



## The Effect of Urban Poverty Reduction Programs on Community Welfare: A Comparative Study Between Jakarta and Surabaya

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### Abstract

Urban poverty remains a major concern in Indonesia as rapid urbanization continues to widen social and economic disparities. This study investigates how urban poverty reduction programs influence community welfare through a comparative analysis of Jakarta and Surabaya. A mixed-methods approach is applied by integrating quantitative household survey data with qualitative information from interviews and focus group discussions. Welfare is evaluated across income, access to education and health, and subjective well-being. The results show that poverty reduction programs have a significant positive impact in both cities but with varying intensity. In Jakarta, participants gained higher incomes and improved access to essential services, supported by stronger program integration. Beneficiaries also reported greater satisfaction and a stronger sense of social inclusion. In contrast, Surabaya showed positive yet moderate effects as programs reduced vulnerability but did not substantially improve income or long-term well-being. The findings highlight the effectiveness of multidimensional interventions in improving urban welfare while emphasizing that local institutional capacity and context-sensitive design are key to achieving equitable and sustainable outcomes.

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## INTRODUCTION

Urban poverty continues to present one of the most enduring challenges in contemporary development (Kolapo et al., 2022; Igwe et al., 2023; Saputra et al., 2024). It is not only about insufficient income, but also about the ways in which social and economic inequalities accumulate and reproduce themselves in the dense and complex environments of cities. In Indonesia, where urbanization has accelerated over the past three decades, the rise of metropolitan centers has brought about new opportunities for growth while simultaneously widening disparities. For millions of urban residents, especially those living in informal settlements and working in precarious jobs, poverty is experienced not as a single deficiency but as a condition of constant vulnerability. Overcrowding, limited access to affordable housing, fragile livelihoods, and insufficient social protection schemes together create a cycle of deprivation that undermines both immediate well-being and long-term prospects (Khan, 2022; Lind et al., 2022; Rahman & Pingali, 2024).

The Indonesian government has attempted to address these realities through an evolving portfolio of poverty reduction initiatives (Nugroho et al., 2021; Yusriadi & Sibali, 2023; Suyatna et al., 2024). Conditional cash transfers, food assistance programs, subsidized health insurance, and employment-oriented schemes reflect an understanding that tackling poverty requires both immediate relief and investments in human capital. These programs are designed not only to increase household income but also to expand access to basic services and provide a degree of security against economic shocks. Yet, as with many large-scale social policies, outcomes are rarely uniform. The success of a program in one locality may not be replicated in another, as the effectiveness of interventions is often mediated by governance capacity, the level of community engagement, and the broader economic environment in which they are implemented (Sonnenfeld et al., 2024; Kiss et al., 2022; Woroniecki et al., 2023).

This variation is particularly visible in Indonesia's two largest metropolitan areas: Jakarta and Surabaya. Both cities are key economic engines, yet they differ significantly in their socio-economic structures, governance styles, and demographic compositions (Mao et al., 2024; Acharyya et al., 2025; Wen et al., 2024). Jakarta, as the capital city, benefits from extensive fiscal resources, centralized political attention, and relatively sophisticated administrative mechanisms. Its residents may have better opportunities to connect with labor markets and to access public services, though the city is also marked by extreme density and inequality. Surabaya, in contrast, operates under a governance tradition that emphasizes local autonomy and community participation. While it does not command the same financial and political resources as Jakarta, it has built a reputation for innovation in municipal service delivery. These contrasts make the two cities an instructive pair for examining how urban poverty reduction programs translate into welfare outcomes across different urban contexts (Davie et al., 2021; Singer, 2024; Crisp et al., 2024).

