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Socio-Economic Conditions of the Urban Poor in Palu City Indonesia

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ABSTRACT

The purpose of this research is to better understand the social and economic elements of the Palu urban community in Indonesia. This research examines two major points of view in the study of sociology: first, dynamic changes in the living structures of the urban poor; and second, changes on a micro scale in connection to the pattern of interactions caused by conflicting values in the social circumstances of the urban poor. This research employs a qualitative technique with a phenomenological approach to investigate the phenomena of the urban poor living in one of Indonesia's provincial capitals. This study's participants are impoverished people with monthly earnings below the poverty line. The total number of respondents is 25, with a wide range of occupations and sources of income. The study's findings indicate that the urban poor's existence in Palu reflects a link between beliefs in their religion's teachings (Islam), which promote a thankful and modest lifestyle to encourage the construction of a peaceful life in the family and in society. While the reality of economic life is still relatively modest, as seen by the occupations, it is difficult to grow since it is only done traditionally without a touch of professional business management, resulting in a relatively low level of revenue in the family. As a consequence, it has been unable to address the main requirements of family members to the greatest extent possible and is relatively undeveloped.

Keywords: Poverty; Urban Society; Welfare; Palu urban community.

INTRODUCTION

As per the United Nation's Report (2014), the world is inevitably becoming more urban. The total urban population in developing countries will double between 2030 to 2045, most of the urban growth has taken place towards the cities. Cities, whether large or small, the whole neighborhoods, city centers, suburban and peri-urban areas offer human

beings the potential, to share urban spaces. Urbanisation in emerging countries is connected with “dependent industrialisation”, characterised by a growth in employment and labour force, erosion of national authority by foreign investment, and capital-intensive manufacturing. The country supports luxury markets; exports are restricted and underdeveloped (Walton, 1998). Emerging countries' governments are starting to support and run their economies for planned development. Enterprises controlled by the government (BUMN) were founded to help in the direction of this process, provide economies of scale, guarantee the growth of critical sectors, and compete on an equal footing with multinational firms. Dams, roads, land reclamation, power, and ports are just some of the major infrastructure projects now underway. The significance of the new “developmental country” cannot be overemphasised (Cardoso & Reyna, 1968).

The urbanisation process influences the growth of cities in developing countries. The urban population has increased due to urbanisation, which is propelled by natural population expansion and migration, or the movement of rural people to cities in quest of a better life. Cities grow and evolve due to urbanisation to meet the needs of an ever-increasing population (Lampard, 1970). Furthermore, the development process influences economic and social growth. The movement of employment from the agricultural sector to non-agricultural sectors such as commerce and industry is one of the economic revolutions. A shift in the employment sector increases a city's economic output (McGee, 1971).

Urbanisation leads to an increase in urban areas, which affects the physical form of cities, not only in major cities but also in smaller towns. Urbanisation results in both constructive and descriptive changes, which are influenced by several factors, such as the city's carrying capacity, especially its physical and economic carrying capacity, the quality of the urban population, especially in terms of education and entrepreneurial skills and local wisdom. In addition to national urban and rural planning schemes (Hussain & Imitiyaz, 2018),

Cities are complex social realities. This is based on several analyses from various points of view. Others believe that the city is a product of human history, and ecological entity, and an economic entity. (Sassen, 2000). Others see the city as a unique way of life, and others view it as a political power centre. In addition, the focus of urban research has shifted dramatically among specialists. Others are concerned with the city's social environment, while others are concerned with the physical environment. Some individuals are captivated by the city's morphology, history, and concerns (Kasarda & Crenshaw, 1991).

Unchecked urbanisation may lead to other, more critical problems; structural poverty is one of them, and it will worsen as urban fragmentation spreads. In addition to the need for employment opportunities and the provision of urban services such as housing, public amenities, and other supporting infrastructure, the urban poor face the need for job opportunities, the availability of urban services such as housing, and the need for other supporting infrastructure as a result of the demands for the expansion of a major city that is expanding in both size and population.

ISLAM, TRADE AND CITY DEVELOPMENT

According to Kamali (2001), Islam must be seen as a religion, a guide for community life, and the primary source of legitimacy for governmental power to embrace civil society in

Muslim countries. In several Islamic countries, civil society consists not of “sovereign” and “free” individuals but of autonomous organizations or communities and their institutions (Jung & Sinclair, 2015). The autonomy of civil society organizations stems from their power, social legitimacy, and socioeconomic structure (Moussalli, 1995).

