

### TOWARDS PROSPEROUS HOUSING: CONSTRUCTION of An ISLAMIC HOUSING CONCEPT WITH A *HAYATAN THAYYIBAH* PERSPECTIVE

**Budiyono Santoso<sup>1</sup>, Ahmad Jalaluddin<sup>2</sup>, Aunur Rofiq<sup>3</sup>**

<sup>1</sup> STIES Riyadlul Jannah Mojokerto, East Java, Indonesia

<sup>2,3</sup> UIN Maulana Malik Ibrahim Malang, East Java, Indonesia

<sup>1</sup>[budiyonosantoso@rijan.ac.id](mailto:budiyonosantoso@rijan.ac.id), <sup>2</sup>[djalaludin@akuntansi.uin-malang.ac.id](mailto:djalaludin@akuntansi.uin-malang.ac.id), <sup>3</sup>[aunur@uin-malang.ac.id](mailto:aunur@uin-malang.ac.id)

#### **Abstrak**

Kajian kesejahteraan masih didominasi oleh aspek materialistis dalam teori kesejahteraan dan mengingkari aspek spiritual dan unsur spiritual. Meskipun aspek spiritual merupakan hal penting yang mempengaruhi kehidupan manusia dalam segala aspek, namun penelitian ini bertujuan untuk mengeksplorasi dan mengembangkan konsep atau model kesejahteraan dalam perumahan yang dikembangkan berdasarkan perspektif kesejahteraan Islam Hayatan Tayyibah. Konsep hidup sejahtera dieksplorasi melalui pendekatan fenomenologis. Islam, yaitu suatu bentuk metodologi perancangan yang dikembangkan berdasarkan paradigma Islam. Penggalan data menggunakan metode wawancara, observasi, dan dokumentasi. Informan terdiri dari informan yang berpengalaman luas dan berpengalaman. Analisis data dilakukan dengan mendeskripsikan makna tekstural dan struktural, kemudian dilakukan sintesis untuk menciptakan gambaran universal dari fenomena yang diteliti. Temuan penelitian menyimpulkan bahwa pembangunan kesejahteraan pada perumahan syariah disebut sebagai “kemakmuran prima”. Kesejahteraan ini terdiri dari tiga aspek utama: pribadi, lingkungan sosial, dan perusahaan pengembang perumahan. Aspek personal menyoroti kondisi fisik dan mental individu, termasuk dimensi fisik dan spiritual. Lingkungan sosial berkaitan dengan kenyamanan, kesehatan, dan hubungan sosial dalam perumahan, sedangkan aspek pengembang perumahan menekankan pada kondisi usaha dan lingkungan perusahaan pengembang. Dengan kata lain, penelitian ini tidak hanya menilai kesejahteraan dari sudut pandang individu tetapi juga mempertimbangkan aspek sosial dan korporasi. pengembang dalam konstruksi kesejahteraan konteks perumahan Islam.

**Kata kunci:** Fenomenologi Islam, Kesejahteraan Islam, Perumahan Islami, *Hayatan Thayyibah*,

#### **Abstract**

*Welfare studies are still dominated by materialistic aspects of welfare theory and deny spiritual aspects and spiritual elements. Even though the spiritual aspect is an important thing that influences human life in all aspects. This research aims to explore and develop a concept/model of welfare in housing which was developed based on the Islamic welfare perspective Hayatan Tayyibah. The concept of living well-being Thayyibah is explored using a phenomenological approach Islam, which is a form of design methodology developed based on the Islamic paradigm. Data mining uses interview, observation and documentation methods. The informants consisted of knowledgeable and experienced informants Data analysis was carried out by describing tectural meaning and structural*

Budiyono Santoso, et.al, Towards Prosperous Housing: Construction of An Islamic Housing Concept With A Hayatan Thayyibah Perspective

*meaning, then carry out a synthesis to create a universal description of the phenomenon under study. The research findings conclude that the construction of welfare in Islamic housing is referred to as "prime prosperity". This welfare consists of three main aspects: personal, social environment, and housing development companies. The personal aspect highlights the individual's physical and mental conditions, including physical and spiritual dimensions. The social environment is related to comfort, health, and social relationships in housing, while the housing developer aspect emphasizes the business conditions and environment of the developer company. In other words, this research not only assesses welfare from an individual perspective but also considers social and corporate aspects developer in welfare construction Islamic housing context.*

**Keywords:** *Islamic Phenomenology, Islamic Welfare, Islamic Housing, Hayatan Thayyibah.*

## **Introduction**

In economic studies, study of well-being tends to refer to a materialist perspective. This perspective thus denies the connection between human needs and spiritual elements, or positions spiritual elements as only complementary. In the practice of economic activities, this approach tends to emphasize materialistic aspects which ignore moral, spiritual, social, psychological and other aspects (P3EI, 2014).

Likewise, in economic studies in the property sector, such as residences, the concept of welfare used is still dominated by a materialistic perspective. Dokoushkani, for example, in his study stated that factors that are directly related to welfare in residential areas, namely geographical location, availability of facilities and services (education, health and economy), prevention of outdoor noise pollution, appropriate size of indoor space in the house, appropriate lighting, appropriate use of sunlight, appropriate colors indoors, adequate ventilation, good green spaces both indoors and outdoors and appropriate division of space in relation to the number of occupants and their needs (Dokoushkani et al., 2014).

Materialistic indicators are also visible in welfare surveys in housing in New Zealand. Equality in housing is determined by indicator home ownership status, affordability of rental and purchase prices, suitability of housing which includes type of residence, physical condition, housing facilities, freedom from crowds and environmental conditions surrounding the residence (Milligan, Fabian, Coope, & Errington, 2006, p. 117).

Therefore, inner well-being in housing is dominated by that view where religious values or spirituality as an integral part of the concept of welfare. This is of course contradictory to Islamic concept of prosperity which is holistic and comprehensive, referring to welfare which includes material, spiritual, moral and socio-economic aspects in this world and the hereafter (Chapra, 1995a, p. 6; Sharif Chaudhry, 1999a).

