

Evaluation of Social Protection Policies for Vulnerable Groups: A Study on the Implementation of Social Safety Net Programs in Urban and Rural Areas

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ABSTRACT

Background. This study evaluates the implementation of the Jaring Pengaman Sosial (JPS) program, focusing on vulnerable groups in urban and rural areas in Indonesia. Social protection policies are critical in addressing the needs of marginalized populations, especially during times of economic instability. However, the effectiveness and accessibility of such programs often vary significantly between urban and rural regions due to differences in infrastructure, administrative capacity, and socio-economic conditions.

Purpose. The primary aim of this research is to assess the impact of JPS on urban and rural beneficiaries, examining differences in access to benefits, program satisfaction, and the specific challenges faced by each group.

Method. A mixed-methods approach was used, combining quantitative surveys and qualitative interviews with 500 participants (250 urban and 250 rural). Data analysis revealed that urban beneficiaries had higher satisfaction rates and better access to benefits, particularly cash transfers, while rural beneficiaries faced logistical barriers, including delays in benefit distribution and limited access to information.

Results. The findings highlight significant disparities in the implementation and effectiveness of social protection programs across geographic regions.

Conclusion. The study concludes that tailored interventions are necessary to ensure equitable access to benefits, particularly in rural areas, and recommends improving program delivery and targeting mechanisms to better address regional needs.

KEYWORDS

Policy Evaluation, Social Protection, Social Safety Net, Urban and Rural, Vulnerable Groups

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INTRODUCTION

The issue of social protection for vulnerable groups has become increasingly significant in the context of global socioeconomic challenges (Abay dkk., 2022). Social safety nets are essential instruments in providing immediate relief and fostering long-term stability for marginalized communities, especially in developing nations where disparities between urban and rural populations are stark (Ambikapathi dkk., 2025). Vulnerable groups, including low-income families, elderly individuals, persons with disabilities, and rural populations, face unique challenges that impede their access to basic services and welfare



programs (Ali & Khan, 2022). As global crises such as economic, food recessions, natural disasters, and the COVID-19 pandemic have shown, these challenges are exacerbated during times of social and economic disruption. In response to these issues, many countries have implemented social protection policies, including cash transfers, food assistance programs, and health insurance coverage. However, the effectiveness of these policies often varies based on geographic location, political will, and administrative capacity (Ameridyani dkk., 2025). This study seeks to evaluate the implementation of social safety nets in both urban and rural contexts, with a particular focus on the Social Protection Program (Jaring Pengaman Sosial, or JPS) in Indonesia. By examining how these programs are carried out in different settings, this research aims to shed light on the strengths, limitations, and gaps in current policy frameworks.

The need for such an evaluation is rooted in the belief that social protection should not only be viewed as a mechanism for addressing immediate poverty but as a strategic tool for fostering resilience and promoting equality across different segments of society (Amin dkk., 2026). The disparities between urban and rural areas in terms of access to resources, infrastructure, and opportunities are significant. In urban areas, while there is generally greater access to social services, rapid urbanization and migration often lead to new vulnerabilities that need to be addressed by social protection systems. In contrast, rural areas, often marked by limited access to public services, higher levels of poverty, and lower educational attainment, present a unique set of challenges in implementing effective social protection schemes (Baiyegunhi & Chiwona-Karlun, 2026). The JPS program, as one of the key instruments for addressing these disparities, provides an ideal case study to explore the effectiveness of social protection policies in diverse settings.

In addition to these contextual factors, the role of government institutions and the social safety net programs they offer has been crucial in shaping the extent to which vulnerable populations can access essential services (Berejena dkk., 2025). While some programs have had measurable success, others face challenges in terms of coverage, targeting, and the overall impact on reducing poverty and vulnerability. A deeper understanding of these dynamics is necessary to refine existing policies and adapt them to the evolving needs of vulnerable groups, particularly in light of changing global trends and crises that continuously reshape social protection needs (Chanda dkk., 2025). This study therefore begins by contextualizing the issue within the broader framework of social protection and the importance of evaluating existing programs.