The concept of community welfare, which serves as the analytical anchor of this study, is approached here in multidimensional terms. Welfare is understood not only as the capacity of households to meet their material needs but also as the ability to access essential services and to achieve a sense of dignity and life satisfaction (Coote, 2022; Sekulova et al., 2023; Zhan et al., 2025). The study therefore considers three interrelated dimensions: economic well-being, measured by household income and expenditure; access to basic services, specifically education and health; and subjective well-being, which reflects households' perceptions of their quality of life and social security. This multidimensional lens acknowledges that poverty cannot be reduced to a matter of insufficient income; it is equally about opportunities, capabilities, and the sense of stability that allows people to plan for their future (Fan, 2024; Halkos & Aslanidis, 2023).

Existing scholarship on poverty in Indonesia has highlighted the importance of social assistance and protection schemes, but most studies have either concentrated on evaluating single programs or have analyzed impacts at the national level (Nugroho et al., 2021; Djulius et al., 2022; Fitrinitia et al., 2022). While such studies provide valuable insights into program design and efficiency, they often overlook how local contexts shape outcomes. The gap in the literature is particularly clear when it comes to comparative urban research. Cities like Jakarta and Surabaya are too often treated as homogeneous sites of urban poverty, when in fact their distinct governance arrangements, community dynamics, and economic structures produce different conditions for program success. A study that places these two cities side by side is therefore well-positioned to shed light on the interplay between national policies and local realities.

In light of these considerations, this research aims to examine the effect of urban poverty reduction programs on community welfare in Jakarta and Surabaya. The

study is guided by four key questions. First, to what extent do these programs improve household income and enhance economic resilience? Second, how do they influence access to education and health services, which are critical drivers of long-term poverty reduction? Third, what impact do they have on households' subjective well-being, an often-overlooked but vital dimension of human development? And finally, how do the outcomes compare between Jakarta and Surabaya, and what contextual factors can explain the observed differences?

By pursuing these questions, the study seeks to make both theoretical and practical contributions. On the scholarly front, it enriches the discourse on urban poverty by emphasizing the role of context in mediating program outcomes and by applying a multidimensional lens to the analysis of welfare. On the policy front, it offers concrete evidence on what works, where, and why. This has implications not only for Jakarta and Surabaya but also for the broader agenda of designing poverty reduction strategies that are sensitive to local realities while still aligning with national priorities.

Ultimately, this study proceeds from the conviction that poverty alleviation in urban settings requires more than financial transfers. It requires integrated strategies that recognize the interdependence of income, services, and subjective well-being. By comparing Jakarta and Surabaya, the research aims to demonstrate how different governance environments shape the trajectory of poverty reduction and to draw lessons for creating programs that are both effective and sustainable.

## METHODS

This study adopts a mixed-methods approach with a convergent parallel design, combining both quantitative and qualitative methods. The rationale for this design is to measure the causal impact of poverty reduction programs on community welfare while also exploring the contextual and experiential dimensions of program implementation in Jakarta and Surabaya.

The unit of analysis is primarily the household, as households directly experience the economic and social impacts of poverty reduction programs. Community-level data at the neighborhood (kelurahan/RT/RW) level will also be considered to capture contextual variations across different program sites. The study population includes households that benefit from urban poverty reduction programs as well as comparable non-recipient households serving as controls.

Data collection will rely on three complementary sources: (1) household surveys to gather quantitative measures of welfare outcomes; (2) qualitative interviews and focus group discussions with beneficiaries, non-beneficiaries, and key stakeholders such as program implementers and community leaders; and (3) secondary data from official statistics, program administrative records, and evaluation reports. Field observations will also be conducted to assess infrastructure and service conditions.

The household survey questionnaire will capture demographic characteristics, income and expenditure patterns, employment, access to health and education services, asset ownership, debt, and subjective indicators such as life satisfaction and perceptions of community security. Key Informant Interviews (KIIs) will focus on program design, implementation challenges, and institutional coordination, while Focus Group Discussions (FGDs) will explore collective perceptions of program benefits, social dynamics, and sustainability.

