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The Influence of Civil Law on the Quality of Community Life: Case Studies in Big Indonesian Cities

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Abstract: *This research project aims to examine the influence of civil law on the quality of life of people in big cities through a comprehensive literature review. The role of civil law in maintaining the equilibrium between the rights and obligations of individuals in a complex urban society is of great consequence. This research identifies the ways in which the application of civil law in the areas of property rights, contracts, family, and land affects various aspects of people's lives, including social stability, the economy, and individual welfare. From the literature review, it was found that legal certainty and effective access to civil justice contribute significantly to improving the quality of life of people in big cities. Conversely, ineffective civil law enforcement can lead to uncertainty, conflict, and inequality that negatively affect people's welfare.*

Keyword: Civil, Law, Quality

Abstrak: Penelitian ini bertujuan untuk mengkaji pengaruh hukum perdata terhadap kualitas kehidupan masyarakat di kota besar melalui metode studi literatur. Hukum perdata memegang peran penting dalam menjaga keseimbangan hak dan kewajiban individu dalam masyarakat urban yang kompleks. Penelitian ini mengidentifikasi bagaimana penerapan hukum perdata dalam bidang hak milik, kontrak, keluarga, dan pertanahan berpengaruh terhadap berbagai aspek kehidupan masyarakat, termasuk stabilitas sosial, ekonomi, dan kesejahteraan individu. Dari hasil kajian literatur, ditemukan bahwa adanya kepastian hukum dan akses terhadap keadilan perdata yang efektif berkontribusi signifikan terhadap peningkatan kualitas hidup masyarakat di kota besar. Sebaliknya, ketidakefektifan penegakan hukum perdata dapat memicu ketidakpastian, konflik, dan ketidaksetaraan yang berdampak negatif terhadap kesejahteraan masyarakat..

Kata Kunci: Hukum Perdata, Hukum, Kualitas

INTRODUCTION

The growth of major urban centers frequently coincides with a rise in the intricacy of individuals' lives, encompassing social, economic, and legal interactions. In consequence of their growth and development, large cities become focal points for a multiplicity of activities, involving a multitude of individuals and entities, whether in the context of business, family, or property. Furthermore, maintaining order and justice in a heterogeneous society presents a significant challenge. In this context, civil law assumes a pivotal role as a regulatory instrument governing these relationships (Negara, 2024).

The field of civil law encompasses a multitude of legal matters pertaining to the everyday aspects of life, including but not limited to contracts, property rights, inheritance, and family law. By establishing a transparent structure for the rights and obligations of individuals and entities, civil law facilitates the amicable resolution of disputes and ensures the safeguarding of rights for all members of society. In urban areas, where interpersonal and interorganizational relationships are becoming increasingly intricate and dynamic, civil law serves as a crucial foundation for establishing legal certainty, preventing conflict, and maintaining social welfare and harmony (Iswara et al., 2024).

Nevertheless, further research is required to ascertain the precise impact of civil law on the quality of life of individuals in urban areas. The efficacy of civil law implementation is contingent upon a multitude of factors, including accessibility to justice, public legal awareness, and economic constraints. This research project aims to investigate the relationship between the implementation of civil law and the quality of life in urban communities, with a particular focus on the ways in which civil law can either facilitate or impede social welfare, justice, and stability. The literature review method will be employed to analyze various theories, research, and case examples, thereby providing a clearer picture of the impact of civil law on big city society.

By examining the part played by civil law in the context of urban life, this research aims to gain deeper insight into the significance of an effective legal system for creating a fair, harmonious and prosperous society. It is important to recognise that the quality of life in large cities is contingent not only upon economic factors and infrastructure, but also upon the extent to which rights and obligations are regulated and protected within a legal framework that is fair, accessible to all sections of society, and enables the effective functioning of society.

METHOD

This study employs a literature review method, which entails an examination of a range of studies, journals, books, and legal documents pertinent to the domains of civil law and the quality of life of urban communities. The secondary data obtained from reliable sources will be subject to qualitative analysis with a view to identifying pertinent patterns, themes, and findings (Zhang, 2024).