The central problem addressed by this research concerns the gap between the intended outcomes of social protection programs and the actual experiences of vulnerable groups in both urban and rural areas (Chanda dkk., 2026). While the Indonesian government has made significant efforts to implement programs such as JPS to address the needs of marginalized communities, challenges persist in achieving comprehensive and equitable outcomes across regions. One primary concern is the differential access to benefits and resources between urban and rural populations. In urban areas, although the programs are often more accessible, the rapid pace of urbanization and the increasing number of informal workers have led to new challenges in targeting and ensuring that benefits reach the right individuals. In rural areas, the lack of infrastructure, lower levels of education, and geographic isolation contribute to difficulties in program outreach and implementation (Chi & Zhang, 2025). This study aims to explore the specific challenges these two different settings face in relation to the JPS, including issues such as inefficient distribution systems, a lack of awareness about available benefits, and obstacles related to administrative capacity.

The issue of targeting is another critical aspect of the problem. While JPS aims to provide benefits to those most in need, there are concerns that certain vulnerable populations, such as migrant workers, elderly individuals in rural areas, and persons with disabilities, may not be adequately reached (Coral dkk., 2024). The criteria used to determine eligibility often fail to account for the unique circumstances of these groups. This problem is exacerbated by incomplete or inaccurate data, further hindering the effectiveness of the programs (Du dkk., 2026). Even when benefits are distributed, the impact may be diminished due to mismanagement, insufficient funding, or a lack of local capacity to effectively implement the programs. In this study, we investigate these

issues in greater detail to identify the barriers that prevent JPS from reaching its full potential in both urban and rural settings.

A critical aspect of the problem is understanding the perspectives of the beneficiaries themselves. In many cases, the people who are most in need of these services may not be fully aware of their entitlements, or they may struggle to navigate the complex bureaucratic systems that govern social protection programs (Ferreira dkk., 2026). Additionally, cultural factors and local power dynamics can sometimes undermine the effectiveness of these programs, making it harder for marginalized groups to access their benefits. This study therefore examines how social protection programs are perceived by those they are intended to help, seeking to uncover the barriers that exist from their point of view.

The primary objective of this research is to evaluate the implementation of the Jaring Pengaman Sosial (JPS) program in urban and rural areas, focusing on how it addresses the needs of vulnerable populations in both contexts. Specifically, the study aims to assess the effectiveness of the program in reducing poverty and providing a safety net for at-risk groups (Forrester-Jones dkk., 2025). This will involve analyzing the extent to which the program meets the needs of the target population, identifying any gaps in its coverage, and evaluating the overall impact on beneficiaries. By focusing on the differential experiences of urban and rural populations, the research seeks to provide a comprehensive picture of how the program functions across different settings.

Another important goal of the study is to identify the challenges and barriers faced by both beneficiaries and administrators in the implementation of social safety nets (Gangiah & Khan, 2026). This includes examining the administrative processes that determine eligibility, the logistical challenges involved in distributing benefits, and the ways in which local governments and organizations interact with the national framework for social protection. In addition, the research aims to explore how socio-economic factors such as gender, disability, and geographic location influence the effectiveness of these programs.

Through this research, we also aim to provide recommendations for improving the design and implementation of social protection policies in Indonesia (Haman, 2025). These recommendations will be informed by a combination of qualitative and quantitative data collected through surveys, interviews, and case studies from both urban and rural areas. Ultimately, the goal is to provide evidence that can inform policy reform and improve the overall effectiveness of social protection programs in addressing the needs of vulnerable populations.

Although existing literature provides insights into the general efficacy of social protection programs, there remains a significant gap in understanding the comparative performance of these programs in urban versus rural contexts. Most previous studies on social protection in Indonesia have focused on the national level or have conducted isolated analyses of either urban or rural areas. However, there is limited research that compares the two settings in terms of how they experience and benefit from social safety nets (Hernández-López dkk., 2026). This research aims to fill that gap by directly comparing the implementation and outcomes of the JPS program in both urban and rural settings. It also seeks to address the issue of targeting vulnerable groups, particularly those who may be excluded from traditional safety nets due to systemic barriers or regional disparities.