Islamic Economics is a component of the Islamic fundamentalist movement, gaining prominence in a sizeable percentage of the Muslim world (Bjorvatn, 1998). There have always been differing degrees of extremism throughout Islam. Following the Arab loss in the Six-Day War in 1967, the number of believers in Islamic fundamentalism increased dramatically (Shemesh, 2008). The Islamization of society has shown itself in several ways, including the wearing of headscarves by women, sex segregation in public spaces, and the banning of both alcohol and life (Saktanber, 2006). Almost certainly not, since Mardin (1995) says that the most apparent sign of Islamic extremism is how it affects the economy.

Traders, manufacturers, and shopkeepers who gather in markets, the economically and socially prominent part of the Muslim community, are among the most remarkable contributions to the development of Islamic civilization (bazaar) (Abdullahzadeh, 2004). It is inconceivable to conceive of an Islamic metropolis or city without a bazaar, since the bazaar is the “beating heart” of any Muslim community (Falamaki, 1977). As a region develops, the most significant socioeconomic group is the Muslim merchants who have established themselves in a given city. This organization is now one of the main factors behind the global growth of Islam (Utrecht, 1984; Kuran, 1997). A group of distinguished Muslim intellectuals, especially the *ulama* (religious scholars), emphasize the importance of religion in legitimizing political power (Stiansen, 1995).

The *bazaar* and the *ulama* have forged a relationship based on their shared requirements. While *bazaars* need *ulama* to legalize their commercial activities and train and equip their descendants to manage bazaar economic activities, *ulama* require financial support from bazaars for their religious activities. The existence of the seminary and the fact that these two groups marry members of the opposite group strengthen their bond (Ashraf, 1988).

CONDITIONS OF URBAN POVERTY IN INDONESIA’S MAJOR CITIES

Indonesia has approximately 250 million inhabitants and has seen tremendous urbanisation over the last several decades. The urban population of Indonesia increased substantially from 101, 3 million in 2000 to 135.6 million in 2015. (Rukmana, 2018). This rapid urbanisation has brought up several problems in Indonesian cities, including a lack of funds for the urban poor (Meilasari-Sugiana et al., 2018). In important cities, poverty adds to people’s social fragility (Wilhelm, 2011). The most problematic aspect of the poverty line in Indonesia’s main cities is that it is based on average consumer expenditure on different household consumption products (Hesselberg, 1994). It might be difficult for urban poor individuals to achieve their monthly necessities within a month (Booth, 1993).

In urban regions, housing and education will take more of a family’s financial resources (Shirleyana et al., 2018). This will be evident when comparing rural and urban locations. On the one hand, rural communities have cheap housing and living expenses, but their revenue from agricultural and animal products will be comparable to that of metropolitan areas in terms of quality of life (Firman, 2002). The increasing expenditures may also be attributable to the greater amount of lifestyle alternatives

available to metropolitan households (Das, 2015). The availability of sophisticated items and services in urban regions suggests that urban consumption patterns are more prosperous than rural consumption patterns (Yue, 2011).

Poverty is characterised in several ways. The basic concept highlights material restrictions, which typically include the need for daily food, clothes, housing, and medical care (Satterthwaite, 1997). Poverty is defined in this context as a lack of access to basic goods and services (Latapi & de la Rocha, 1995). Exclusion from society, dependence, and social incompetence are all social requirements. (Beall, 2014). This includes both information and education. Social exclusion is usually distinguished from poverty since it involves political, moral, and economic issues (Desmond & Travis, 2018). Also, urbanising poor people or families would confront social dynamics such as cooperation, conflict, and alterations in social settings (SuárezOrozco, 1987). This compels people to make social adjustments in order to keep their source of income and meet their daily necessities (Thomas et al., 2019).

METHODOLOGY

In this study, qualitative research approaches were applied. Both primary and secondary data sources are used. To obtain primary data, a survey of 25 families, in-depth interviews, and field diaries were used. As secondary data sources, government documents, demographic figures, and academic articles were used. Using secondary data, this paper examines the urbanisation of Palu. The research area was the documentation of the recapitulation of the number of impoverished individuals in Palu City, which was determined through field observations and literature reviews. Tondo Village, Mantikulore District, Palu City, was found to have the highest number of disadvantaged families. Tondo Village, located on the outskirts of the city in the Mantikulore subdistrict, was chosen as the research site. According to field data, there are a significant number of destitute homes in this region.

