship. Park, Lavalley, and Tod's systematic review of 126 studies identifies athletic identity, social support, and available resources as important determinants of successful transition (Park, Lavalley, and Tod 2013). Wylleman and Reints advocate a lifespan approach that conceptualizes athletic careers through athletic, psychological, psychosocial, academic, vocational, and financial dimensions (Wylleman and Reints 2010). More recent studies similarly demonstrate that identity loss, insufficient planning, and inadequate social resources may complicate retirement adjustment (Haslam et al. 2021; Young et al. 2024). Legal scholarship has increasingly questioned whether elite athletes should be treated as workers because exclusion from worker status can deprive them of pensions and other employment benefits (O'Leary, Seltsmann, and Smokvina 2025). These studies establish the welfare problem but do not sufficiently determine the allocation of legal responsibility among Indonesian clubs, federations, social-security institutions, and the state.

This article employs normative juridical research through statutory, conceptual, and comparative approaches. The statutory approach examines the 1945 Constitution, employment legislation, the National Social Security System, BPJS legislation, occupational safety regulation, social-security regulations, and Law No. 11 of 2022 concerning Sports. The conceptual approach examines social

security, employer responsibility, duty of care, occupational risk, social protection, career transition, and athlete autonomy. The comparative approach draws upon international labor standards, European dual-career policy, Olympic athlete-career programs, and comparative research concerning professional athletes' employment and retirement. These international materials are not treated as automatically binding Indonesian law; rather, they function as interpretive and policy references for evaluating whether the Indonesian framework provides reasonable and rights-compatible protection for professional athletes throughout the lifecycle of their sporting careers.

The contribution of this article lies in reconceptualizing athlete retirement as a continuum of legal protection rather than a point at which institutional responsibility automatically ends. The central argument is that responsibility should be distributed according to the source and nature of the risk. The state bears primary responsibility for establishing universal social-security structures and ensuring their accessibility; clubs bear employment-related responsibilities where an employment relationship exists; federations and leagues bear sport-governance responsibilities; insurers bear contractual responsibilities under applicable insurance arrangements; and athletes retain responsibilities concerning financial planning and career preparation. Such a model avoids both extremes of imposing unlimited post-retirement liability upon sporting organizations and treating retired athletes as entirely responsible for risks generated by their sporting careers. The appropriate objective is a coordinated transitional framework that combines public social security, employment protection, sport-specific insurance, and career-transition mechanisms.

The Legal Position of Professional Athletes and the Post-Retirement Protection Gap

The starting point for legal analysis is the status of professional athletes as participants in a labor relationship. Indonesian employment law defines employment relationships through the existence of work, wages, and direction, while Law No. 13 of 2003 provides extensive protections concerning employment, remuneration, welfare, occupational safety, and termination (Indonesia 2003). The contractual label chosen by a sports organization should not, by itself, determine whether employment protections apply. Where an athlete performs services personally, receives remuneration, and operates under substantial organizational direction concerning training, competition, discipline, scheduling, and professional conduct, the substance of the relationship may resemble employment even if the contract uses terminology associated with independent professional services. This functional approach is consistent with international scholarship questioning contractual exclusions from worker status (O'Leary, Seltsman, and Smokvina 2025). The legal classification matters because access to social security and

employment protection may depend upon whether the athlete is recognized as a worker.

Law No. 11 of 2022 concerning Sports strengthens the argument that professional athletes should be viewed as rights-bearing participants rather than merely sporting assets. The statute regulates sports development, professional sport, sporting personnel, governance, and protection within the Indonesian sports system. However, the statute does not create a detailed post-retirement entitlement comparable to a specialized occupational pension or athlete transition scheme. Consequently, retirement protection must largely be constructed through general employment and social-security legislation. This is not inherently problematic because universal systems should ordinarily apply without unnecessary occupational fragmentation. The difficulty arises where the distinctive characteristics of professional sport create risks that general schemes do not fully accommodate. A professional athlete may retire decades earlier than a conventional worker, may suffer permanent injury before satisfying ordinary pension conditions, and may possess highly specialized skills with limited transferability.

