Sharia housing, sustainable communities and civic pluralism in Surakarta

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Abstract. The spread of sharia housing in Indonesia presents various problems, one of which is the problem of civic pluralism in big cities. It is undeniable that sharia housing, which requires its residents to be Muslims, encourages the formation of uniform religious-based communities that tend to foster group exclusivity. Pluralism and multicultural society, which become the Indonesian state's identity, find their challenges in facing this homogeneity of identity. This paper analyzes the problem of space in the city of Surakarta, which is currently facing the phenomenon of homogeneity of new communities through sharia housing. The data are obtained through in-depth interviews and participatory observation to the developers and Sharia housing buyers in Surakarta. Using an analysis of sustainable communities, civic culture and civic pluralism, this paper finds that the politics of space in Surakarta that emerged from sharia housing development raises new problems, namely the integration of citizens into the local power structure. Sharia housing that develops homogeneity of religious-based communities is a threat to pluralism of space in Surakarta's urban space in particular and Indonesia in general.

1. Introduction
The goal number eleventh of the United Nation Development Program’s Sustainable Development Goals is sustainable cities and communities. This goal presupposes urban life formation, which will be inhabited by 6.5 billion people by 2050 [1]. Therefore, human beings in the world are expected to better transform their urban life in the future.

One of the problems that occur is the increasing population and migration, especially in third world countries. Not only economic and environmental problems that arise, but also urban social problems such as community resilience and civic pluralism. In Galston’s perspective, civic pluralism is understood as recognition and toleration of multiple reasonable conceptions of good citizenship [2]. Since it deals with the people’s diversity, civic pluralism will likely bring about the civic culture presupposing the accommodation of differences in society such as differences in race, religion, skin color and culture [3]. In similar notion, Chaplin [4] argued that civic pluralism allows very diverse lifestyles and behaviors to co-exist within the same political community. Urban city life where residents come from various suburbs and unite in a dense city life necessitates the meeting of many of these differences. The management of people's lives must be well organized and managed to achieve sustainable communities.

The formation of civic pluralism will likely lead to the emergence of sustainable communities which are
defined as “places where people want to live and work, now and the future” [5]. In this place, the diversity of the existing and future residents is accommodated and they are encouraged to contribute to their life quality. Sustainable communities are also believed to be “safe and inclusive, well planned, built and run and offer equality of opportunities and good services for all” [6].

One of the issues that arise in the problem of civic pluralism in urban cities is the flourishing of exclusive communities that live in groups and create boundaries between the group and those outside it. Among them are religious-based communities that are currently thriving through the construction of sharia housing in various cities in Indonesia, one of which is in the Surakarta - Central Java region. Religion-based housing by providing conditions such as occupant homogeneity, homogeneous environment and financial transactions that follow religious law has created a community with a new identity in the middle of the city.

Through an analysis of sharia housing in the city of Surakarta, this paper seeks to see if there is an opportunity for a civic pluralism to be developed in sharia housing, both by the developer and its residents. Civic pluralism that accommodates various differences in society becomes the foundation for the realization of an inclusive society resilience in the midst of an urban city life filled with social challenges.

Studies on sharia housing so far are still focused on the analysis of the model of financial transactions being implemented [7][8][9][10][11][12] and in the Islamic law perspective as the textual basis for the formation of sharia housing concept [13][14]. Yet, there are still limited studies of sharia housing focusing on social problems in society. The studies on sharia housing in social perspectives were conducted by Elanda [15], viewing the phenomenon of sharia housing as a form of religious accommodation. Another study was conducted by Arifin [16] who argued that sharia housing in which he analyze in Yogyakarta as a kind of political space which the developers have certain motives both for business and ideology development. This paper intends to examine sharia housing from social analysis by using the perspectives of civic pluralism and sustainable communities formed in the midst of Surakarta's urban society.