RESULT AND DISCUSSION

A review of the literature reveals that civil law exerts a significant influence on urban life in a number of ways. The initial area of focus is the relationship between property rights and welfare in civil law. A critical examination of the interconnections and challenges inherent to this subject matter.

Private property rights represent a fundamental aspect of civil law, exerting a direct influence on the quality of life, particularly in urban settings. The protection of property

rights afforded by civil law provides certainty and protection for individuals and entities engaged in a range of economic activities. Such certainty is pivotal for the creation of a conducive climate for investment, the provision of reassurance to those who own assets, and the enabling of economic activities to flourish without significant disruption. Nevertheless, disputes pertaining to property rights, particularly those concerning real estate, frequently emerge as significant points of contention, especially in urban areas experiencing rapid population and economic growth (Shidarta, 2024).

Private property rights, particularly those pertaining to land and property, constitute a vital foundation for the economic well-being of individuals in urban areas. Such assets serve a dual function, acting as both residences and business locations, as well as serving as economic collateral, thereby facilitating access to capital through the credit system. The relationship between property rights and economic well-being is multifaceted. One key point is economic stability, whereby property ownership provides residents of big cities with assets that can be relied upon in the long term. Property, such as a house or land, represents a form of investment that can be transferred between generations, thereby providing a source of economic stability.

Access to credit and funding is a significant consideration. Property can function as collateral in the banking system, thereby enabling owners to obtain credit to initiate or expand a business. In consequence, the legal protection of property rights is a significant factor in the creation of enhanced economic opportunities for communities (Atikah & Sari, 2024).

Property ownership enables individuals or families to more effectively navigate economic risks, such as the rising cost of living in urban areas. Furthermore, property can serve as a source of supplementary income through rental income.

Conversely, if property rights are not sufficiently safeguarded by legislation, there will be an element of unpredictability that will have a detrimental effect on the economy. The lack of clarity surrounding land or property ownership status can act as a deterrent to investment, both domestic and foreign, and serve to exacerbate social inequality.

Despite the fact that civil law offers protection to private property rights, disputes pertaining to land and property tenure remain a persistent challenge in urban areas. Such conflicts may emerge for a number of reasons, including:

The issue of land scarcity is a significant challenge in many countries. The growth of the population and the pace of development in major urban areas have resulted in a scarcity of land resources. This results in elevated land and property values, which frequently culminate in ownership disputes (Benabed, 2024).

In many large urban centers, government-led infrastructure projects frequently give rise to land disputes, particularly when residents are compelled to relinquish their property for the construction of roads, railways, or public facilities. The issue is frequently compounded by the lack of fair compensation or the postponement of compensation disbursements.

The lack of clarity surrounding land certification is a significant contributing factor to land-related disputes. A significant number of land disputes in urban areas can be attributed to ambiguity surrounding land titling. Those lacking formal title deeds are frequently subjected to evictions or lose their land to claims from individuals with superior titles.

In some instances, land conflicts are exacerbated by corrupt practices, whereby government officials or businessmen may exploit loopholes in the legal system to acquire land illicitly. Such circumstances give rise to public distrust of the legal system and contribute to social instability.

To gain a clearer understanding of the issue, it is instructive to examine a few illustrative examples of land conflicts in major Indonesian cities such as Jakarta, Surabaya, and Medan. The city of Jakarta is a case in point. The city frequently encounters the issue of illicit evictions, particularly in densely populated areas such as Kampung Pulo and Tanah

Abang. Such evictions are frequently precipitated by infrastructure development or urban revitalization projects. Despite the government's provision of compensation, many residents have expressed discontent, citing the amount as insufficient or the timing as inappropriate. Such actions frequently result in mass protests and conflicts between residents and authorities (Alami & Dixon, 2024).

In Surabaya, In Surabaya, land conflicts frequently emerge due to ambiguous land ownership status in pivotal locations, particularly in the city center. Some land in the city center is under the control of major corporations or the government, yet numerous instances of disputes have arisen between local residents and the aforementioned entities, with the residents asserting that their property rights have been disregarded or appropriated without transparent procedures.