Therefore, the welfare perspective in housing development for Muslim communities should also refer to the Islamic welfare perspective which integrates their knowledge and actions with Islamic values (Sodiq, 2015). Remembering Islamic housing as one of the business products in the property sector that carries an Islamic identity, it should be developed with reference to the holistic Islamic welfare concept, which combines religious values in every component of its development. Apart from that, Islamic housing can also be a means and at the same time reflect the welfare of a Muslim, which includes physical and mental and spiritual aspects.

Therefore, this research seeks to explore and explore the concept of living well-being (Thayyibah) interpreted and represented in Islamic housing development, which integrates Islamic values in its development. Research carried out in housing De Prima Malang is the largest Islamic concept housing complex in Malang City. An attempt to explore the concept of welfare done by adoption phenomenological methodology in Islam which is used by Niswatin (Niswatin, 2014). Islamic phenomenology is seen as a methodology which has a paradigm that is in accordance with Islamic principles (Triuwono, 2003). So the research results are expected to be more holistic, cover self-awareness (action motivation) and also historical awareness (revelation) and praxis (rules that

move people) in constructing Islamic housing development concepts based on Islamic perspectives and values.

Thus, novelty in this research lies in two aspects, namely the methodology and the resulting formulation. From a methodological aspect, this research uses approaches and methods that are in accordance with an Islamic perspective, namely Islamic phenomenology. As for the formulation aspect, this study attempts to describe and formulate the concept of *thayyibah* living welfare in Islamic housing.

Human well-being is an ambiguous concept. This concept does not have a universally accepted definition. Equality too has many, and often competing, interpretations. Because human welfare cannot be observed directly, welfare cannot be measured directly either. In this context, Susan Hird, as quoted by Milligan, conducted a survey of various literature on well-being and quality of life, Hird found that the words well-being and quality of life are often, but not always, used interchangeably. He also notes that across disciplines and studies there is no general agreement regarding a standard definition of well-being, or how it can be measured. Furthermore, terms such as quality of life, well-being, standard of living, utility, life satisfaction, prosperity, fulfillment of needs, development, empowerment, expansion of capabilities, human development, poverty, land and, most recently, happiness are frequently used. The conceptualization of human well-being has evolved over time (McGillivray & Clarke, 2007; Milligan et al., 2006).

The concept of welfare and how to interpret this concept is not static. The concept of welfare has changed over the last 50 years. The concept and meaning of welfare has gradually moved from an economic perspective to a multidimensional perspective, from a narrow perspective to a broader perspective. (McGillivray & Clarke, 2007). Next, well-being concept applied in Millennium Development Goals (MDGs), which was adopted by the international community at the UN Millennium Summit in September 2000 (McGillivray & Clarke, 2007). In recent developments the concept of welfare has been adopted United Nations to prepare Sustainable Development Goals (SDGs) (Pichon, 2023).

However in general, discourse regarding welfare Which There is Tends to the perspective of materialism and hedonism, welfare is interpreted as a condition where humans have material abundance (not just sufficient). This perspective thus denies the connection between human needs and spiritual elements, or positions spiritual elements as only complementary. In this view, prosperity will be achieved automatically when personal freedom, political freedom, economic freedom and freedom of thought can be achieved and guaranteed. In the practice of economic activities, this approach tends to emphasize materialistic aspects which ignore moral, spiritual, social, psychological and other aspects. (Center for the Study and Development of Islamic Economics (P3EI), 2014)

Di the other side, kThe concept of welfare in an Islamic perspective is different from the conventional concept of welfare. DiIn the Islamic view, welfare is seen from a holistic perspective. Welfare in Islam, which is the goal of economic activity, refers to welfare which includes material, spiritual, moral and socio-economic aspects in this world and the hereafter. At the micro level, well-being refers to a situation in which an individual can meet his basic needs, enjoy the freedom and pleasure necessary for his spiritual and material progress. (Sharif Chaudhry, 1999b).

In Umer Chapra's view, the concept of human well-being in Islam has its own basic concept, namely the concept of *falah* and *hayat thayyibah* (good life). *Falah* is literally interpreted as success, victory, or glory, while *hayat thayyibah* is interpreted as a good life (Chapra, 1995b, p. 6).

Chapra further stated that the realization of a good life (*hayātan thayyibah*) and prosperity (*falah*) is related to *Maqāshid al-syari'ah* (goals of *shari'ah*). Because the concept of *maqāshid* contains all the things necessary to realize *falah* and *hayātan thayyibah* within the boundaries of the *shari'ah*. Based on the *Maq* concept *tashid al-syari'ah* proposed by al Ghazali, Chapra stated that all economic activities, both the allocation and distribution of resources must be directed within the framework of realizing and fulfilling the need for the preservation of faith, life, intelligence, offspring and wealth (Chapra, 1995b, pp. 7–8)

Thus, the fulfillment of all these needs will make all members of the present and future generations calm, comfortable, healthy and efficient, and able to contribute richly to the realization

and continuation of *falah* and *hayātan thayyibah*. Any allocation and distribution of resources that does not help realize *falah* and *hayātan thayyibah* does not reflect wisdom, and cannot be considered efficient or equitable.

From Chapra's explanation above, it can be understood that the concept of *hayatan thayyibah*, as a goal in economic activity can only be realized by realizing the needs contained in *Maqhasid Syari'ah*, namely the maintenance of faith, life, intelligence, offspring and wealth. So, *Hay conceptatan thayyibah*, or prosperity in the Islamic view, is not only related to material things, but is more comprehensive (holistic) including material and spiritual aspects.