The National Social Security System provides an important foundation because Law No. 40 of 2004 declares social security a state-developed system intended to provide comprehensive protection for the population (Indonesia 2004). Its architecture includes health insurance, work-accident protection, old-age benefits, pension benefits, and death-related protection, supplemented by employment-loss protection under later regulation. Law No. 24 of 2011 establishes BPJS as the institutional mechanism for administering national social security and emphasizes mandatory participation, portability, accountability, and protection of participants (Indonesia 2011). These principles are highly relevant to athletes because professional mobility is common, including transfers between clubs, changes of employers, and transitions out of sport. Portability is particularly important because retirement should not result in the disappearance of accumulated social-security rights.

The problem becomes more pronounced when an athlete's retirement results from permanent injury rather than ordinary career completion. Occupational injury protection under Government Regulation No. 44 of 2015, as amended, provides a framework for work-accident and death benefits, including health and financial protection associated with employment-related injury (Indonesia 2015a). The regulation is potentially applicable where professional sporting activity falls within the relevant employment relationship and contribution structure. Yet the practical question is whether sporting injuries are consistently recognized, documented, insured, and followed through after an athlete's contract ends. A system that covers treatment during active employment but leaves the athlete without long-term rehabilitation or income protection after contract termination may satisfy formal insurance requirements while failing substantively to address the continuing consequences of occupational injury. The 2023 amendment to the work-accident

framework itself emphasizes stronger protection and clearer coverage, demonstrating that social protection is a continuing regulatory responsibility.

Social Security, Insurance, and the Allocation of Legal Responsibility

Old-age and pension protection require particular attention because professional athletes often leave competitive sport at an age when conventional retirement systems would not yet provide benefits. Government Regulation No. 45 of 2015 establishes the national pension program, while Government Regulation No. 46 of 2015 establishes the old-age security program (Indonesia 2015b; Indonesia 2015c). These programs are designed around general employment and social-security principles rather than the unusually early occupational exit experienced by athletes. The legal consequence is that an athlete may finish a professional career while remaining decades away from ordinary pension eligibility. Old-age security can provide accumulated savings, but it does not necessarily replace the income or occupational identity lost when a sporting career ends.

The distinction between old-age security and pension protection is therefore crucial. Old-age benefits may provide a lump-sum or accumulated financial resource, whereas pension systems are designed to provide continuing income protection subject to statutory eligibility requirements. Professional athletes need both forms of protection but may require additional mechanisms because the timing of their transition differs from ordinary retirement. The legal objective should not necessarily be to place athletes into a privileged pension category. Rather, Indonesian sports policy should facilitate supplementary occupational schemes through which clubs, leagues, federations, sponsors, and athletes can collectively finance transition accounts. Such arrangements could supplement rather than replace BPJS coverage. ILO Convention No. 102 supports a social-security architecture in which defined benefits, collective financing, and state responsibility coexist with occupational and contributory mechanisms (ILO 1952).

The legal responsibility of clubs should correspond to the employment relationship and the risks generated by the sporting workplace. Where a club employs an athlete, it should ensure compliance with applicable social-security registration, contribution, occupational safety, health protection, and contractual obligations. The club should also provide reasonable information concerning benefits and maintain accurate records of injuries, medical treatment, and employment history. These responsibilities should continue to have consequences after contract termination where an injury suffered during employment produces continuing effects. Such an approach does not create indefinite liability for every medical condition experienced by a retired athlete. Instead, liability should follow causation and the legal obligations existing during the period of employment. General employment law already recognizes the importance of protecting workers against occupational risks; professional sport should not become an exception merely because the workplace is a stadium or training facility.

Insurance should supplement rather than substitute mandatory social security. Professional athletes face risks that may exceed the standard benefits available under public systems, including permanent loss of earning capacity, career-ending injury, specialized rehabilitation, and future medical expenses. A sport-specific insurance framework could therefore require clubs or competition organizers to provide minimum coverage for catastrophic injury and career-ending disability. The European Union's dual-career policy materials explicitly recognize the relevance of insurance arrangements for sport-related injuries and the transition out of sporting careers (European Commission 2013). Such comparative guidance is particularly useful because it demonstrates that athlete protection can integrate insurance with employment, education, and career-transition measures rather than treating medical coverage as an isolated contractual benefit.