2. Method

2.1. Case study location and period
The research in this paper was conducted in Solo Raya which includes Surakarta, Sukoharjo, Boyolali, Karanganyar and Klaten districts. Surakarta is used in the title because the title Surakarta to name some of these areas is more common and popular than Solo Raya. The reason for choosing this location is because the growth of sharia housing in Surakarta has increased significantly in the last five years. Currently, there are around thirty-five sharia housing scattered in the area. This research was conducted from May to August 2020.

2.2. Data collection and analysis
This research is a qualitative study by applying in-depth interviews and observatory participation to four developers and ten buyers as well as residents of sharia housing in Solo Raya. The data are analyzed through an interactive model with three levels of analysis: data reduction, data display, and conclusion [17] and validated by the triangulation method by using multiple data sources to produce understanding. The data obtained in this study were analyzed using the theory of sustainable communities and civic pluralism to obtain a comprehensive picture of participatory and inclusive urban spatial planning problems in Surakarta.

3. Results and discussion

3.1 Selling Sharia in Housing Context
Our study found that in marketing sharia housing, developers attract the attention of potential consumers with three main offers, namely payment with a non-usury financing model, sharia environment, and sharia community. These three things are the main focus of sharia housing developers and marketers they have tried to offer their products to their targeted consumers. Some examples of sharia payments
offered by sharia housing developers are housing sale and purchase transactions without banks, usury, interest, fines, confiscation and vanity contracts (one sale and purchase transaction), as has been done in several sharia housings in Surakarta such as Isyara Residence, Tegsya Residence, Griya Sakinah, the Cordoba Islamic Village, Al-Madani Village, and Dar Al-Iman. According to them, these houses campaign for sale and purchase transactions according to them according to Islamic law and bring blessings to the lives of both the developers and the buyers.

Figure 1. One of sharia housing ads promoting sharia transaction in Surakarta saying no bank, no usury, no fines, no confiscation, no insurance and no Bank of Indonesia’s checking [18].

In addition to buying and selling transactions that are promoted as being in accordance with sharia rules, we also found that the developers offer a sharia environment that provides Islamic facilities that can encourage the formation of an Islamic atmosphere in the housing. These facilities include a mosque inside the housing, a place for the Koran such as a tahfidz house, routine recitation activities and Islamic sports facilities such as an arrow field.

Furthermore, the developer also offers an Islamic community that their housing buyers will interest in. Slogans such as quality neighbors, Islamic communities and neighbors of faith are advertisements that are promoted by developers to attract buyers. They argued that residents who all have the same identity, namely Muslims, will make it easier for them to develop the Islamic lifestyle they aspire to. In line with the developer, some residential residents also emphasized that their reason for buying sharia housing is that they have an Islamic environment and community that will affect their children’s future.
If we look at the perspective of inclusive development, the community model as developed by sharia housing leaves questions related to the model of integration and synergy with local communities around sharia housing and local policy makers. Integration and synergy are the keywords for sustainable urban development [20]. Integration means a connection between the new community and the old community. Meanwhile, synergy emphasizes the aspects of utilizing assets owned by the new community with assets controlled by the old community. That way, there is cooperation and mutual trust.

These aspects of integration and synergy arise into questions because Sharia housing managers’ community development model does not show these two things. From the observations made, there is no concept of how housing relates to the surrounding community. We argued that the existence of a mosque provided by a housing developer is acceptable, but in fact this can be a blunder because the residents of housing do not have the opportunity to socialize with the surrounding community, which can usually be done, for example, together at a mosque in the community around the housing. The existence of complete religious facilities in the housing can actually prevent residents of housing from interacting with residents outside the housing.

My study found that prospective residents or buyers are mostly migrants looking for a place to live in a location not far from the location where the nomads work. The emergence of sharia housing that offers sharia facilities and communities can make urban communities exclusive and not integrated with local communities or indigenous people. By looking at the community development model offered by sharia housing developers, it can be seen that there is no community competence in the context of development participation and involvement in the wider community that is inter-religious and cultural. Exclusive facilities offered to prospective buyers who are too specific may in the future actually hinder inclusive development, which is one of the current development approaches being undertaken by the government.