Parallel to Chapra's explanation, Yusuf Qardhawi also stated that the fulfillment of physical and spiritual aspects is an absolute requirement for the formation of a good life (*Hayatan thayyibah*). These two aspects complement each other. The good life (*Hayatan thayyibah*) is a form of implementation of Islamic economic concepts. Islamic economics apart from having a divine dimension (*ilahiyyah*) also has a humanitarian dimension. Divine dimension is represented in the economic concept which has its starting point from Allah, the goal is to seek Allah's approval, and the methods do not conflict with His *Shari'a*. Economic activities, including production, consumption, exchange and distribution, are tied to divine principles and divine goals (Qardhawi, 1997, p. 25).

Qardhawi further stated the elements or pillars of a good life in question. The two elements are material elements and spiritual elements. So, to create a good life these two elements must be fulfilled. The material element in this context is all of God's gifts in the form of good things (*thayyibah*) which is bestowed upon humans. Thus, the material elements in a good life are related to the human condition in enjoying various material things that are permitted by Islamic teachings. Qardhawi, on the basis of the *Qur'an* and *Sunnah*, explains the good things of material life, which is also a test for a Muslim, namely: (Qardhawi, 1997, pp. 68–79)

1. Food And drink
2. Clothes And jewellery
3. Place stay
4. Vehicle
5. Life husband and wife (biological pleasure)
6. Game (entertainment)
7. Beauty And jewellery

Meanwhile, according to Qardhawi, the spiritual aspect or spiritual element in a good life is related to the inner condition or mental attitude of humans in facing their lives. This takes the form of peace of mind, spaciousness and peace of mind.

Theoretically, there are two approaches to understanding Islamic housing. The first understands Islamic housing as a product of Islamic society, or Islamic culture, while the second approach sees Islamic housing as a reflection of Islamic values and basic principles. This second perspective is more widely used and considered more appropriate, because Islamic cultural products are not necessarily based on Islamic values (Utabertha, 2004).

Almulla Hwaish definitively put forward his meaning of Islamic houses or housing. Almulla Hwaish defines the word house as “the *habitable and comfortable place to live in harmony without any problems*” (a comfortable and adequate place to live in harmony without problems). Meanwhile “Islamic house” means:

*“a house with the values of Islam which is started from good intentions, a clear philosophy and a conception that reaches the completion of the construction of the building according to Islam c teachings”*. (Almulla Hwaish, 2015)

In Arab culture, a house is called “*sakan*” which is a reference to the word “*sakinah*” which means calm, which is mentioned in the *Koran*. Yusuf Qardhawi, as quoted by Hwaish, defines a house as “a place for someone to take shelter from the weather, restrictions and pressures of society, and a place to rest the body and mind”. This definition is based on the function of the house mentioned in the *Koran*, *Surah An-Nahl* verse 80 (Almulla Hwaish, 2015):

“And God made for you your homes as a place stay and He make for You houses (tents) of animal skin livestock that you feel light (carry) it at times you walk and your time reside and (He also made it) from feathers sheep, camel hair and goat hair, tools household and jewelry (that you wear) until time certain)”

From this definition it can be seen that one of the functions of a house is to shelter from the weather, rest the body and mind and also as a place to protect privacy. Apart from that, Almulla Hwaish also stated another function of the house, namely as a place for expression and strengthening family relationships (Almulla Hwaish, 2015, p. 89). Regarding the function of the house, as a place to live as mentioned above, Arifin Ilham explained several functions of the house according to Islamic teachings, namely: (Arifin Ilham, 2014)

1. *Al-musholla*, this means the house functions as a place of worship
2. *Al-madrasah*, the house as a place to educate children and family members
3. *Al-Junnah*, the house functions as a guard (fortress) to protect the family from the dangers of disease and social destruction.
4. *Al-maskanah*, the house as a place to relax or rest the body and mind
5. *Al Maulud*, means a place to reproduce offspring
6. *Al-markaz*, meaning the house functions as a center of concentration to prepare a strong generation
7. *Al-mahya-us sunnah*, related to the function of the house as a place For turn on the sunnah deeds of the Prophet, such as method eating, drinking, etiquette connection husband and wife, and so on.
8. *Al Marham*, means a place to glorify and interact socially with neighbors, friends and each other.

Thus, Islamic housing should be a house that can carry out these functions. And the spatial arrangement and architectural implementation support the function of the house. And more importantly, the house can serve all the functional needs of all its residents and is suitable for the owner's lifestyle and culture.

Access to adequate housing is a basic human need. This is confirmed by the United Nations in Article 25 (1) of the Universal Declaration of Human Rights. On a purely physiological level, housing functions as a place to live and a place to sleep. But housing can also fulfill people's psychological needs. As part of human daily life, housing can affect human living standards and quality of life. Home can provide a sense of security and is the center of their activities. Home is also the basis for building sustainable memories, as well as a sense of position and social fulfillment (Milligan et al., 2006b, p. 115)

Meanwhile, indicators and measures for assessing the feasibility and welfare of residential areas are varied. However, in general they still use materialistic measures. In Indonesia, welfare in housing can be seen in the people's welfare indicator report issued by the Indonesian Central Statistics Agency (BPS-RI). In this report, BPS stated that housing and the environment are important indicators of welfare. In the BPS perspective, welfare indicators in housing (residence) can be seen from three aspects, namely (1) construction, materials and interior quality, (2) environmental infrastructure, and (3) social order of the surrounding environment.

Construction indicators, materials and interior quality are used to assess the condition and quality of floors, roofs, walls and floor area per capita. Completeness of environmental facilities, sources of lighting, clean water and latrines are indicators of environmental infrastructure aspects. The next aspect uses indicators of ownership status (rental, ownership, official residence) (Badan Pusat Statistik, 2018, p. 148). In developed countries such as New Zealand, well-being in housing is identified in six dimensions of housing adequacy, all of which have the potential to influence household well-being. These six dimensions are affordability of rental and ownership costs, comfort, livability, security of ownership, freedom from crowding and freedom from discrimination (Milligan et al., 2006b, p. 115).