To mitigate disputes over property rights and enhance the well-being of urban communities, a number of measures can be implemented. Agrarian reform is a policy initiative that aims to address inequitable land ownership structures and facilitate more equitable access to land resources. One potential solution to the issue of land conflicts is the implementation of measures to improve land distribution and ensure a more equitable ownership structure. Additionally, agrarian reform in major urban centers could encompass the development of cost-effective housing options and the reallocation of underutilized land for public purposes (Muntaqo et al., 2024)..

It is imperative that the government guarantee the transparency and accessibility of the land certification process for all citizens, particularly those belonging to low-income groups or residing in slums.

Furthermore, there is an urgent need for strengthened law enforcement to prevent corruption and manipulation in land dispute cases. It is essential that courts function as impartial institutions capable of providing fair decisions in complex cases related to land ownership.

In addition to the agrarian field, the following areas are also worthy of consideration: Family Law and Social Harmony. The impact of marriage, divorce, and child custody provisions on urban life is a significant area of consideration (Oliver-Blackburn, 2024).

Family law plays a pivotal role in maintaining social stability and harmony, particularly in intricate and evolving urban communities. The legal provisions that govern various aspects of personal life, such as marriage, divorce, and child custody, have a significant impact on the well-being of the family, which in turn affects the overall social structure. In urban areas, where social and economic pressures are often more pronounced than in rural settings, it is of paramount importance to have transparent and equitable family law provisions in place to ensure the maintenance of social harmony.

The concept of social harmony, which reflects a state of balance and order within society, is significantly influenced by the stability of the family unit. The family unit represents the fundamental building block of social order. The disruption of family relationships, whether through marital conflict or child custody disputes, has the potential to impact not only the family unit itself but also the wider community, particularly in urban environments.

The institution of marriage is a significant aspect of family law, reflecting not only the personal relationship between two individuals but also the broader relationship between two families and society as a whole. In a legal context, the institution of marriage is subject to a variety of regulations across different countries. These regulations encompass aspects such as the minimum age for marriage, the legal requirements for its validity, and the rights and obligations of spouses.

In urban societies, the challenges associated with marriage. In numerous major urban centers, gender roles within the context of marriage have undergone a significant transformation, with a growing number of women engaged in external employment and

participation in economic activities. These changes frequently give rise to novel challenges within the domestic sphere, particularly with regard to the apportionment of domestic and economic responsibilities. Failure to adequately address these challenges can result in the emergence of tensions.

The relationship between economic pressures and marriage is a complex one. The economic conditions prevalent in large cities, where the cost of living is often high, can have an impact on marital relationships. A significant number of couples encounter financial challenges that can potentially give rise to conflict, particularly when family income is inadequate. The implementation of family law, which provides protection for the economic rights of spouses, such as rights to joint property and maintenance rights after divorce, can assist in the mitigation of these tensions (Haris et al., 2024).

The function of effective marriage law is to preserve the stability of the couple's relationship. Provisions on prenuptial agreements, conjugal rights and obligations, and marital dispute resolution procedures are essential to provide legal certainty, which in turn helps maintain social stability in stressful urban environments.

The dissolution of marriage is another area of family law that has a direct impact on social stability. In many major urban centers, the incidence of divorce is higher than in rural areas. This phenomenon can be attributed to a multitude of factors, including discrepancies in cultural values, economic pressures, and evolving perceptions of the institution of marriage.

The economic impact of divorce is a significant factor that must be considered. The dissolution of marriage frequently results in the partitioning of assets and the establishment of intricate financial obligations. In urban areas where the cost of living is high, the division of assets following a divorce can result in economic instability for either party, particularly women who may be more financially dependent. In the absence of equitable legislation governing the division of assets or maintenance in the event of divorce, this can give rise to widespread discontent and conflict within society.

The psychological and social impacts of divorce are numerous and complex. The dissolution of a marriage has ramifications that extend beyond the couple and their immediate family. It also has an impact on the children and their social environment. The emotional and psychological well-being of children involved in parental divorce can be adversely affected, which may subsequently impact their academic performance and social interactions. In urban environments, where social stress levels are often elevated, children from divorced families may be more susceptible to social and emotional distress.

Social Stigma: Despite the fact that societal attitudes towards divorce have undergone a significant transformation in recent decades, the social stigma associated with divorce persists in certain communities, particularly in more conservative urban neighborhoods. This stigma can impede social integration for divorced couples and exacerbate a sense of alienation in society (Ginanjari, 2024).