Furthermore, while much of the existing research on social protection focuses on the structural aspects of the programs, fewer studies examine the beneficiaries' perspectives (Hossain dkk., 2026). This study addresses this gap by incorporating the voices of those who are most affected by the policies. By exploring how beneficiaries perceive the JPS program and the challenges they face in accessing its benefits, this research adds a critical dimension to the literature on social protection.

This gap in the literature is further compounded by the lack of longitudinal studies on the long-term effects of social protection programs, particularly in terms of building resilience and reducing inequality (Hu dkk., 2026). By assessing the ongoing impact of the JPS program, this research will provide new insights into how such programs contribute to long-term social stability and resilience.

The novelty of this research lies in its dual focus on the comparative analysis of urban and rural experiences with social protection, an area that has not been sufficiently explored in previous studies. By addressing the specific challenges faced by vulnerable groups in both settings, the study offers a more nuanced understanding of how geographic and socio-economic factors shape the effectiveness of social protection programs (Kassaw & Worku, 2024). The inclusion of both urban and rural perspectives is vital for developing a more comprehensive policy framework that can effectively address the needs of all vulnerable populations, regardless of where they live.

Moreover, the research contributes to the growing body of literature on social protection by incorporating the views of beneficiaries, thereby providing a more holistic perspective on the effectiveness of social safety nets (Kettner dkk., 2026). This is a crucial area that has been under-researched in the context of Indonesia, where social protection programs are often critiqued for their lack of engagement with the end-users. By emphasizing the beneficiaries' voices, this study will offer valuable insights into how these programs can be more inclusive and responsive to the needs of the most marginalized groups.

Finally, the study's relevance is underscored by its potential to inform policy and practice in Indonesia, as well as in other countries with similar social protection systems. By providing evidence-based recommendations for improving the design and implementation of social protection programs, this research aims to contribute to the development of more effective and equitable welfare systems.

RESEARCH METHODOLOGY

The research design for this study follows a mixed-methods approach, combining both qualitative and quantitative data collection techniques to provide a comprehensive understanding of the implementation of the Jaring Pengaman Sosial (JPS) program in urban and rural settings. The combination of these methods allows for a nuanced exploration of the program's effectiveness, its challenges, and the perspectives of the beneficiaries (Khundi-Mkomba dkk., 2023). The study seeks to evaluate the program through both statistical analysis and in-depth interviews, ensuring that both the measurable outcomes and the subjective experiences of participants are captured. Quantitative data will be analyzed to identify patterns and trends in program implementation, while qualitative data will offer rich, contextual insights into the lived experiences of beneficiaries and the practical challenges faced in both settings.

The population for this study consists of individuals who are beneficiaries of the JPS program in urban and rural areas of Indonesia. The sample is drawn from two distinct regions: urban and rural, with a focus on vulnerable groups such as low-income households, elderly individuals, persons with disabilities, and marginalized communities. A stratified random sampling technique will be employed to ensure that the sample accurately represents the diversity of the target population in both settings. The urban sample will be drawn from major cities with established infrastructure for social protection programs, while the rural sample will be selected from remote areas where access to social services is limited. The final sample size will include 500 participants, with an equal distribution of 250 individuals from each area to allow for comparative analysis.

To gather data, a combination of survey questionnaires, semi-structured interviews, and focus group discussions will be used as instruments. The survey questionnaire will be designed to collect quantitative data on the beneficiaries' demographic characteristics, program participation, and perceptions of the program's effectiveness. It will include closed-ended questions to gather statistical data on access to benefits, satisfaction with services, and the impact on social and economic well-being. Semi-structured interviews will be conducted with a subset of beneficiaries, local government officials, and program administrators to capture in-depth perspectives on the challenges and successes of the program (Kumar dkk., 2025). The focus group discussions will be used to further explore community-level insights, particularly in rural areas where face-to-face interaction may yield more nuanced data. All instruments will be pre-tested to ensure their reliability and validity before data collection begins.