The tendency to use materialistic measures to assess welfare in housing also occurs in studies related to welfare in housing. Dokoushkani, for example, in his study stated that factors are directly

Budiyono Santoso, et.al, Towards Prosperous Housing: Construction of An Islamic Housing Concept With A Hayatan Thayyibah Perspective

related to welfare in residential areas. These factors are geographical location, availability of facilities and services (educational, health and economic), prevention of outdoor noise pollution, appropriate size of the indoor space of the house, appropriate lighting in both public and individual areas and appropriate use of sunlight, color appropriate indoor areas of the house, adequate ventilation, good green space both indoors and outdoors, appropriate division of space in relation to the number of occupants and their needs (Dokoushkani et al., 2014)

This demonstrates that ideas and research on housing wellbeing still overlook elements linked to social psychological conditions derived from religious doctrine. What is the degree of immorality in the neighborhood, for instance, and how do the neighbors relate to one another?

## **Research Method**

The aim of this research, in general, is to explore the concept of welfare in an Islamic residence or Islamic housing. Thus, in terms of the object studied, this research is included in the field research category. (Arikunto, 2006, p. 10). The approach in this research adapts the phenomenological approach and methodology Islam used by Niswatin (2014) (Niswatin, 2014). Islamic phenomenology is a form of methodological design developed based on the Islamic paradigm, an alternative paradigm in science that was born to respond to the limitations of the paradigm built by modern, secular scientists (Et.al, 2021). Islamic phenomenology is built on the assumption that truth is a holistic and integral truth from two dimensions of truth, namely truth originating from evidence of natural phenomena and human life (kauniyah phenomena) and evidence originating from God through the revelation and hadith of the prophet (phenomena kauliyah). These two sources of knowledge are one unit and can complement each other in the development of science. Thus there is no separation between faith (revelation) and reason (Triuwono, 2003). The methodological implication of the Islamic phenomenological approach is that there are experienced subjects (as emic informants) and knowledgeable subjects (as ethical informants). Apart from that, revelation (Al-Qur'an and hadith) is also used as a guide for data analysis. Data mining was carried out using interviews, observation and documentation methods with the researcher as the main instrument (Sugiyono, 2018). Data analysis in this study followed the steps recommended by Moustakas with modifications in several parts (Moustakas, 1994). These steps include thematic grouping, describing tectural meaning and structural meaning then carry out a synthesis Forcreate a universal description of the phenomenon under study.

## **Result and Discussion**

From the results of the study it was found that formulation of the welfare concept of hayatan thayyibah in Islamic housing covers various aspects and indicators. In general, the three specs are as follows:

### **Welfare in the Personal Aspect of Residents**

Well-being in the personal aspect refers to a person's physical and mental condition. Or in the study of welfare theory, prosperity in the personal aspect is meant as the quality of a person's life (quality of life). Of course, the quality of life is based on an Islamic perspective, which does not only look at the physical side, but also from the spiritual side. In short, welfare in the personal aspect of residents is intended to explain the ideal condition of residents of Islamic housing. These conditions include physical conditions and spiritual conditions.

This holistic perspective, which looks at personal conditions from a spiritual and physical perspective, is in line with research findings, that construction Well-being in the personal or individual aspect consists of two dimensions, namely the physical dimension and the spiritual dimension. As for the physical dimension, elements of well-being include the fulfillment of life's needs, both primary secondary and tertiary and the existence of a harmonious family full of love.

Meanwhile, the elements of the meaning of well-being in the spiritual dimension, which were discovered through this research, are calmness of soul, peace of mind, gratitude for blessings, patience in disaster, feeling content (qona'ah) with sustenance and the elements of well-being in this spiritual dimension are distinctive elements. from the concept of welfare with an Islamic perspective. Because

it contains attitudes that originate from Islamic beliefs and teachings, namely gratitude, patience and qona'ah. So the meaning of welfare in Islamic housing in the individual aspect can be described in the table 1:

Table 1. Welfare in Islamic Housing in The Individual Aspect

Aspect	Dimensions	Element
Personal aspect	Physical	Adequate basic needs, a harmonious and loving family.
	Spiritual	Peace of mind, peace of mind, gratitude in blessings, patience in disaster, feeling sufficient for sustenance

### Welfare in Aspects of Housing Environmental Conditions

The meaning of welfare in terms of environmental conditions is related to the condition of the housing environment, such as comfort, health and social relations. In simple terms, welfare in the aspect of environmental conditions is used to measure or see the extent to which the environment in housing reflects good or prosperous conditions. The meaning of prosperity in environmental aspects found in this research is also based on a holistic Islamic perspective, which is related to what the ideal environment is in the Islamic view.

In this context, there are two dimensions expressed by the informants, namely the environmental infrastructure dimension and the social relations dimension. The environmental infrastructure dimension is related to facilities that support environmental comfort, security and health. Apart from that, it is also related to the environmental conditions or atmosphere created in the residential area. In this case there are 8 (eight) elements, namely: the existence of adequate public facilities, the existence of a mosque, the existence of a comfortable environment, the existence of security guarantees, the existence of a culture that helps to always remember Allah, an environment that helps with da'wah and religious education for families, an environment that helps abstain from immoral acts, and an environment that reflects good morals.

Elements related to environmental conditions as stated in the research findings above can generally be seen from two perspectives. First, those related to physical infrastructure and environmental conditions related to security, comfort and health. The second is related to environmental conditions that support da'wah and the development of an Islamic society, such as elements of culture that help always remember Allah, an environment that helps propagation and religious education for families, and so on. The meaning of welfare in environmental aspects is summarized in table 2.

Table 2. Welfare in Environmental Aspects

Aspect	Dimensions	Element
Aspects of environmental conditions	Environmental infrastructure	there are adequate public facilities, the existence of a mosque provides a sense of comfort, a guarantee of security, a culture that helps to always remember Allah, an environment that helps preaching and religious education for the family, an environment that helps distance oneself from immoral acts, and an environment that reflects good morals. .
	Connection social	good relations with neighbors, minimal conflict, a sense of unity, mutual assistance between neighbors, the same values, a vision between neighbors, a culture of sharing.