The choice of the area was deliberate. This was done with the assumption that the area is suited for poverty-related studies. Moreover, the great majority of them are indigenous (natives). The data was collected from many sources, including official statistics from the Central Statistics Agency (BPS) and data from previous research. The purpose of the survey is to evaluate respondent characteristics based on their employment, income, and regional or ethnic origin. In addition, the survey was used to assist researchers in identifying respondents from disadvantaged migrant families based on BPS and demographic status. To dive further into the research case, in-depth interviews were conducted with several respondents from poor migrant families on the forms of social formation and social processes they experienced (Samad et al., 2021). Snowball sampling uncovered information on social formation in terms of possession of the means of production, production relations, and production power. This was done to determine definitively who contributed to the social construction of disadvantaged households.

RESULT AND FINDINGS

1. Reality of Education for Urban Poor Family Members.

Interview findings indicate that the education level of urban poor households in Palu City remains quite low. Except for their children, who, on average, only complete elementary

school. There are individuals who attain a level of education comparable to junior high school, and others who reach the level of high school. This condition is explained in the table below:

Table 1
Informant's Answer the Education Level of their Family Members

No.	Informant's Answer	Amount	Percentage
1.	Primary school	10	40
2.	Junior High School	8	32
3.	Senior High School	7	28
4.	Amount	25	100

Source: Interview Results, September 2021

According to a number of informants polled, only 40% of urban poor family members in Palu City will have graduated from junior high and high school by 2021. Palu City's poor families have trouble going to college because they don't have enough money and because of how the social environment affects their daily lives.

The low degree of education achieved by family members in Palu City's urban poor families is significantly influenced by poverty. The low level of education of members of the fish-selling family is one factor that contributes to their low social status in the daily lives of the individuals in their immediate environment.

The Reality of Religious Community Life

Religion is a crucial and invaluable aspect of the lives of Palu City's urban poor. This is due to the fact that believing and adhering to Islamic religious teachings makes life safer and more peaceful. According to the informants, people who believe that religion is the essential basis of life have substantial commonalities. They must believe it and implement it in accordance with their own abilities. Everyone has the right and freedom to believe in and practise a religion. Religion offers the impoverished urban homes of Palu City both spiritual and physical energy. Additionally, it influences the attitudes and conduct of the members of such homes.

Members of urban poor families see religion as an integral part of everyday life. Therefore, religious values and teachings play a crucial role in shaping attitudes and morality in daily life. The primary reason for the beliefs of urban low-income family members is that they feel that belief and the application of Islamic religious principles in their everyday lives may lead and direct them to a better process of activity and daily life. Members of a family that understand and practise Islamic religious values appropriately and precisely can quickly receive guidance and direction for navigating several aspects of life. According to the source, Mrs. Juleha (52), this is the case:

I, as a mother of children, always teach Islamic religious values to our children, at least when meeting with other people or visiting neighbors' homes. Don't forget to say "assalamu alaikum warahmatullahi wabaraqaatu". This is very important because religion for my family members should not be taken lightly because religion is the rule in my life and my family members' every day. That is why religious values and

teachings are very important for direct actions in everyday life. The main reason that underlies the views of members of the urban poor family thinks so is that with the belief and embodiment of Islamic religious values in daily life, it can lead and direct my family members in the process of activities and daily life in a better direction (Hasil Wawancara, Mei 2021, di Kota Palu).

According to the informant, Islamic teachings have a crucial role in shaping the attitudes and actions of family members. The more knowledge and practise of practising Islamic religious beliefs in urban low-income families, the stronger the social links within their families and the stronger the social contacts of urban low-income family members with their neighbours and members of the surrounding community.

Table 2

These are the responses provided by interviewees. They are listed in the table below:

No.	Informant's Answer	Amount	Percentage
1.	Very important	23	92
2.	Important	2	8
3.	Not important	-	-
4.	Amount	25	100

Source: *Primary Data Processing Results, September 2021*

The answers of the informants listed in the table illustrate that the values of Islamic teachings are fundamental because practising the teachings of Islam is very beneficial in daily life. Members of poor urban families in Palu City often attend religious events carried out by the community in the Palu City area, such as Maulid activities of the Great Prophet Muhammad PBUH, Isra and Mi'raj Hijria New Year celebrations, and other religious activities. This condition shows that active participation in these religious activities is one of the social motivations for increasing the business of selling fish as they have been doing so far.