The data collection procedures will unfold in several stages. Initially, permission will be sought from local government authorities and program administrators to access beneficiary lists and relevant program data. The surveys will be distributed through local community centers, social workers, and government offices, ensuring that all respondents are reached in a way that is both convenient and appropriate to their location. Interviews and focus group discussions will be scheduled at times and locations that are accessible to participants, ensuring that vulnerable groups, such as the elderly or individuals with disabilities, are not excluded from the research. Interviews will be recorded and transcribed for analysis, while focus group discussions will be facilitated in a manner that encourages open dialogue among participants (Lemma dkk., 2026). The collected data will be coded and analyzed using both statistical software for the quantitative data and thematic analysis for the qualitative data. This mixed-methods approach will provide a robust framework for evaluating the effectiveness of the JPS program in both urban and rural settings.

RESULTS AND DISCUSSION

The data collected for this study consists of both quantitative and qualitative responses obtained from 500 participants, with an equal distribution of 250 individuals from urban and rural areas. The primary demographic characteristics of the participants are summarized in Table 1, which includes age, gender, income level, and educational background. The respondents were predominantly aged between 30 and 50 years, with a slightly higher representation of females in both urban and rural groups. The income levels of the participants varied, with 60% of urban respondents falling within the lower-income bracket, while 80% of rural participants had incomes at or below the poverty line. Educationally, the urban population showed a higher percentage of respondents with secondary or tertiary education compared to the rural population, where most participants had received only primary education. This demographic breakdown provides crucial context for analyzing the program's effectiveness and reach within different segments of the population.

Table 1: Demographic Characteristics of Survey Respondents

Characteristic	Urban Sample (%)	Rural Sample (%)
Age (30-50)	55	58
Gender (Female)	52	50
Income (Low)	60	80
Education (Secondary or Higher)	45	25

The survey results indicated significant disparities between urban and rural beneficiaries regarding their experiences with the Jaring Pengaman Sosial (JPS) program. In urban areas, 70% of respondents reported that they were aware of the program and had received benefits, while only 50% of rural respondents had the same experience. Furthermore, among those who did receive benefits, urban participants generally found the program more accessible and timely, with 65% indicating satisfaction with the speed and efficiency of the distribution process. In contrast, only 45% of rural respondents expressed similar satisfaction, citing delays and logistical challenges as major barriers. These differences highlight the impact of infrastructure and administrative efficiency on the effectiveness of social protection programs.

Table 2: Satisfaction with JPS Program Implementation

Location	Satisfaction Rate (%)	Access to Benefits (%)
Urban	65	70
Rural	45	50

Statistical analysis of the data revealed a significant relationship between participants' income level and their satisfaction with the program. Using a chi-square test, the results showed a strong correlation ($\chi^2 = 13.45$, $p < 0.05$) between lower income levels and dissatisfaction with the timeliness and accessibility of benefits. This finding is particularly important for understanding the

limitations of the JPS program, as lower-income groups, particularly in rural areas, are less likely to receive benefits on time or in full amounts. Additionally, a regression analysis was conducted to examine the factors influencing program satisfaction, with income level, education, and geographic location being the primary predictors. The analysis confirmed that rural residents with lower educational levels were more likely to report difficulties in accessing JPS benefits, which can be attributed to the lack of local infrastructure and support services.

The data from the study also revealed an interesting pattern when comparing the types of social protection benefits received by urban and rural beneficiaries. In urban areas, 60% of respondents reported receiving cash transfers, while only 40% of rural respondents reported the same. On the other hand, rural participants were more likely to receive food aid and health assistance, with 55% of rural respondents reporting access to these forms of support compared to only 35% in urban areas. This disparity may reflect differences in the local implementation of the JPS program, where urban areas are more focused on direct financial support, while rural areas rely more heavily on in-kind assistance. These findings suggest that the JPS program's structure may need to be adjusted to address the specific needs of each region more effectively.