**Welfare in Aspects of Housing Developers**

This prosperity on the developer or housing side is a typical finding of this research. This is due to the uniqueness of the locus or research site. The inclusion of the housing management aspect in the meaning of welfare is based on two things.

**First**, that De Prima nggulwulung housing is housing that is fully managed by housing developers (developers). As explained in the previous chapter, this research was conducted at the De Prima tunggulwulung housing complex, which is housing managed by the developer Primaland. Thus, this housing is not like a residential area or independent housing complex. Independent in question is a settlement that is managed and regulated by residents themselves with environmental policies and governance regulated independently, usually through the RT/RW. De Prima tunggulwulung housing complex is not such an area. Environmental governance and all policies and regulations related to the housing environment are controlled by the developer. For example, there are provisions regarding the ownership process without usury, housing residents must be Muslim,

On this basis, the existence and condition of developers cannot be separated from housing conditions. If developers do not have a holistic welfare perspective and an Islamic vision, then it is certain that housing will also feel the impact. On the contrary, if the developer is committed to prosperity, then housing will also feel the impact.

**Second**, a housing developer and its parent company which has many business units, is located in the De Prima nggulwulung residential area. Thus, all activities of employees and company managers are carried out around the De Prima housing complex. This allows housing residents to know and interact with the activities of company employees. This activity in turn also affects housing residents. For example, congregational prayer and prayer activities carried out by employees can become broadcasts and da'wah aimed at housing residents. Thus, what happens in the company also affects the residents of the housing complex.

For this reason, the housing management aspect is considered to be one of the elements in the meaning of welfare in housing. There are two dimensions to the meaning of welfare in the aspect of housing development, namely the dimension of applying Islamic business ethics and the dimension of developing human resources. In the dimensions of implementing Islamic business ethics, there are several elements, namely the existence of transactions without usury, the ease of processing transactions, payments and problem solving, the existence of trust, the existence of the spirit / goal of preaching, the existence of orientation to the world and the hereafter and attitudes and behavior that reflect morals. Meanwhile, in the dimensions of a housing development company, there are elements including: fulfilling employee rights to the maximum, improving the physical and spiritual quality of employees, and developing personal potential to the maximum.

The application of Islamic business ethics and its elements as shown on table 3 such as transactions without usury, trust, the aim of preaching and so on is a manifestation of the view that economic activity is a supporter of the faith. Creed as a system of belief in Allah, in this case becomes the basis for economic activities.

Table 3. Application of Islamic Business Ethics and Its Elements

Perspective	Business Ethic	Elements
Housing developer aspect	Application of Islamic Business Ethics	there are transactions without usury, there is ease in the transaction process, payments and problem solving, there is trust, there is a spirit or goal of preaching, there is an orientation to the world and the hereafter and attitudes and behavior that reflect good morals.
	Development of human resources	fulfilling employee rights to the maximum, improving the physical and spiritual quality of employees, and developing personal potential to the maximum



## **Interconnection Relationship between Welfare Aspects in Islamic Housing**

Apart from the formulation of welfare aspects and indicators as explained above, researcher also find correlation of these three aspects of welfare. These three aspects of welfare in housing do not stand alone, but are related to each other. And these three form a unity that cannot be separated in shaping welfare in housing in general. Or in another sentence it can be said that the concept of welfare in Islamic housing and its relationship patterns is a complete and integral concept. The following aspects and indicators of welfare in Islamic housing relationship patterns we call it "PRIMA Welfare". This name is taken from the name of the housing which is the object of research. This naming also emphasizes the specific characteristics of the findings, because they were carried out at a specific site.

## **Welfare in housing in the Maslahah discourse**

This research found that construction well-being includes three aspects, namely the individual, social or environmental and in aspects of housing developer business management. The indicators put forward include elements of well-being which holistic. Not only elements related to material needs, but also elements psychological and spiritual elements. These results confirm that Islam, as a way of life, has a significant impact on respondents' approaches and expressions of individual and societal well-being. In this context, religious aspects become central values that form the basis for understanding and interpreting welfare. Three components of economic actors, namely individuals, society and the state. Each of them has a role and function in creating welfare. The three of them must create an interrelation in the form of synergy. In a stricter sense, the three of them must carry out the roles that become their authority. If one of the three neglects it, it will be difficult to achieve equity and prosperity (Kunaifi et al., 2021).

This is as stated Abdel Nasir Yousuf Abde And Kahree Salih who found that in Muslim societies or sub-groups in societies that are characterized by religious philosophy, views on the definition and framework of welfare will have significant differences. Understanding the welfare of Muslims cannot be separated from the nature of Islam as a religion that occupies a central position in the lives of individual Muslims. Thus, Islamic values and principles provide a unique color and direction to the perception of well-being in the community (Abde & Salih, 2015).

The welfare in the findings of this research has unique characteristics, because it was carried out at a specific site, namely the De Prima nggulwulung Islamic housing complex. Therefore, research findings cannot be positioned as material for generalizations in looking at welfare in general. However, based on the classification of scientific themes, the results of this research have relevance to Islamic welfare theory in general. Therefore, in order to provide an overview of the contribution of the concepts produced by this research to the related scientific treasures, the researcher compared the results of the research findings with theories of welfare with an Islamic perspective that are widely known.