It is imperative that clear and fair divorce laws be enacted to mitigate the adverse effects of divorce. For instance, the implementation of expedient divorce procedures that do not impose undue burdens on either party could potentially mitigate the prolongation of conflicts that are inimical to social cohesion.

The issue of child custody represents a pivotal concern within the domain of family law, particularly in the context of divorce proceedings. In urban areas, where life is often more complex and hectic, child custody arrangements require particular attention. The objective of family law governing custody is to guarantee that decisions are made in the best interests of the child, encompassing both care and the psychological and physical well-being of the child.

The division of responsibility is an essential aspect of child custody arrangements. In urban areas, where both parents frequently engage in full-time employment, it is crucial to implement flexible and equitable custody arrangements. Such arrangements must consider

each parent's capacity to provide the requisite time, attention, and resources for the child's well-being.

The psychological impact of this situation is significant. Children residing in urban areas frequently encounter distinctive challenges, including academic pressures, competitive environments, and constrained family time. The psychological impact on children can be intensified when parents divorce, particularly in instances where custody is contested. It is therefore incumbent upon the court to consider these psychological aspects in determining who will be awarded primary custody.

Access to Both Parents An optimal custody arrangement should guarantee that the child maintains equitable access to both parents, unless evidence substantiates that one parent is unsuitable for parenting. In urban areas, where high mobility and demanding work schedules are frequently obstacles, a flexible yet equitable custody arrangement is crucial to maintain this equilibrium.

The family laws that govern marriage, divorce, and child custody play an integral role in maintaining social harmony in urban communities. Laws that are fair, clear, and responsive to evolving social dynamics can help reduce the potential for conflict within families, which in turn impacts overall social stability. Furthermore, it is crucial to consider the importance of access to a fair and affordable legal system. In many large cities, access to legal services remains a challenge, especially for low-income communities. This can exacerbate unresolved family issues and contribute to social disintegration.

A further area of significant influence on people's lives is that of contracts and economic activities. The Role of Legal Certainty in Business Contracts as a Pillar of Economic Stability and Quality of Life Improvement

In the modern economy, contracts serve as the foundation for nearly all forms of business interaction. In the context of civil law, contracts serve as a binding legal instrument between parties, thereby ensuring the implementation of the agreements they have made. Contracts encompass a vast array of economic sectors, including retail businesses and multinational corporate cooperation agreements. The assurance of legal certainty in business contracts provides a stable and secure environment for businesses to operate, free from the concerns of breach, uncertainty, or fraud. This stability, in turn, provides the foundation for enhanced economic development and an improved quality of life .

In urban environments, where economic activity is characterized by rapidity and dynamism, business contracts assume a pivotal role in guaranteeing the seamless functioning of both small businesses and large corporations. In addition to regulating the terms of exchange between parties, contracts also delineate the rights and obligations of the parties involved, as well as the risks and solutions pertaining to potential disputes. The assurance of legal certainty in contract enforcement permits businesses to direct their attention towards innovation and development, while the general public derives benefit from the economic stimulus that arises from a stable and flourishing business environment (Suwarsono et al., 2024).

The establishment of business contracts based on legal certainty serves to foster a favorable environment for business operations. When the parties to an agreement are aware that the agreement is protected by law and can be enforced in a fair manner, trust among businesses is enhanced. The role of contracts in creating a stable business environment is of significant importance. The following aspects are particularly noteworthy:

Transparency and predictability are essential for a stable business environment. Written business contracts based on transparent and clearly defined legal terms facilitate the clear delineation of rights and obligations for both parties. This enables businesses to make more informed decisions, as they can accurately anticipate the consequences of each action. In a highly competitive urban environment, the capacity to anticipate and administer risk is of paramount importance for long-term success.

The capacity to protect against breach is also a significant benefit. Furthermore, legal certainty in contracts provides assurance that in the event of a breach by one party, damages or other legal recourse may be sought by the other party. To illustrate, in the event that a company fails to fulfill its obligations as set forth in a procurement contract, the aggrieved party is entitled to file a claim for compensation. This is crucial for maintaining trust between business actors and ensuring the continued effective functioning of the economy without disruption.