Reality of Life in the Health Sector

Everyone wants to maintain good health and fulfil the everyday demands of the urban poor and their families. Their health is crucial since it is very advantageous to their economic activity. Suppose the urban poor are unhealthy or afflicted with a disease (illness). In such a circumstance, they will be unable to engage in economic activities that do not provide cash for the family. Ibu Sumiati, who is 52 years old, has corroborated this:

Health for me and my family members is essential in daily life. If my health is disturbed (ill), then I cannot carry out the work of selling fish. Likewise, if a family member gets sick, this condition dramatically interferes with the smooth operation of selling fish so that they do not get the income that will be used to meet their daily needs (interview results, June 2021, in Palu City).

The informant's statement demonstrates how vital health is for the urban poor and their families, since the work of selling fish can only be done well if they are healthy. When their health is impaired (by being ill), the effect on their everyday activities is considerable. In an unwell state (disease), housewives are unable to sell their fish. Consequently, the significance of health in supporting everyday activities for the urban poor was emphasised by all five respondents. The significance of excellent health for housewives, particularly those who sell fish, is that they cannot engage in fish peddling if their health is compromised (sick). This is pretty acceptable since the dominating fish employs a healthy and powerful physical force to perform the activity of selling fish.

When the poor in Palu City encounter health difficulties (sickness), they often seek care at the Community Health Center (Puskesmas). All housewives in this subdistrict who sell fish have been enrolled as BPJS members, so they pay no expenses while seeking treatment at the Puskesmas. In addition to seeking treatment at the Puskesmas, the urban poor often purchase medication at the nearby drugstore or kiosk for ailments like headaches, toothaches, etc.

The Urban Poor Family Traditions of Palu City

One of the traditions or customs of the impoverished in Palu City consists of adherence to the values, norms, and social standards of the surrounding community. The majority of the time, the tradition or custom at issue reveals itself via common ceremonial practises.

Wedding parties, burial ceremonies, festivals, thanksgiving activities, and *hitanan* activities are some of the sorts of traditional rites that the urban poor in Palu City continue to do regularly. This practise or custom is still prevalent and developing in Palu City's core structure of community life. According to the source, Mrs. Sitti, who is 49 years old, expressed the following regarding the traditions or practises that are currently spreading and expanding in Palu City:

There are habits that are still carried out by the people in Palu City in general, including the lives of family members of fish sellers, such as in wedding ceremonies, death ceremonies, thanksgiving activities, salvation, and killing children in the families of existing fish sellers in this village." Whenever there are such activities, community members invite each other and jointly (work together) in the implementation process, especially residents who are neighbours or close family members (interview results, June 2021, in Palu City).

The assertion of the informant indicates that low-income households in Palu City continue to practise traditional weddings, funerals, celebrations, salvation, and penalties. In Palu City, the urban poor are an integral part of society and engage in a variety of social activities. Residents of Palu City live in separate social units and possess the characteristics of a social institution with regard to behavioural norms. The cultural system comprises of everyday human behavior-regulating traditions, norms, behaviours, cultural ideals, and standards.

Beliefs that are passed down through the generations give rise to traditions and customs. Consequently, they are institutionalised in society. Imagine if people's lives and behaviour were institutionalised. It may result in a culture that reflects the ideas and activities of the inhabitants. There will be a separation of daily behaviour into ritualistic ideals or beliefs, such as worship. This condition would encourage the establishment of a

community culture in Palu City since it begins with observable behaviour patterns. This strategy demonstrates that some traditions or customs are a collection of concepts or cognitive systems that function as a way of life that reflects social behaviour patterns and as a tool for comprehending everyday events.

Traditions or traditions that are systems of ideas or concepts are undeniably effective in the daily lives of the Palu City populace as a whole. Nonetheless, if this does not occur, the values of these traditions or practises will be lost and eliminated from the social order of community members within a particular time frame. For traditions or practises to endure and become part of the culture, they must adapt to the abilities of the community members or the manner in which individuals adapt to their living environment.