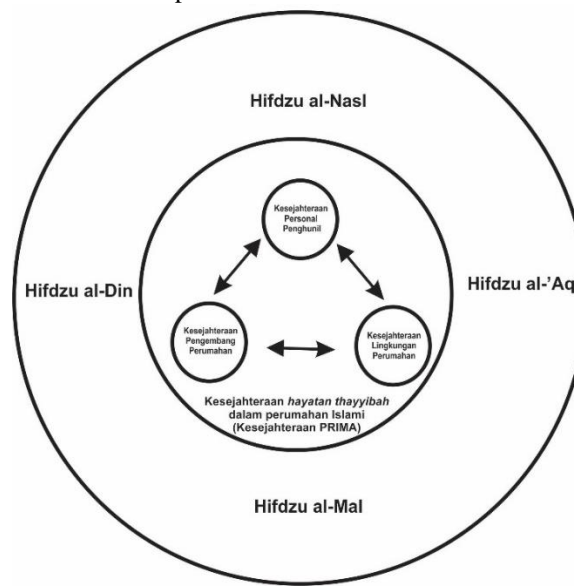
In the study of Islamic welfare, the theory that is widely known is the concept of welfare put forward by Umer Chapra. In Chapra's view, human well-being in Islam refers to two concepts, namely *falah* and *hayātan thayyibah* (good life). *Falah* is literally interpreted as success, victory, or glory, while *hayat thayyibah* is interpreted as a good life (Chapra, 1995b, p. 6).

The Islamic perspective of prosperity is formulated as the concept of *maslahah* which literally means goodness. The concept of *maslahah* has a theoretical basis in the form of fulfilling five basic human needs which are collected in the concept of *maqāshid al-shari'ah*. These are *hifdzu al-din* (protection of religion), *hifdzu al-nafs* (protection of the soul), *hifdzu al-'aql* (protection of reason), *hifdzu al-nasl* (protection of offspring) and *hifdzul al-mal* (protection of wealth). These five things are basic human needs that must be fulfilled to achieve prosperity in this world and the hereafter (*falah*). (Center for the Study and Development of Islamic Economics (P3EI), 2014). The concept of *maslahah* and *maqashid al-shari'ah* that rated to be a more precise yardstick to measure the level of human development in Muslim countries or communities (Anto, 2011).

The PRIMA welfare concept which is the finding of this research can be said to be an extension or development of the Islamic welfare concept. Because the PRIMA welfare concept basically also uses an Islamic welfare perspective, which has a holistic perspective, including welfare in this world and the hereafter as well as welfare in material and non-material (spiritual) aspects.

Welfare theory based on maqaShid al-shari'ah is thus positioned as an Islamic welfare concept in a broad sense and scope. Meanwhile, PRIMA welfare has a more specific scope, namely the scope of certain areas, settlements or residential environments. In other words, the PRIMA welfare concept is basically built on the perspective and theoretical foundation of Islamic welfare theory based on the maqashid al-shari'ah above. The relationship between these two concepts can be depicted in the figure 1.

Figure 1. Relationship between PRIMA and Masalah Welfare



Therefore, these two concepts cannot be compared face to face. Because the two have different scopes, so if the two are compared there will be a comparison that is not apples to apples (comparable). Even though these two concepts are different in the areas and fields studied, they both have similarities in perspective, namely a holistic and comprehensive perspective on welfare. So that several elements in it intersect or are compatible with each other. The following table 4 provides a general overview of the comparison between the two.

Table 4. General Overview of The Comparison Between The Two Concepts

Wellbeing Concept		PROBLEM	PRIME
Difference	Scope	The scope is more general and broad. Covers welfare in all aspects and fields of study. Not limited to certain fields and time periods.	The scope is very specific, namely welfare in De Prima Islamic housing
	Formulation of welfare aspects	The welfare aspect is based on fulfilling basic human needs (basic needs) which are based on Maqashid Sharia(din, aql, mal and nasl)	The welfare aspect is formulated based on the main components in Islamic housing, namely neighborhood residents and housing managers.
Equation	Perspective	Both are based on a holistic and comprehensive welfare perspective (world-hereafter welfare, and material and non-material welfare)	

### The Relationship Between Individual Welfare and Community Welfare in Islamic Views

The findings of this research also emphasize the interconnection between individual welfare and the welfare of the environment or society. This is in accordance with the argumentation Yusuf Qardhawi who discovered the relationship between society and the individual Muslim. According to

Qardhawi, individual welfare cannot be separated from the welfare of society. Because Islam pays attention to societal problems as well as individual problems. Both influence each other. Therefore, the good of the individual has a direct influence on the good of society. Individuals in society are like bricks in a building. A building will not be good if the bricks are brittle. On the contrary, a person will not be good unless he is in a social environment that is conducive to the development of his personality, to his ability to adapt correctly, and to positive behavior. (Qardhawi, 2015).

Islam does not understand humans as mere individuals but also as part of society. Therefore religious duties were conveyed to him in the plural form such as "ya ayyuhalladzina amanu" not in the singular, "ya ayyuhal Mukmin". This is because fulfilling Islamic duties requires togetherness and mutual support both in matters of worship and muamalah.

Muslims are always required to uphold an Islamic society. This is to confirm his religion, actualize his personality, and realize life totally under the auspices of Islam. A life guided by creeds, purified by worship, guided by an understanding of Islam that is driven by passion, bound by morals, regulated by law and guided by all political and economic systems.

This is where the concept of *istikhlaf* (caliphate) becomes important. With the existence of the caliphate of social relations and human relations with nature are managed according to religious wishes. According to Islamic jurisprudence experts, the *Khilafah* is defined as general leadership in both world and religious affairs. This is based on the experience of the Prophet SAW that prophets were political leaders and religious leaders, as were prophets in previous eras such as the prophets of the Children of Israel. Likewise, with his successors, namely the caliphs, not a single friend had a different opinion on the importance of the caliph's leadership in maintaining state affairs and social affairs.

In Islam, leadership is any action that leads humans towards a constructive life and keeps them away from a destructive life as long as it does not conflict with sharia. If leadership in western terminology means the State, then government in Islam is called *imamate* or *caliphate*. Therefore, in Islamic teachings, what is desired from leadership is the creation of public awareness to preserve religious life (*Hirasati al-dini*) and worldly prosperity (*siyasat al-dunya*) (Djalaluddin, 2014).