The business environment is replete with potential risks, particularly in the context of evolving market dynamics, governmental policies, and price volatility. A meticulously crafted business contract can serve to mitigate some of these risks through the incorporation of clauses that address potential future changes or uncertainties. For example, the inclusion of force majeure clauses in contracts enables parties to modify the terms of the agreement in the event of circumstances beyond their control, such as natural disasters or economic crises. Such measures serve to safeguard the interests of businesses and to avert significant losses that could imperil their continued operations (Yasa & Nurina, 2024).

It also encourages investment. A stable business environment, supported by legally protected contracts, encourages a greater inflow of investment, both domestic and foreign. Investors are more inclined to invest their capital when they are assured that the law will protect their assets and profits. This is particularly crucial in major urban centers striving to attract investment to accelerate economic growth and enhance the well-being of their inhabitants.

The existence of legal certainty in business contracts exerts a direct influence on the rate of economic growth. When businesses perceive a high level of security in conducting business transactions, they are more likely to pursue expansionary strategies, engage in product development, or enter new markets. This increased economic activity has a beneficial effect on society at large, particularly in major urban centres.

The impact of legal certainty in contracts on economic growth is significant, with several notable effects.

1. **Job Creation:** An increase in business activity will result in the creation of additional employment opportunities. In urban areas, where a significant proportion of the population relies on the private sector for income, business growth driven by legal certainty in contracts has a direct impact on the quality of life of residents through the creation of new employment opportunities.
2. **Innovation and Business Development:** The existence of legal certainty permits businesses to invest in innovation and development without concern for the potential loss of assets resulting from a breach of contract or legal uncertainty. In major urban centers, which frequently serve as hubs of innovation, the capacity of enterprises to engage in research and product development fosters sustainable economic expansion and enhances the city's global competitiveness (Iftinaity Shaumi Rahma et al., 2022).

An additional consequence of business growth is an increase in government revenue. As businesses expand, the country's revenue from taxes also increases. In major urban centers, municipal governments frequently rely on business taxes to fund infrastructure development and public services. Consequently, economic growth driven by stable business contracts will provide additional funds to enhance the quality of public services, including education, health, and transportation.

The role of legal certainty in contracts is significant in a number of economic sectors within major urban areas. The following sectors rely significantly on legal certainty in contracts. The property and real estate sector is a significant contributor to the economy. In a major urban center, the real estate sector represents a significant component of the local economy. Transactions involving land, buildings, and housing entail the negotiation of intricate contractual agreements, necessitating a substantial degree of legal certainty. The

potential for uncertainty in land ownership or the execution of property contracts can result in significant financial losses and a reduction in investor confidence.

The finance and banking sector is also reliant on the certainty of contracts. Furthermore, contracts are of great consequence in the finance and banking industry, including loan agreements, mortgages, and investments. The assurance of legal certainty in banking contracts fosters confidence among customers to borrow money and among banks to extend credit. Such conditions foster the growth of a healthy credit sector, which is of critical importance for the financing of both small and medium-sized enterprises (SMEs) and large-scale projects.

The trade and retail sector is also reliant on the existence of legally binding contracts. In the trade and retail sector, contracts are a fundamental instrument for regulating the relationship between suppliers, distributors, and retailers. In the absence of enforceable contracts, the supply chain may be subject to disruption, which could ultimately impact the pricing and availability of goods in the market (Mahawijaya et al., 2023).

The Technology and Innovation Sector In major urban centers that frequently serve as focal points for technological advancement, contracts are indispensable for safeguarding intellectual property, licenses, and copyrights. The certainty of legal contracts in the technology sector encourages greater investment in research and development, which in turn fosters further innovation.

While business contracts provide legal certainty, it is not uncommon for disputes to arise in the execution of contracts. In urban areas, where the volume of business transactions is considerable, disputes pertaining to breach of contract are frequently encountered. Nevertheless, the presence of an efficacious legal apparatus and efficacious mechanisms for dispute resolution are indispensable for the mitigation of the deleterious consequences of such conflicts.