The contractual dimension is equally significant. Athlete contracts should specify who bears insurance costs, which injuries are covered, how medical assessments are conducted, whether coverage survives contract termination, and how permanent disability is assessed. Ambiguity in these provisions can create significant inequality because clubs generally possess greater resources and legal expertise than individual athletes. The principle of good faith in contract performance therefore requires more than formal consent; it requires sufficiently transparent allocation of foreseeable risks. Where a club requires an athlete to undertake intensive physical activity as part of employment, it should reasonably anticipate that injuries may have consequences extending beyond the contract period. Contractual provisions that exclude all post-contract responsibility for injuries arising from the sporting employment should therefore be scrutinized against mandatory statutory protections and principles of public policy.

Retirement as a Career Transition and Institutional Duty

Retirement should be treated as a process rather than a single legal event. Wylleman and Reints' lifespan model emphasizes that athletes simultaneously experience transitions in athletic, psychological, psychosocial, academic, and vocational domains (Wylleman and Reints 2010). Park, Lavallee, and Tod similarly conclude that successful transitions depend upon resources available before and during retirement, including education and social support (Park, Lavallee, and Tod 2013). These findings have direct legal implications because they challenge the assumption that welfare responsibility begins only after a contract ends. If career preparation is necessary to prevent foreseeable post-retirement vulnerability, then sporting organizations should have responsibilities during active employment to provide reasonable opportunities for preparation.

The European Union Guidelines on Dual Careers provide a useful policy model by encouraging governments, sports organizations, educational institutions, and employers to facilitate the combination of sport with education or work and to support athletes preparing for post-sport employment (European Commission

2013). The guidelines are not binding on Indonesia, but their conceptual framework is transferable. Indonesian clubs and federations could establish minimum career-development requirements under licensing or competition regulations. Athletes could receive access to vocational counseling, financial literacy, educational scholarships, professional certification, entrepreneurship training, and employment networks. Such programs would reduce dependence upon post-retirement welfare payments by strengthening athletes' capacity to participate in the wider labor market.

Research demonstrates why this transition cannot be left exclusively to individual initiative. Knights, Sherry, and Ruddock-Hudson's systematic review shows that successful athletic retirement depends upon a combination of personal preparation and environmental support (Knights, Sherry, and Ruddock-Hudson 2016). Brown et al. further found that social support can assist athletes in reconstructing their identity and adapting to life after sport, while lack of support may make transition more difficult (Brown et al. 2018). Haslam et al. demonstrate that loss of athletic identity may affect meaning in life and perceived control following retirement (Haslam et al. 2021). These findings establish that career transition is not merely a private psychological problem. Where sports institutions deliberately cultivate an exclusive athletic identity while providing little preparation for life beyond sport, institutional responsibility for transition support becomes more compelling.

Financial preparation should consequently form part of athlete welfare policy. Professional athletes may receive relatively high remuneration during short periods but lack predictable long-term income. Performance bonuses, sponsorship income, prize money, and contract instability can encourage consumption patterns that are unsustainable after retirement. A regulatory framework could therefore require professional clubs or leagues to provide financial education and access to independent financial counseling. This would not justify restricting an athlete's control over personal earnings. Rather, it would ensure informed decision-making concerning taxation, investment, insurance, savings, and post-career planning. The objective should be financial autonomy rather than paternalistic control. Robnik et al. demonstrate that educational and vocational resources developed during an athletic career can influence the quality of post-sport employment outcomes (Robnik et al. 2022).

Career transition should also be understood in relation to employability. Schmid et al.'s study of former Olympic athletes demonstrates that sporting resources and socioeconomic resources interact in shaping subsequent vocational careers (Schmid et al. 2023). Athletic achievements may demonstrate discipline, resilience, teamwork, leadership, and goal orientation, but these competencies are not automatically recognized by employers. Athletes may therefore require assistance translating sporting experience into labor-market credentials. The legal framework could encourage cooperation between sports organizations, universities, vocational institutions, and employers to recognize transferable

competencies. Such cooperation would transform retirement policy from passive income replacement into active social inclusion. The objective should be to ensure that former athletes can continue contributing economically and socially after leaving competition rather than becoming dependent upon ad hoc charitable assistance.