Thus, the Caliph in the Indonesian context is equal in function to the government. And in a broader spectrum, it could be a party who has the authority to regulate a community. Because in certain environments, the policy holders in the social community are not always the government, in the sense of political institutions. In various housing complexes, for example, the government's role in regulating social life within them has been replaced by housing developers. Therefore, in housing managed by housing developers, creating public awareness to preserve religious life (*hirasati al-dini*) and worldly welfare (*siyasat al-dunya*) which is the goal of the government (*caliphate*) is the developer's responsibility.

So it can be concluded, in the context of housing managed by developers, the welfare of the community or housing residents and their environment cannot be separated from the role of the developer.

### **PRIMA Welfare Concept as an Alternative Perspective for Islamic Housing Development.**

One of the aims of this research is to formulate the meaning of prosperity in Islamic housing along with its dimensions which can be used as a reference or alternative reference for housing development that carries Islamic or sharia concepts.

Even though business in the Islamic property sector is growing quite rapidly, (Kontan Online, 2017) However, the standard concept of what Islamic housing is like, both theoretically and practically, is still not well established. So the Islamic housing concept was developed based on *ijtihad* and the creativity and understanding of each housing developer.

At a theoretical level, the concept of Islamic housing is still being debated both in the field of architecture and in economic studies. This can be seen from the variety of standards and criteria used to identify and assess Islamic housing.

Nurjayanti, for example, formulated the concept of a residence with an Islamic character with the following indicators (1) activities based on worship seeking Allah's approval; (2) zoning with the

muhrim concept in accordance with the Islamic family structure; (3) Islamic spatial planning with the concept of noble morals; (4) Islamic art in the form of the art of monotheism to draw closer to and remember Allah; (5) benefit yourself, your family and the surrounding environment with the concept of rahmatan lil alamin.(Nurjayanti et al., 2014)

The existence of debate regarding the concept of Islamic housing or housing in the theoretical realm as above also shows that discussions or efforts to formulate the concept of Islamic housing are still ongoing. Therefore, the findings in this research are also expected to provide conceptual contributions that can add to the conceptual treasures of Islamic housing. And it is also hoped that it can be developed into a concept in developing Islamic housing or other properties that carry Islamic or sharia concepts.

By referring to the elements of welfare in Islamic housing which are the findings of this research, below is a description of the aspects revealed in relation to the concept of Islamic housing in PRIMA's welfare perspective.

Table 5 Description of The Aspects Revealed in Relation to The Concept of Islamic Housing in PRIMA's Welfare Perspective

No	Aspect	Element
1	Ownership Transactions	<ul style="list-style-type: none"> <li>a. Ease of administration</li> <li>b. Usury-free transactions</li> <li>c. Honest and Trustworthy</li> <li>d. There are no confiscations or fines</li> </ul>
2	Environmental infrastructure development	<ul style="list-style-type: none"> <li>a. There are adequate public facilities</li> <li>b. The existence of the mosque as the center of civilization</li> <li>c. There is a comfortable environment</li> <li>d. There is a guarantee of security,</li> <li>e. The existence of a culture that helps always remember Allah</li> <li>f. An environment that helps preaching and religious education for families</li> <li>g. An environment that helps distance oneself from immoral acts</li> <li>h. An environment that reflects good morals</li> </ul>
3	Social and cultural life in the environment	<ul style="list-style-type: none"> <li>a. Good relations with neighbors</li> <li>b. Minimal conflict</li> <li>c. There is a sense of unity, mutual help between neighbors</li> <li>d. There are similar values and visions between neighbors</li> <li>e. There is a culture of mutual care and sharing</li> </ul>
4	Organizational management/management	<ul style="list-style-type: none"> <li>a. The existence of the spirit/purpose of preaching in housing management</li> <li>b. There is an orientation to the world and the hereafter</li> <li>c. Attitudes and behavior that reflect akhlakul karimah</li> </ul>

The Islamic housing concept as shown on table 5 adapted from the PRIMA welfare concept above does leave one elementen important thing in Islamic housing, namely the architectural aspect. This is related to how the housing unit concept is in accordance with Islamic teachings. With regard to spatial design and detailed arrangement of infrastructure, furniture facilities, ornaments and space management in the housing unit. This was not revealed because this research was actually carried outIt's in the realm of economics and business, so the emphasis is not on architecture. However, to develop the concept of Islamic housing which is compatible with architectural aspects, this aspect needs to be raised.

## Conclusion

This research formulates a welfare construction in Islamic housing called "prima welfare". Well-being consists offrom three aspects, namelyaspects of personal well-being, social environment and housing developer aspects. Well-being in the personal aspect refers to a person's physical and mental condition. Or in the study of welfare theory, welfare in this personal aspect is meant as the quality of a person's lifewhich includes dimensionsphysical and spiritual dimensions. Kprosperity in aspectsenvironment related to how the condition of the housing environment is related to the comfort, health and social relationships that are built. In simple terms, welfare in the aspect of environmental conditions is used to measure or see the extent to which the environment in housing reflects good or prosperous conditions. Aspecwell-beingThiscoversenvironmental infrastructure and dimensions of social relations.Whereaswelfare in the aspect of housing development companies refer toconditions of the development company in managingaspectbusiness andresidential environment.Housing development companies in this context act as the authorities in managing all aspects of housing. This role can be equated with the role of government on a micro scale