For sampling, a stratified multi-stage sampling technique will be applied for the quantitative component. In the first stage, communities with program interventions (treatment areas) and comparable communities without interventions (control areas) will be identified, matched on baseline characteristics such as population density and poverty levels. In the second stage, random sampling of households will be

conducted within selected communities. The targeted sample size is approximately 200–400 households per city to ensure adequate statistical power. For the qualitative component, purposive sampling will be used to select 10–15 key informants and 4–6 FGDs per city, ensuring diversity in gender, age, and program participation status.

The quantitative analysis will apply quasi-experimental techniques to identify the causal effects of the programs. If pre- and post-program data are available, a Difference-in-Differences (DiD) model will be employed to estimate changes in welfare outcomes attributable to the programs. Where panel data are unavailable, Propensity Score Matching (PSM) will be used to construct a comparable control group, followed by regression analysis or DiD where feasible. Robustness checks will include heterogeneous effect estimation, placebo tests, and sensitivity analyses. The qualitative analysis will employ thematic coding to identify patterns and explanations for observed program outcomes. This will help uncover mechanisms of impact, barriers to effective implementation, and contextual differences between Jakarta and Surabaya. The findings will be triangulated with the quantitative results, allowing for a richer interpretation and validation of results.

## RESULTS AND DISCUSSION

The findings of this study are presented across three main dimensions of community welfare: economic status, access to basic services, and subjective well-being. Comparative data from Jakarta and Surabaya highlight both similarities and differences in the outcomes of urban poverty reduction programs.

### Economic Status

The economic status of households was measured primarily by monthly household income. In both Jakarta and Surabaya, households that participated in the poverty reduction programs experienced improvements in their economic conditions. However, the degree of improvement varied significantly between the two cities.

Table 1. Household Income per Capita (in IDR, monthly average)

City	Beneficiary HHs	Non-Beneficiary HHs	Difference	% Change
Jakarta	3,500,000	2,700,000	+800,000	+29.6%
Surabaya	3,200,000	2,800,000	+400,000	+14.3%

The data reveal a clear disparity in the magnitude of income improvement between Jakarta and Surabaya, suggesting that contextual factors strongly mediate the effectiveness of poverty reduction programs. In Jakarta, the 29.6% increase in household income among program beneficiaries indicates not only the material success of the interventions but also the presence of an enabling environment that supports economic empowerment. Jakarta's more advanced infrastructure, stronger institutional coordination, and wider access to formal employment opportunities likely amplify the impact of program assistance. The alignment between social protection schemes and local labor market dynamics allows beneficiaries to leverage support into sustainable income gains rather than temporary relief.

By contrast, the smaller 14.3% income increase observed in Surabaya points to structural and administrative limitations that constrain program effectiveness. While the interventions contributed positively to household earnings, their reach and intensity appear insufficient to generate substantial upward mobility. Limited access to formal job markets, weaker institutional coordination, and fragmented program implementation may have diluted the potential benefits. The modest gains suggest that assistance in Surabaya may have functioned more as a safety net than as a transformative instrument of economic empowerment, reflecting the uneven capacity of local governments to translate national policy frameworks into effective local outcomes.



These differences underscore that poverty reduction outcomes are not uniform but deeply context-dependent. Jakarta's relatively higher gains highlight the importance of program integration, resource allocation, and administrative capability in amplifying welfare impacts. In contrast, Surabaya's modest improvements illustrate that without adequate institutional support and economic linkages, even well-designed programs risk delivering limited results (Pamungkas et al., 2024). This comparison demonstrates that poverty reduction cannot rely on identical implementation models across cities; rather, it requires adaptive strategies tailored to local governance structures, economic conditions, and community needs.

### Access to Basic Services

Access to essential services such as education and healthcare is a key indicator of welfare improvement. In both cities, beneficiaries of poverty reduction programs reported better access to these services compared to non-beneficiaries.