The psychological dimension reinforces the need for institutional continuity. Willard and Lavallee's research on elite ballet dancers found that strong and exclusive athletic identities can intensify identity loss during retirement, particularly where alternative social roles have not been developed (Willard and Lavallee 2016). Haslam et al. similarly identify social identity and group membership as important resources supporting mental health and life satisfaction after retirement (Haslam et al. 2021). Young et al.'s 2024 intervention study further demonstrates the potential value of structured identity-management programs for athletes transitioning out of elite sport (Young et al. 2024). These findings support a legal-policy argument for transition services that remain available beyond the final competition. Such services need not be permanently funded by clubs; they can be administered through federations, athlete associations, public agencies, or dedicated sport-welfare funds.

Toward an Integrated Indonesian Athlete Transition Framework

An effective Indonesian framework should distinguish between universal social-security entitlements and supplementary sport-specific protections. Universal programs administered through BPJS should remain the primary foundation because athletes are citizens and workers who should not be excluded from general social protection. Law No. 40 of 2004 expressly conceptualizes social security as a comprehensive national system, while Law No. 24 of 2011 establishes mandatory participation and institutional mechanisms for implementation (Indonesia 2004; Indonesia 2011). Sport-specific mechanisms should therefore address residual risks that general systems cannot adequately cover, such as career-ending injury, unusually early retirement, specialized rehabilitation, and vocational transition. This two-level structure would prevent professional athletes from becoming a privileged category while still acknowledging the distinctive risks associated with their occupation.

The state has the primary responsibility to create the legal infrastructure within which these protections operate. ILO Convention No. 102 emphasizes that states retain general responsibility for the provision and proper administration of social-security benefits, while financing may combine contributions and taxation (ILO 1952). This principle is consistent with the Indonesian constitutional commitment to social welfare. State responsibility should therefore include ensuring that professional athletes are not excluded from BPJS programs because of unusual contractual arrangements. It should also include establishing minimum standards for sports-specific insurance, monitoring compliance, and developing public

programs supporting vocational transition. The state's role is not necessarily to finance every post-retirement benefit directly. Rather, it should ensure that the regulatory architecture produces reliable protection and prevents vulnerable athletes from falling through institutional gaps.

Sports federations and leagues should carry a different but complementary responsibility. Their regulatory authority gives them the capacity to establish minimum standards for clubs participating in professional competitions. Licensing requirements could require proof of social-security registration, occupational injury insurance, medical records, career-transition programs, and compliance with athlete welfare standards. Such requirements would transform athlete welfare from a discretionary club practice into a condition of participation in organized professional sport. The approach is consistent with broader sports-governance scholarship emphasizing transparency, accountability, and institutional responsibility. Indonesian sports-law scholarship has similarly identified the need for stronger institutional mechanisms protecting athlete rights and welfare (Santoso and Jaya 2024).

A dedicated Athlete Transition Fund could provide an institutional mechanism for financing supplementary benefits. Contributions could derive from clubs, professional leagues, federations, commercial rights, sponsorship arrangements, and, where constitutionally and fiscally appropriate, public funding. The fund could finance career counseling, vocational education, rehabilitation beyond ordinary insurance coverage, emergency assistance, and limited transitional income for athletes facing involuntary retirement. Governance should include athlete representation and independent financial oversight to prevent the fund from becoming another discretionary instrument controlled exclusively by sporting administrators. Indonesian sports scholarship has emphasized the relationship between commercialization and athlete welfare, demonstrating that increasing commercial revenues should be accompanied by stronger mechanisms of distributive and institutional fairness (Subroto 2024).