The Economic Reality Facing Members of Urban Poor Families

The reality of the economic lives of impoverished urban family members in Palu City demonstrates a tight association with the realities of daily social life, both among family members of fish sellers and community members in general. The economic reality at issue is crucial to understand since the following depicts the lives of impoverished urban family members in the coastal regions of Palu City and Palu City:

1. Livelihoods

On the one hand, some Palu City women nurture sources of income for low-income families. On the other hand, they are pushed by the ever-increasing demand to meet the requirements of family members. Due to family circumstances, after their husbands return from fishing, wives of urban, low-income households whose husbands earn a career as traditional fisherman quickly sell the fish obtained by their husbands. This is according to the 52-year-old informant, Mrs. Juleha, who stated:

I work as a fish seller because my husband is a fisherman who goes fishing every day at sea, leaving at around 06.00 and returning at around 12.00 WITA. When my husband returns from fishing, if I get a fortune from the catch, I immediately sell it around in residential areas in the Palu City Region on average from 12.00 until the afternoon. The time I spend selling fish is uncertain, depending on the number of buyers. The more people who buy the fish I sell, the sooner I go home; but if the fish I sell are less interested, then I usually come straight to the houses I subscribe to offer them (interview results, July 2021, in Palu City).

Indeed, such internal conditions in the family make it very possible for every housewife to peddle fish caught by their husbands because they do not need any more business capital. The fish their husbands catch every time they go down to the sea are sold by their wives, so the price is relatively low and is still in the category of freshly caught fish. This condition drives the high interest of buyers because, apart from the low price, the condition of the fish being sold is also fresh. Unlike the other urban poor, widows and their husbands are not fishers or have other livelihoods. People whose husbands are not fishermen and who are widowed in the sale of fish still need business capital before they can sell fish. On average, the fish they sell are bought from the catch of neighbouring fishers or bought from fishers in Mamboro Village, Palu City.

The main reason the urban poor, widowed, and whose husbands are not traditional fishermen in the City of Palu are engaged in this work is to encourage them to meet the

needs of family members, which are increasing day by day. This was confirmed by informant Mrs. Halima (53), who stated:

I have been making a living as a fish seller since the 2000s, and the fish I sell on average are fish that I buy from neighbouring fishermen. When the neighbouring fishermen don't get the catch, I have to buy it from fishermen in Mamboro by preparing the capital in advance—used to pay the fisherman who owns the fish. I do this job of selling fish because it is driven by the family's economic condition, namely in order to meet the various needs of family members every day. Alhamdulillah, with the work that I have been working on so far as a fish vendor, the benefits are very large for the daily living expenses of family members “(interview results, July 2021, in Palu City).

The informants' narratives above illustrate that even though the work as fish vendors is carried out by housewives who are widows or whose husbands are not fishermen, they still need business capital to buy fish from the fishers and then sell them. The results from the sale of fish have a tremendous impact on meeting the daily needs of family members.

2. Urban Poor Families' Income

Economically, every job accomplished and done well tends to give good results for the perpetrators. Likewise, some housewives in Palu City are engaged in the work of selling fish. The income earned by housewives from working as fish vendors is adequate according to their standards, although the income they earn is highly dependent on the conditions of the fishing season. When the fishing season arrives, the traditional fishers in Palu City, on average, get quite a lot of fish. However, the fishers' catches are relatively low when the lean season arrives.

These conditions have a tremendous influence on the catches obtained by the fishers, which automatically also affects the results of fish sales made by homemakers. During the fishing season, the catches of fishers are relatively large, so it positively affects the income earned by the urban poor in this village. However, in the lean season, the catch of fishers is relatively lower, so the income of the urban poor is also relatively decreased. This is as told by the informant, Mrs. Sumiati (52 years old), who said that:

“In fish season, my husband usually gets quite a lot of fish, so I also sell a lot of fish. However, during the fish shortage season, my husband does not catch enough fish, and usually only neighbours and residents buy the fish in their home environment. If I do not get enough fish from my husband's bait, my income from selling fish is also tiny. In contrast to the situation during the fishing season, the fish I sell are quite a lot, so the income I get is also quite a lot (interview results, August 2021, in Palu City).

Looking closely at the informant's narrative illustrates that the income of housewives obtained from fish vendors is highly dependent on the condition of the fish season. In addition, incomes among the urban poor vary due to the business capital factor in selling fish, especially for housewives whose husbands are not fishermen or widows.