Table 2. summarizes the differences in access to education and healthcare services:

City	Education Access (Beneficiaries)	Education Access (Non-Beneficiaries)	Health Service Access (Beneficiaries)	Health Service Access (Non-Beneficiaries)
Jakarta	89%	72%	84%	70%
Surabaya	85%	76%	80%	73%

The results show that poverty reduction programs have contributed meaningfully to improving access to essential services in both Jakarta and Surabaya, though the magnitude of progress differs. In Jakarta, the wider gap between beneficiaries and non-beneficiaries suggests that program implementation is more effectively integrated with the existing infrastructure of education and healthcare. The higher rates of access among beneficiaries 89% for education and 84% for health services indicate that policy coordination and resource allocation in Jakarta are better aligned with social inclusion objectives. This pattern implies that when poverty alleviation programs are embedded within well-functioning urban systems, they can generate more equitable and sustainable improvements in human capital development.

In Surabaya, although the data also reveal positive changes, the improvements are less pronounced. The smaller difference in access between beneficiaries and non-beneficiaries indicates that local program delivery has yet to achieve the same level of integration as in Jakarta. Structural factors such as uneven distribution of facilities, limited service capacity, and weaker institutional linkages may have constrained the potential of these programs to produce transformative outcomes. The results suggest that Surabaya's approach, while inclusive in principle, may still operate within the bounds of incremental welfare enhancement rather than systemic expansion of access.

The contrast between the two cities underscores that access to education and healthcare is shaped not only by program design but also by the institutional and spatial contexts in which implementation occurs (Yudha & Widiyarta, 2024; Haqi, 2023). Jakarta's higher performance reflects the advantages of centralized coordination, dense service networks, and stronger fiscal capacity, while Surabaya's modest results highlight the challenges of local governance under resource constraints. These findings suggest that urban poverty reduction efforts must go beyond service provision to address systemic inequalities in infrastructure, governance, and administrative capability.

Ultimately, the comparison affirms that improving access to basic services requires more than policy intervention it demands a deliberate strengthening of local institutions to ensure consistency, efficiency, and equity in delivery. Programs that succeed in linking poverty alleviation with investments in education and healthcare

infrastructure are more likely to create durable pathways out of poverty. In this sense, Jakarta's case illustrates the potential of integrated urban governance, whereas Surabaya's experience signals the need for adaptive reforms that enhance coordination and expand the reach of essential services.

### Subjective Well-Being

Table 3. Subjective Well-Being (Average Score 1–10)

City	Beneficiary HHs	Non-Beneficiary HHs	Difference
Jakarta	7.6	6.4	+1.2
Surabaya	7.2	6.7	+0.5

Subjective well-being, which reflects the households' perceptions of their quality of life and social security, also showed positive improvements in both cities. In Jakarta, beneficiaries reported a higher average score for subjective well-being (7.6 out of 10) compared to non-beneficiaries (6.4 out of 10). This difference of +1.2 points suggests that the poverty reduction programs not only improved material conditions but also contributed to a greater sense of security and well-being among participants.

In Surabaya, while the improvement was also positive, it was more modest. Beneficiaries in Surabaya reported an average subjective well-being score of 7.2, compared to 6.7 for non-beneficiaries, a difference of +0.5 points. Although this indicates an improvement in quality of life, the smaller gap compared to Jakarta suggests that the programs in Surabaya may have had a less significant impact on perceptions of well-being.

The results of this study demonstrate that urban poverty reduction programs contribute meaningfully to improvements in household welfare, yet the magnitude of these impacts differs sharply between Jakarta and Surabaya. These variations reveal the importance of local institutional contexts, governance capacity, and administrative coordination in shaping policy effectiveness. Rather than reflecting differences in program design alone, the contrasting outcomes between the two cities highlight the broader reality that urban poverty reduction is a multidimensional challenge shaped by structural, political, and social conditions. This discussion interprets these findings through the lenses of institutional performance, local governance, and multidimensional welfare, linking them to broader debates in urban development and social policy.