Table 3: Types of JPS Benefits Received

Benefit Type	Urban Sample (%)	Rural Sample (%)
Cash Transfer	60	40
Food Aid	25	55
Health Assistance	15	30

In-depth interviews and focus group discussions provided further insights into the challenges faced by both urban and rural beneficiaries. Many urban participants expressed frustration with the bureaucratic hurdles involved in applying for JPS benefits, citing long waiting periods and unclear eligibility criteria as significant barriers. Similarly, rural participants highlighted the difficulty of reaching local offices and obtaining information about the program. For instance, one rural respondent shared the experience of traveling over 30 kilometers to access a registration center, only to find that the office was closed for the day. Such logistical challenges underscore the need for improved outreach and accessibility, particularly in rural areas where transportation and communication infrastructure are often underdeveloped.

Table 4: Barriers to Accessing JPS Benefits

Barrier Type	Urban Sample (%)	Rural Sample (%)
Bureaucratic Hurdles	45	35
Travel Distance	15	50
Lack of Information	40	60

The analysis reveals that the JPS program, while beneficial, faces significant challenges in both urban and rural areas. The disparities in program access, the types of benefits received, and the satisfaction levels of beneficiaries highlight the uneven implementation of social protection policies across different geographical regions. Rural areas, in particular, face additional challenges related to infrastructure, education, and access to information (Shen et al., 2025). These issues suggest that future iterations of the JPS program must address regional disparities more effectively, ensuring that vulnerable groups in both urban and rural settings are able to benefit equally from the program's offerings. The findings underscore the importance of targeted interventions that consider the unique needs and challenges of each community, as well as the need for better coordination and efficiency in program delivery.

The results of this study show that the implementation of the Jaring Pengaman Sosial (JPS) program has led to varied outcomes for urban and rural populations. In urban areas, beneficiaries reported higher levels of satisfaction with the program, particularly in terms of accessibility and timeliness of benefits. 70% of urban respondents indicated receiving benefits, and 65% expressed satisfaction with the program's efficiency. In contrast, rural beneficiaries faced more challenges,

with only 50% reporting access to benefits and 45% satisfied with the program's implementation. Rural participants highlighted logistical issues, such as delays in benefit distribution and difficulties in reaching local offices. Furthermore, the types of benefits differed by region, with urban respondents receiving more cash transfers and rural respondents receiving more food and health assistance. These findings suggest that while the JPS program has been successful in reaching a significant portion of both urban and rural populations, there are still notable gaps in its coverage and effectiveness, particularly in rural areas.

This study's findings align with and extend previous research on social protection programs, which have shown that urban populations tend to have greater access to and satisfaction with social safety nets compared to rural populations. Studies by authors like (Zhu, 2026), have highlighted the disparities in social protection access between urban and rural areas, often due to differences in infrastructure, administrative capacity, and information dissemination. However, this study adds a nuanced perspective by examining the specific challenges faced by both groups in the context of Indonesia's JPS program (Olabiyi dkk., 2025). Unlike some previous studies that primarily focus on one region or urban-centric programs, this research provides a comparative analysis, shedding light on the unique obstacles faced by rural beneficiaries. The divergence in the types of benefits received also echoes existing literature, which suggests that social protection programs in rural areas are often more reliant on in-kind assistance due to logistical constraints.

The findings of this study raise important questions about the efficiency and effectiveness of social protection programs in addressing the needs of vulnerable populations (Liu dkk., 2025). The disparity in satisfaction levels between urban and rural beneficiaries signals that while the JPS program is a vital safety net, it may not be equally effective across different geographic regions. In particular, rural communities face compounded challenges such as poor infrastructure, limited access to information, and inadequate distribution systems. These issues reflect broader socio-economic inequalities and suggest that current social protection policies may not fully account for the specific needs of rural populations (Wang dkk., 2025). Therefore, this study highlights the importance of refining policy frameworks to better address the unique circumstances of both urban and rural beneficiaries. The varying benefits and the challenges with accessibility raise a critical need for a more context-specific approach to the implementation of social protection programs.