The framework should also address permanent disability. A career-ending injury can transform an athlete from a high-income professional into a person with reduced earning capacity within a very short period. Work-accident insurance provides an important legal basis for compensation, but the benefit structure should be assessed against the distinctive economic value of athletic labor. The issue is not that athletes deserve compensation simply because they are famous. Rather, where the injury is causally connected to professional sporting employment, the economic consequences may be substantial because the athlete's primary earning capacity is tied to physical performance. Government Regulation No. 44 of 2015 and its amendments provide the general work-accident framework, but contractual supplemental insurance should be encouraged for professional athletes whose earning risks exceed ordinary statutory protection (Indonesia 2015a).

The legal framework should further provide protection against abrupt institutional abandonment. An athlete whose contract ends should not

automatically lose access to medical documentation, injury-related claims, or social-security information accumulated during employment. Clubs should be required to provide departing athletes with complete records concerning employment, remuneration, social-security contributions, insurance coverage, and medically relevant occupational information, subject to privacy and medical-confidentiality rules. This documentation would allow athletes to pursue benefits after retirement and reduce disputes over whether an injury was sustained during employment. Such continuity is particularly important in a sport characterized by transfers and short-term contracts. The principle of portability within the national social-security system provides a strong normative basis for ensuring that changes in club affiliation do not destroy accumulated rights (Indonesia 2004; Indonesia 2011).

The concept of retirement should also be differentiated according to its cause. Voluntary retirement after a planned career should be treated differently from involuntary retirement resulting from permanent injury, disability, deselection, or organizational dissolution. This distinction does not mean that athletes choosing retirement should lose welfare protection. Instead, it determines the type and intensity of institutional assistance required. Research demonstrates that athletes retiring unexpectedly because of injury or other uncontrollable circumstances may experience more difficult adjustment trajectories than those who have planned their transition (Park, Lavalley, and Tod 2013; Knights, Sherry, and Ruddock-Hudson 2016). Legal policy should therefore prioritize enhanced rehabilitation and transition assistance where retirement results from risks directly connected to the sporting profession.

Finally, athlete representation should form part of the governance structure of post-retirement protection. Athletes possess information concerning the practical limitations of contracts, insurance, injury management, and career transition that administrators may lack. Meaningful representation can therefore improve both regulatory legitimacy and policy effectiveness. International social-security standards emphasize participation by employers and workers in administration, while contemporary sports governance increasingly recognizes athlete voice as an element of institutional accountability (ILO 1952). The inclusion of athlete representatives in welfare-fund governance, federation committees, and regulatory consultations would help ensure that post-retirement policy reflects actual needs rather than administrative assumptions. It would also strengthen the conception of athletes as rights-bearing participants in the sports labor market rather than passive beneficiaries of institutional generosity.

Conclusion

Professional athletes should not cease to be subjects of legal protection merely because their competitive careers have ended. The distinctive characteristics of professional sport, including short career duration, physical risk, performance-

dependent remuneration, and limited occupational transferability, create welfare consequences that may extend long after the final competition. Indonesian law already contains significant foundations through the Constitution, employment legislation, the National Social Security System, BPJS legislation, work-accident protection, pension and old-age security, and Law No. 11 of 2022 concerning Sports. Nevertheless, these instruments remain insufficiently integrated from the perspective of athlete career transition. The principal legal challenge is therefore not the absence of all protection but the absence of a coherent framework connecting employment rights, social security, insurance, injury protection, and post-career reintegration. The rights-based interpretation of athlete welfare advanced in this article treats retirement as a legally relevant transition rather than a point of institutional disengagement.

A comprehensive Indonesian athlete-welfare framework should distribute responsibility according to the respective functions of the state, clubs, federations, leagues, insurers, and athletes. The state should guarantee access to universal social security and establish minimum regulatory standards; clubs should fulfill employment, occupational safety, insurance, and documentation obligations; federations and leagues should incorporate welfare standards into licensing and governance; and athletes should be supported in developing financial and vocational independence. Supplementary mechanisms such as an Athlete Transition Fund, mandatory career planning, specialized injury insurance, vocational education, and continuing rehabilitation could address risks inadequately covered by general social-security programs. International standards and comparative research demonstrate that athlete welfare increasingly requires a whole-career perspective. For Indonesia, adopting such an approach would transform athlete retirement from an institutional afterthought into an integral component of fair, sustainable, and rights-based sports governance.

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Generative AI Statement

N/A