## References

- Abde, ANY, & Salih, K. (2015). *The Literature of Happiness "With reference to the Philosophy of Happiness in Islam."* *Journal of Islamic Studies and Culture*, 3(2). <https://doi.org/10.15640/jisc.v3n2a18>
- Almulla Hwaish, AN (2015). *Concept Of The "Islamic House"; A Case Study Of The Early Muslim House. Proceedings of the 4th. Presented at the 4th IASTEM International Conference, Amsterdam, Netherlands.*
- Anto, MH (2011). *Introducing an Islamic Human Development Index (I-HDI) to Measure Development in OIC Countries. Islamic Economic Studies*, 19–2, 69–95.
- Arifin Ilham, M. (2014, October 19). *Meaning of House. Republika Online. Retrieved from https://republika.co.id/berita/dunia-islam/hikmah/14/10/19/ndor04-makna-rumah*
- Arikunto, S. (2006). *Research Procedures: A Practical Approach. Jakarta: Reneka Cipta.*
- Central Bureau of Statistics. (2018). *People's welfare indicators 2018 (Welfare indicators 2018). Jakarta: BPS RI.*
- Chapra, M. U. (1995a). *Islam and the Economic Challenge. Leicester, UK : Herndon, VA: The Islamic Foundation.*
- Chapra, M. U. (1995b). *Islam and the Economic Challenge. Leicester, UK : Herndon, VA: The Islamic Foundation.*
- Djalaluddin, A. (2014). *Qur'anic Management; Translating Divine Idarah in Human Life. Malang: UIN MALIKI PRESS.*
- Dokoushkani, F., Moradi, B., Mehrad, A., Razali, A., & Ostadagha, M. (2014). *Relationship Between Environmental Aspects Of Housing Welfare And Residential Satisfaction. International Journal of Technical Research and Applications, volume 2(Special Issue 3), 36–40.*
- Et.al, A. K. (2021). *Quantitative Easing In Overcoming the Crisis: Criticism ofQe inthe Monetary System Of Capitalism. Turkish Journal of Computer and Mathematics Education (TURCOMAT), 12(3), 3703–3714. https://doi.org/10.17762/turcomat.v12i3.1653Cash Online. (2017, October). Sharia bank mortgages grew 21.69%. KONTAN.Co.Id. Retrieved from https://keuangan.kontan.co.id/news/kpr-bank-syariah-tumbuh-2169*
- Kunaiji, A., Rahman, F., & Dwiaryanti, R. (2021). *The Philosophy and Authentication of Welfare Equalization in the Islamic Economy. Jurnal Kajian Peradaban Islam, 4(2), 54–62. https://doi.org/10.47076/jkpi.v4i2.67McGillivray, M., & Clarke, M. (Eds.). (2007a). Understanding Human Well-Being. Tokyo; New York: United Nations University Press.*
- McGillivray, M., & Clarke, M. (Eds.). (2007b). *Understanding Human Well-Being. Tokyo; New York: United Nations University Press.*

- Budiyono Santoso, et.al, Towards Prosperous Housing: Construction of An Islamic Housing Concept With A Hayatan Thayyibah Perspective
- Milligan, S., Fabian, A., Coope, P., & Errington, C. (2006a). *Family Wellbeing Indicators from the 1981–2001 New Zealand Censuses*. Auckland: Statistics New Zealand in conjunction with The University of Auckland and University of Otago.
- Milligan, S., Fabian, A., Coope, P., & Errington, C. (2006b). *Family Wellbeing Indicators from the 1981–2001 New Zealand Censuses*. Auckland: Statistics New Zealand in conjunction with The University of Auckland and University of Otago.
- Moustakas, C. (1994). *Phenomenological Research Methods*. California: SAGE Publications.
- Niswatin. (2014). *IMAN as a Basic Concept for Sharia Bank Performance Assessment: Islamic Phenomenological Study* (Doctoral dissertation, Brawijaya University). Brawijaya University. Retrieved from <http://repository.ub.ac.id/160725/>
- Nurjayanti, W., Aly, A., & Ronald, A. (2014). *Characteristics of Residential Houses with an Islamic Value Approach*. Proceedings. Presented at the 13th National Symposium RAPI 2014, Surakarta. Retrieved from <http://publikasiilmiah.ums.ac.id/handle/11617/5396>
- Pichon, E. (2023). *Understanding SDGs: The UN's Sustainable Development Goals*. European Parliamentary Research Service. Retrieved from [https://www.europarl.europa.eu/thinktank/en/document/EPRS\\_BRI\(2023\)751403](https://www.europarl.europa.eu/thinktank/en/document/EPRS_BRI(2023)751403)
- Center for the Study and Development of Islamic Economics (P3EI). (2014). *Islamic economics*. Jakarta: Rajawali Press.
- Qardhawi, Y. (1997). *The role of values and morals in the Islamic economy* (D. Hafidhuddin & Aunur Rofiq Shaleh Tahmid, Trans.). Jakarta: Robbani Press.
- Qardhawi, Y. (2015). *Malamih Al-Mujtama' Al-Muslim (Society based on Islamic Sharia)*. Surakarta: The Era of Adicitra Intermedia.
- Sharif Chaudhry, M. (1999a). *Fundamentals of Islamic Economic System* (online book). Lahore, Pakistan: Burhan Education and Welfare Trust. Retrieved from <http://www.muslimtents.com/shaufi/b16index.htm>
- Sharif Chaudhry, M. (1999b). *Fundamentals of Islamic Economic System* (online book). Lahore, Pakistan: Burhan Education and Welfare Trust. Retrieved from <http://www.muslimtents.com/shaufi/b16index.htm>
- Sodiq, A. (2015). *THE CONCEPT OF WELFARE IN ISLAM*. 3(2).
- Sugiyono, PD (2018). *Qualitative Research Methods* (2nd ed., Vol. 274). ALFABETA, CV.
- Triyuwono, I. (2003). *Transcendental Concepts of Islamic Traditions for Research Methodology in Accounting, Business and Economics*. *Journal of Business Strategy*, 12(VIII), 77–88.
- Utabertha, N. (2004). *Concept of Islamic Architecture and Islamic Housing from a Sunnah Perspective*. Proceedings of the National Symposium on Islamic Architecture, 1–42. Muhammadiyah University of Surakarta: Architectural Engineering Study Program, FT UMS