One of the worrying impacts is strengthening the exclusive lifestyle in urban communities due to the large number of activities and facilities provided in sharia housing. Indeed, there is no prohibition for developers to provide complete facilities, but this needs to be balanced with the approach and concept of socialization that allows housing residents not to be confined by their interactions only in housing and to ignore the community and conditions outside the housing.

### 3.2 Sharia Housing in the Context of Civic Pluralism

The absence of adequate concepts and approaches related to integration and socialization of housing residents with local communities is a challenge for the development of a civic pluralism. Civic pluralism which promote the accommodation of the differences among society will potentially bring about the civic culture which is understood as a social condition indicated by the strengthening of the elements of cooperation, mutual trust, tolerance and participation among communities in an area [3] so that the sustainable communities can be likely achieved.

Suppose we use this perspective to understand the community development model carried out by
sharia housing developers. In that case, there is a real threat related to community development in a pluralistic society. Our study found that there is no concept offered by sharia housing developers to integrate housing residents with the surrounding community. In contrast to rural communities' origin, which are usually bound kinship or ethnicity, the model of housing community ties is usually loose and not tied to any particular primordial basis. The only possible bond in housing residents is sharia life as the developer offers to attract potential buyers of sharia housing.

From our study, we argued that this condition certainly needs to be a common concern. The main demand for the success of the culture of citizenship is social equilibrium, which is marked by, for example, strong cooperation, mutual trust and the willingness of citizens to share and be involved in development. The absence of these characteristics in the concept of sharia housing community development can create new development problems due to the low citizenship culture. This low culture of citizenship has the potential to hinder development at the local level and threatens sustainable urban development, which requires integration and synergy. Condon [20] sees that residential forms that use a gate system do provide comfort, but on the other hand, this gate concept makes communities in settlements unable to integrate with their surroundings.

3.3. Sharia Housing and the Challenges of Building Inclusive Community Competencies

The presence of sharia housing in urban and suburban areas presents a challenge in itself related to building inclusive community resilience. The main characteristic of an inclusive society's resilience is the ability to utilize and develop assets that are owned to contribute actively and positively to a more diverse society, from a social, cultural and economic perspective [21].

Our study found that the community of residents living in sharia housing can be categorized as an established and a strong community in terms of asset ownership. The existence of various adequate facilities supported by strong infrastructure makes the community capital in sharia housing strong. The challenge is how this capital can be utilized by the surrounding environment so that the sharia housing community can contribute to an inclusive life and can be integrated with the community around the sharia housing.

Conversely, we argued that if the Sharia housing community's facilities and assets are only used exclusively by residents of sharia housing, then this has the potential to hinder the realization of inclusive community governance and sustainable city development. As a new community, the developer and the community of sharia housing residents should better establish positive communication and interactions with local communities around sharia housing.

Apart from asset utilization, this study also found another aspect that needs attention: the collective action of the sharia housing community. This collectivization is a challenge for individuals who live in sharia housing. This is because the individual residents in sharia housing come from various regions with various customs and habits. The demand to become a community within the Sharia concept framework as developed in the sharia housing cluster is certainly not easy. If the sharia housing community is not solid to be a united sharia housing community, it is certain that this sharia housing community fails to integrate and synergy with local communities around sharia housing. Therefore, the goal of the emergence of sustainable communities will likely still far to reach.

4. Conclusion

Sharia housing that thrives in urban cities leaves a question on the issue of sustainable cities and communities as a part of the Sustainable Development Goals. The question lies in whether sharia housing develops a civic pluralism accommodating the residents’ diversity as well as encourage the formation of civic culture that requires cooperation, participation and mutual trust in urban society.

Of the property products offered by developers, sharia housing faces challenges to the commitment of civic pluralism because the products offered tend to build an exclusive homogeneous community. Whereas sustainable cities and communities require integration and synergy and participation to create an inclusive urban society.

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