The most frequently employed methods of contract dispute resolution in major urban centers include:

1. Litigation represents a further avenue for resolving contractual disputes. The option of litigation is to be considered only when the parties are unable to reach an agreement. An efficient and impartial judicial system is essential to guarantee the expeditious and economical resolution of contractual disputes.
2. Arbitration: In major urban centers, arbitration is frequently utilized as an alternative to litigation for the resolution of business-related disputes. Arbitration permits the expeditious and confidential resolution of disputes in a manner that differs from the formal legal process.
3. Mediation: Mediation is a method of dispute resolution that involves a neutral third party to assist the parties in reaching an agreement without the necessity of pursuing the formal legal process. Mediation is often a more cost-effective and efficient option for resolving contract disputes in large urban centers (Ali & Prakoso, 2023).

Access to justice within the context of civil law represents a fundamental right for all individuals within society. In countries where the legal system serves as the foundation for social regulation, ensuring fair and equal access to civil courts is crucial for maintaining the integrity of the legal system and public confidence. Nevertheless, in numerous major urban centers, impediments to access to the justice system, including elevated costs, protracted proceedings, and intricate procedural intricacies, frequently preclude individuals from obtaining the justice they are entitled to. Such impediments not only adversely affect the individuals involved but also jeopardize the overall social and economic stability.

In essence, access to justice signifies an individual's capacity to utilize established legal frameworks to address disputes, assert rights, or secure redress for infringements upon their rights. In the event that the justice system is not readily accessible to the broader community, particularly those who are underprivileged or marginalized, there is a corresponding decline

in trust in the law and state institutions. This can result in a variety of adverse social and economic outcomes, including heightened conflict, social instability, and the perpetuation of structural injustice.

Equal access to the civil justice system serves several important functions that contribute to the well-being of society, particularly in large cities with diverse populations and complex social dynamics.

The maintenance of legal certainty is of paramount importance. One of the principal functions of access to justice is to ensure the maintenance of legal certainty within society. The provision of a fair and transparent means of resolving disputes serves to guarantee the protection of the rights of individuals and businesses alike. This legal certainty is crucial for social and economic stability, as individuals who are confident of legal protection are more likely to engage actively in economic and social activities without concern for the potential violation of their rights.

The prevention of social conflict is another important function of civil justice. In large, crowded cities, for example, civil disputes over land, property, or contracts are common. In the absence of adequate access to legitimate legal mechanisms for the resolution of disputes, the risk of social conflict escalation is heightened. The efficacy of the judicial system in facilitating amicable resolution of disputes can help mitigate the potential for violence or conflict to undermine social harmony.

The protection of rights for vulnerable groups is of paramount importance. It is of particular importance to ensure adequate access to the justice system for vulnerable groups, including those with low incomes, women, children, and minorities. In the absence of such access, it may prove impossible for these individuals to vindicate their violated rights, whether in the context of family, work, or society at large. This can serve to exacerbate existing inequalities and social injustices in major urban centers (Santoso, 2021).

Although access to justice is a widely recognized right, in practice, many individuals encounter substantial obstacles in accessing the civil justice system. These impediments may be financial, procedural, or structural in nature, and they impede individuals' capacity to secure justice.

The financial burden associated with pursuing legal action represents a significant obstacle for many individuals. One of the primary impediments to accessing the civil justice system is the considerable financial burden associated with doing so. In numerous major urban centers, the financial burden associated with initiating legal proceedings, procuring legal counsel, and covering court-related expenses can be insurmountable, particularly for individuals with limited financial resources. Such costs encompass not merely the official fees levied by the court but also indirect expenses, including travel costs, time lost from work, and other administrative expenses. When the financial burden of pursuing legal recourse is too high, individuals are often disinclined to do so, even when their rights have been infringed upon.

Furthermore, lengthy justice systems and complex bureaucratic procedures represent additional obstacles to accessing legal redress. The lengthy nature of judicial processes can lead to feelings of frustration and impatience, particularly when individuals are facing urgent situations that require a prompt resolution, such as in property or child custody disputes. In major urban centers with a considerable volume of cases being heard in a single day, these delays have become increasingly prevalent, resulting in a backlog of cases that can span years before a verdict is reached.