Many of whom are widowed and whose husbands are not traditional fishermen in Palu City, the urban poor need business capital to buy fish from other fishers. Meanwhile, the business capital for selling fish to housewives is relatively low, so they cannot sell fish from time to time due to a lack of business capital. If it is calculated that the average

income of the urban poor in Palu City each month is quite varied or varies from one fish vendor to another.

Table 4

The findings of the research indicate that the information included in the table which can be found here:

No.	Informant's Answer	Amount	Percentage
1.	Less than \$ 70	17	68
2.	\$ 75 – \$105	3	12
3.	Up to \$ 105	5	20
4.	Amount	25	100

Source: Primary Data Processing Results, September 2021

Paying close attention to the average monthly income obtained by the urban poor in Palu City, as described in the table, shows differences. Informants with a monthly income of up to \$105 earn only about 20% more. Likewise, those who earn between \$75 and \$105/month are only 12 percent. Those earning less than \$70 per month can save up to 60%.

Based on these facts, it can be said that the level of income earned by the urban poor every month is still relatively low because the average family member who must be financed in each poor urban household is more than five (5) people. As a result of the low level of income, making it difficult for members of the urban low-income family to improve the standard of living of their respective family members, it is also impossible to compete in terms of business development or livelihood as fish vendors.

1. Utilization of Income Obtained from Fish Sales

Even if the average income from selling fish for low-income urban households in Palu City is still relatively modest, they are constantly grateful for the everyday struggles their men who fish in the water and wives who sell fish in residential areas undergo. Similarly, women whose husbands are not fisherman or who are widows are obligated to use their greatest effort to ensure the survival of their respective family members. 52-year-old Mrs. Juleha describes this:

All the income earned from selling my husband's fishing rods is used to buy various needs for family members, especially food, clothing, and repairing their house. Moreover, the needs of family members are increasing day by day, while the price of goods is also getting more expensive, making it difficult for our family to buy them. We can do it simply and live as if according to the abilities and conditions that exist (interview results, August 2021, in Palu City).

The informant's statement illustrates that the results obtained by the urban poor in Palu City are mainly used to meet the basic needs of family members. However, it is not sufficient for other family members with higher socio-economic status. Conditions that occurred in the lives of members of urban low-income families like that until now are still

quite alarming because of the various limitations and simplicity they experience due to their relatively low income.

The findings demonstrate that low-income urban families in Palu City need specific products to suit their daily needs. Typically, the monthly salary is insufficient to cover the cost of numerous daily necessities. This circumstance resulted in debt bondage with the proprietors of specific commodities, who were, on average, mixed dealers at nearby kiosks. Mrs. Sitti, who is 49 years old, explains:

Usually, the cost of meeting daily needs in my family is more than the income I get from selling fish to buy rice and other necessities.” Thankfully, a neighbour selling mixed goods at the kiosk still believes in taking the goods first, and then, after receiving the new money, I go and pay.” (interview results, August 20, 2021, in Palu City).

Indeed, the urban poor’s circumstances of all constraints and lack of money have resulted in debt servitude on the one hand, and the dynamics of rising demand on the other. In truth, the situation encountered by urban low-income family members is a socio-economic reality that demands the attention of different parties, particularly the Palu City administration, to serve as the primary focus of development efforts.

CONCLUSION

The educational attainment of family members affects the level of poverty in urban homes in the area under study. The low level of education of urban family members is one factor contributing to the low social status of the urban poor. However, most members of Palu City’s urban low-income families regard faith and religion as an integral part of their daily lives; thus, religious values and teachings are critical for directing attitudes and morals in daily life. Urban low-income family members hold these ideas mostly because they believe in and embody Islamic religious values in their daily lives, which helps them to lead and direct them to better activities and daily living processes.

When Palu City’s urban poor have health problems (illness), they often seek treatment at the city’s public health centre (Puskesmas). The majority of housewives who sell fish in this subdistrict have signed up for health insurance (BPJS), so they incur no out-of-pocket expenses when they visit the public health centre. In addition to getting care at the Puskesmas, the urban poor often buy medicine from the neighbouring pharmacy or kiosk if they have a headache, toothache, etc. In the meantime, widows in Palu City whose husbands were not traditional fishermen need capital to buy fish from other fishermen. In comparison, the commercial expenses connected with selling fish to the poor are relatively low. The average monthly income of low-income city dwellers in Palu City varies from one fish vendor to the next.

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