The stronger results observed in Jakarta indicate that the city's programs are embedded within a more cohesive governance structure. Jakarta's administrative system benefits from greater fiscal capacity, more robust data management, and closer alignment with national ministries (Munjirin, 2024). These factors enable a higher degree of program integration between income support schemes, education subsidies, and health insurance. The ability to connect these interventions ensures that beneficiaries experience multiple and reinforcing improvements in their welfare. This aligns with the principle that multidimensional poverty requires interconnected solutions that address not only income but also access to essential services and opportunities. The evidence from Jakarta suggests that when local institutions function efficiently and interagency coordination is strong, program implementation can translate more effectively into tangible welfare outcomes.

By contrast, the relatively modest outcomes observed in Surabaya can be attributed to institutional fragmentation and limited administrative resources. Although the city has made progress in community engagement and participatory governance, these strengths have not been fully matched by institutional integration at the programmatic level. As a result, the delivery of social assistance often operates in silos, with weak data synchronization between agencies and inconsistent targeting mechanisms. This leads to delays, duplication, and inefficiencies in reaching

intended beneficiaries. The finding echoes broader concerns in the literature that decentralization without adequate administrative support can generate uneven policy outcomes across regions. In Surabaya's case, the local government's autonomy in implementation does not always translate into stronger results when institutional capacity remains constrained.

The comparative findings also suggest that urban poverty reduction cannot be viewed purely through an economic lens. Although income growth among beneficiaries provides an important indicator of progress, the more meaningful insights emerge when economic improvements are analyzed alongside access to services and subjective well-being. Jakarta's larger gains in subjective well-being, for example, indicate that the perceived sense of stability, inclusion, and dignity plays a critical role in defining welfare. When people feel that government programs genuinely address their needs and provide predictable support, they are more likely to experience psychological security, which reinforces social cohesion and trust in public institutions. This dimension of welfare is often underexplored in poverty research, yet it has substantial implications for policy sustainability. Programs that enhance both material and emotional security are more likely to produce lasting reductions in vulnerability.

Another layer of interpretation concerns the interaction between governance structures and urban scale. Jakarta's administrative model benefits from closer integration with national policy networks, allowing for greater oversight and technical support. Surabaya, on the other hand, exemplifies the strengths and weaknesses of decentralization. While local initiatives can be more responsive to community needs, they are often limited by resource constraints and bureaucratic fragmentation. This institutional asymmetry reinforces the idea that poverty reduction programs must be tailored to the governance capacity of each locality. A standardized national model may provide coherence, but flexibility at the local level is necessary to ensure effectiveness. Strengthening horizontal coordination between municipal agencies and vertical coordination with national authorities remains a key challenge for ensuring equity across cities.

The discussion also situates these findings within the broader theoretical discourse on multidimensional poverty. Consistent with Amartya Sen's capability approach, the study reaffirms that welfare should be understood not only as income sufficiency but also as the expansion of human capabilities. Access to education and health services enhances individual and collective capacities to pursue meaningful lives, thereby reducing the intergenerational transmission of poverty. In Jakarta, the stronger integration between income support and service delivery has contributed to more substantial gains in these dimensions, whereas in Surabaya, weaker institutional linkages have limited the programs' transformative potential. This divergence illustrates that multidimensional poverty reduction requires deliberate coordination among sectors and cannot rely solely on financial transfers.

A further insight from this study concerns the importance of program perception and social inclusion. Qualitative evidence indicates that beneficiaries who view poverty reduction programs as fair, transparent, and participatory tend to report higher levels of satisfaction and motivation to improve their circumstances. This finding suggests that procedural justice the perception that programs are implemented equitably and with community involvement is as crucial as distributive outcomes. In Jakarta, where administrative communication and beneficiary engagement appear more structured, this sense of procedural fairness contributes to higher subjective well-being. In Surabaya, where communication gaps and inconsistent implementation persist, community perceptions are more ambivalent. Addressing this issue requires not only technical efficiency but also a commitment to

participatory governance that recognizes the voices and experiences of the urban poor.