1. The absence of legal aid: A significant proportion of the population, particularly those from lower-income backgrounds, lack access to adequate legal aid. The exorbitant fees charged by attorneys and the unavailability of cost-effective legal aid services place these groups at a distinct disadvantage when confronted with adversaries who possess greater financial resources. This imbalance of power can result in the occurrence of unfairness

within the legal process, wherein the economically stronger party is afforded an unfair advantage.

2. The inability to comprehend the intricacies of legal procedures: The intricacies of legal systems and the technical nuances of legal language often present insurmountable obstacles for individuals lacking a background in law. A significant proportion of the population is uncertain about the intricacies of the court system, the regulations that govern it, and the documents that are required to be prepared. This lack of clarity can result in individuals choosing to avoid engaging with the legal process entirely. This is particularly problematic in large urban centres with diverse populations, where there is considerable variation in the level of education and legal comprehension among the population.

These impediments to access to justice have a significant impact on individuals' trust in the legal system and their overall well-being. A reduction in trust in the legal system is an inevitable consequence of the aforementioned factors. A lack of confidence in the fairness and efficiency of the justice system can lead to a decline in trust in legal institutions and the government as a whole. This can give rise to social instability and an increased proclivity for individuals to resolve disputes outside of the legal framework, which frequently results in violence or vigilantism.

An increase in social inequality is a further consequence of this situation. The unequal access to the justice system can serve to exacerbate social inequality, with those who are wealthier and more powerful being able to enforce their rights through the courts, while those who are poorer are marginalized and denied justice. These inequalities have a detrimental impact on the social and economic fabric of cities, impeding inclusive and sustainable growth.

The economy is also negatively impacted by this phenomenon. When access to justice is impeded, the consequences extend beyond individuals to encompass small and medium-sized enterprises (SMEs) in major urban centers. The absence of effective dispute resolution mechanisms, the lack of legal certainty in contractual arrangements, and the absence of legal protection for small businesses can impede economic growth and investment, ultimately undermining the overall economy and reducing the well-being of individuals.

To surmount the obstacles to access to justice and enhance public welfare, a multifaceted approach is essential, encompassing a range of solutions and reforms to the civil justice system. In order to overcome the aforementioned barriers to access to justice and improve public welfare, it is recommended that the following solutions and reforms to the civil justice system be implemented in big cities:

The provision of free or affordable legal aid is a crucial step in ensuring access to justice for all. One potential avenue for enhancing access to justice is the provision of affordable or cost-free legal aid services to low-income communities. It is incumbent upon the government and non-governmental organizations to provide this legal aid, thereby ensuring that all segments of society have equal opportunities to enforce their rights.

The streamlining of legal procedures is a further potential avenue for reform. Reforms to the justice system that streamline legal procedures and reduce bureaucratic constraints can facilitate the expeditious resolution of court proceedings. This will alleviate the burden for individuals engaged in legal disputes, particularly those lacking a comprehensive understanding of the legal system.

The deployment of technology in legal processes. The implementation of technology can enhance the efficiency of the justice system. One potential avenue for doing so is through the establishment of e-courts, which would enable individuals to file lawsuits and monitor the progress of their cases online. This can reduce the cost and time needed to gain access to the judicial system, particularly for individuals in major urban centers who frequently encounter congestion and other mobility-related challenges (Kiki Kristanto et al., 2023).

Legal Education for the Community. Enhancing individuals' comprehension of their legal rights and judicial procedures through educational programs can mitigate uncertainty and apprehension about utilizing the legal system. These programs can be incorporated into both formal and informal educational settings, as well as disseminated through public awareness campaigns.

CONCLUSION

The role that civil law plays in influencing the quality of life of people residing in urban areas is significant. The effective enforcement of civil law has the potential to enhance the general welfare of such individuals by providing them with legal certainty, facilitating fair dispute resolution, and protecting their rights. Conversely, in the event of ineffective law enforcement, there is a risk that uncertainty and inequality may rise, which could have adverse consequences for social and economic stability. It is thus evident that there is a necessity to enhance access to justice and the effectiveness of the civil justice system with the objective of improving the quality of life experienced by those residing in urban areas.

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