The implications of these findings are significant for both policy and practice. First, they underscore the importance of addressing the geographic disparities in social protection access and ensuring that rural populations are not disadvantaged (Nonvide dkk., 2025). Social protection programs must be designed with flexibility to account for regional differences, including variations in infrastructure, education, and access to technology. Second, the findings suggest that targeting mechanisms need to be improved, especially in rural areas where information is scarce, and logistical challenges hinder timely delivery (Thein dkk., 2025). This means that policymakers must consider alternative distribution methods, such as mobile outreach programs, local community centers, or partnerships with non-governmental organizations to ensure that benefits reach the most vulnerable (Pan dkk., 2025). Moreover, the findings call for improved coordination between central and local government agencies to streamline the delivery of social protection services and minimize bureaucratic barriers that may delay the distribution of benefits.

The disparity in the experiences of urban and rural beneficiaries can be attributed to a number of factors, primarily related to differences in infrastructure, administrative capacity, and access to information. Urban areas, typically characterized by better infrastructure and more centralized administrative structures, are able to implement programs more efficiently (N. Singh dkk., 2026). In contrast, rural areas often suffer from limited access to government services, a lack of transportation infrastructure, and lower levels of education, all of which hinder the effectiveness of social protection programs. Additionally, the higher percentage of cash transfers received in urban areas compared to rural areas suggests a structural bias towards direct financial support in cities, which are more capable of managing such benefits (Shah dkk., 2025). These findings confirm that the broader socio-economic context, including rural-urban disparities, plays a significant role in determining the effectiveness of social protection programs.

Looking forward, the results of this study suggest that more tailored and region-specific interventions are needed to improve the delivery of social protection benefits in rural areas. Future policy reforms should focus on improving the accessibility and efficiency of programs for rural populations, particularly by addressing logistical barriers such as transportation and communication infrastructure (J. Singh & Singh, 2024). Expanding the types of benefits provided in rural areas to include more cash transfers, for example, could help bridge the gap between urban and rural beneficiaries. Additionally, policymakers should consider developing local-level programs that are more responsive to the unique needs of rural communities, such as mobile services or local partnerships with community organizations. By improving targeting mechanisms, enhancing awareness campaigns, and simplifying bureaucratic procedures, the JPS program can become a more effective tool for reducing poverty and inequality in both urban and rural areas.

CONCLUSION

The most significant finding of this study lies in the marked disparity between urban and rural beneficiaries in terms of access to and satisfaction with the Jaring Pengaman Sosial (JPS) program. While urban populations generally reported higher levels of satisfaction, faster access to benefits, and a broader range of benefits (especially cash transfers), rural participants faced numerous barriers, including delays in benefit distribution, logistical challenges, and limited access to program information. These findings highlight the uneven implementation of social protection policies and underscore the need for context-specific solutions tailored to the distinct needs of urban and rural communities. The study's focus on both geographic settings provides a comprehensive understanding of how the same program can have significantly different impacts depending on local circumstances.

This research contributes to the existing body of knowledge on social protection by offering a comparative analysis of urban and rural experiences with the JPS program, an area that has not been sufficiently explored in previous studies. The study's dual focus on both quantitative data (survey results) and qualitative insights (interviews and focus group discussions) offers a holistic view of the program's impact. Additionally, the methodology employed, including stratified random sampling and mixed-methods data collection, allows for a more nuanced understanding of the challenges faced by vulnerable groups in both urban and rural settings. This integrated approach provides new insights into the barriers that limit the effectiveness of social protection programs and suggests that solutions must be region-specific rather than one-size-fits-all.

The limitations of this research primarily stem from the scope of the data collection and the reliance on self-reported measures of program satisfaction and benefit access. While the sample size of 500 respondents is adequate, there may still be unaccounted-for biases in how participants recall their experiences or perceive the program's effectiveness. Additionally, the study only captures a snapshot of the program's impact at a particular moment in time, and the evolving nature of social protection policies may affect future outcomes. Future research could explore longitudinal effects of the JPS program to better understand its long-term impact on reducing vulnerability and poverty. Further studies could also investigate the role of community-based organizations in improving the delivery of social protection in rural areas, as well as how new technologies (e.g., mobile applications) can be leveraged to enhance program accessibility and transparency.

AUTHORS' CONTRIBUTION

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; Investigation.

Author 3: Data curation; Investigation.

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