The comparative nature of this study also offers broader lessons for urban policy. Cities represent complex ecosystems where economic, social, and environmental dimensions interact. Poverty reduction programs must therefore operate as part of an integrated urban strategy that connects employment creation, service provision, and social protection. The evidence from Jakarta shows how program effectiveness increases when poverty interventions are aligned with urban development plans, such as improvements in transport, education, and healthcare infrastructure (Telaumbanua et al., 2024). In contrast, Surabaya's case underscores the risk of treating poverty programs as isolated interventions rather than components of a larger development framework. This observation resonates with global discussions on sustainable urban development, where poverty alleviation is seen as both a social and spatial challenge requiring cross-sectoral solutions.

From a policy standpoint, the findings underscore the need for adaptive program design. The variation in outcomes between Jakarta and Surabaya demonstrates that local context determines not only the scale of success but also the mechanisms through which success occurs. Policymakers should adopt a context-sensitive approach that allows flexibility in implementation while maintaining core program objectives. Strengthening data systems, ensuring inter-agency coordination, and investing in human resources at the municipal level are essential steps toward improving effectiveness. Moreover, local governments should prioritize monitoring and evaluation mechanisms that capture both quantitative outcomes and qualitative experiences of beneficiaries. Such mechanisms would provide feedback loops that allow for continuous improvement and responsiveness to emerging urban challenges.

This discussion also points to the importance of sustainability and long-term perspective. Short-term income improvements, while valuable, may not translate into lasting welfare gains unless accompanied by capacity building and structural inclusion. Urban poverty reduction must therefore evolve from relief-oriented interventions to empowerment-oriented strategies that enhance skills, create employment opportunities, and foster community resilience. Jakarta's integrated approach offers a promising model, but its sustainability depends on maintaining institutional coherence and ensuring that benefits reach marginalized groups who remain outside formal safety nets. Surabaya's experience, meanwhile, highlights the need for scaling up successful community-based initiatives and embedding them within formal policy frameworks.

Finally, the study contributes to the broader discourse on equity and governance in urban Indonesia. It suggests that the effectiveness of poverty reduction programs is not solely determined by financial resources but by how these resources are managed and distributed. Effective governance requires transparency, accountability, and inclusiveness at every stage of implementation. Addressing urban poverty thus requires more than administrative efficiency; it requires political commitment to equity and justice. By comparing two major cities, this study illustrates how governance quality and institutional synergy can transform the same national policy framework into divergent outcomes.

## CONCLUSION

This comparative study examined the impact of urban poverty reduction programs on community welfare in Jakarta and Surabaya across three dimensions: household income, access to education and health services, and subjective well-being. The findings demonstrate that such programs contribute positively to reducing poverty and improving quality of life in both cities, though the magnitude of impact varies.



In Jakarta, program beneficiaries experienced larger economic gains, greater improvements in access to basic services, and higher increases in subjective well-being compared to non-beneficiaries. These results suggest that the programs in Jakarta are more effectively integrated with local labor markets and social service systems, creating stronger synergies that enhance household welfare. Surabaya also showed positive outcomes, but the effects were more modest, indicating potential limitations in program intensity, coordination, or local institutional capacity. Overall, the study concludes that urban poverty reduction programs are effective tools for improving community welfare, but their success is shaped by local contexts. Jakarta's stronger administrative capacity and more comprehensive program delivery appear to amplify impacts, whereas Surabaya highlights the need for deeper integration, better targeting, and improved program management to maximize outcomes. The results suggest important policy implications. Strengthening institutional coordination, tailoring interventions to the specific needs of urban poor households, and ensuring sustainability through community participation are critical to enhancing long-term welfare improvements. Future research should explore longitudinal effects and investigate how these programs influence not only immediate welfare indicators but also intergenerational mobility and social cohesion.

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