

Developing Islamic Housing Index based on Maqasid Approach

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Housing with Islamic concepts is starting to grow rapidly at this time. It is not uncommon for Islamic housing to be interpreted with the concept of housing without usury transactions, even though the concept includes six aspects of Maqasid Shariah, namely protecting religion, protecting the soul, protecting the mind, protecting offspring, protecting property, and protecting the environment. Therefore, this research aims to analyze the existing housing in Sentul, such as Azzikra, Griya Asri, and Victoria housing in Bogor Indonesia, on the basis of Maqasid Shariah. Using a quantitative approach and simple additive research method, we found that in general indicators, all housing estates have conducted Islamic housing development in accordance with Maqasid Shariah. However, in this study we found that the housing that in overall indicators is almost close to fulfilling the Maqasid Shariah criteria is Victoria housing. In the future, this index is expected to become an alternative indexation for sharia-based housing.

Keywords: Islamic Housing; Maqasid Sharia; SAW

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INTRODUCTION

Maqasid al-Shari'ah, commonly referred to as the purpose of sharia (Islamic law), is an integral aspect of Islamic law. The concept of Maqasid al-Shari'ah is now widely used as one of the main measures in the formulation of fatwas related to Islamic business transactions, as well as the supervision and performance of Islamic financial institutions. (Mukhibad, 2019). According to Jasser Auda, Maqasid al-Shari'ah is one of the most important methods today to reform and renew Islam. (Auda, n.d.).

According to Jasser Auda, Maqasid al-Shariah, also known as the concept of sharia objectives, has a close relationship with the concept of maslahah. These two concepts developed simultaneously with the development of the science of ushul fiqh. At first, many classical scholars considered the concept of Maqasid al-Shariah as synonymous with maslahah. For example, Abdul Malik AlJuwaini (478 AH/1185 AD) was one of the first scholars to begin developing this Maqasid theory. Al-Juwaini used the terms Maqasid and al-Mashalih al-Ammah (general interests) as words meaning the same thing. Later, Abu Hamid al-Ghazali (505 AH/1111 CE) further developed the concept proposed by al-Juwaini by categorizing Maqasid and putting it in the category of al-Mashalih al-Mursalah, namely interests that are not directly explained in the sacred texts, either the Qur'an or the hadith. The term used by al-Ghazali was later followed by Fakhruddin ar-Razi (606 AH/1209 AD) and Al-Amidi (631 AH/1234 AD). (Auda, n.d., p.3).

Significant developments in the concept of Maqasid al-Shariah occurred during the time of Abu Ishaq as-Syatibi (790 H/1388 AD). He is a figure who provides the basis and supports the theory of Maqasid al-Shariah in the framework of Islamic law. The concept of Maqasid al-Shariah, which was originally considered as maslahat-maslahat which is not directly explained in the sacred text (Al masalih Al mursalah), turned into the main principles in Islamic law according to Syatibi's view. According to him, all regulations issued on the grounds of sharia must not contradict Maqasid al-Shariah. Furthermore, he argues that an understanding of Maqasid al-Shariah is a key requirement in ijtihad at all levels. Today, Maqasid al-Shariah is widely recognized in the field of ushul fiqh (principles of Islamic law) as one of the main principles in Islamic law. (Sumitro, Kholish and Muttaqin, 2017).

The objectives of sharia (Maqasid al-Shari'ah) agreed upon by scholars consist of five elements. These five elements are generally known as al-kulliyat al-khams

(the five universals) or in other words known as al-daruriyat al-khoms. The five elements include the protection of religion (al-Dien), life (al-Nafs), reason (al-'aql), offspring (al-Nasl), and property (al-maal). (Al-Bouti, 1982). Furthermore, in a more recent development, some contemporary scholars expanded the concept of the objectives of sharia, such as Muhammad Al-Tahir Ibn 'Ashur (1973), who not only maintained the original five objectives, but also added two additional objectives, namely equality and freedom. (Ibn'Ashur, 2001). However, this opinion has been criticized and is not widely accepted among Islamic jurists.

The introduction of the concept of using the Maqasid Shariah Index in the context of housing is an important step in understanding how the principles of Islamic law and the objectives of sharia can be applied in housing development and management. The Shariah Maqasid Index refers to a tool or guide used to measure the extent to which a housing project fulfills the objectives of shariah, which include aspects such as religion, life, reason, offspring, property, as well as possibly equality and freedom if applied.

The application of the Maqasid Shariah Index in housing aims to ensure that housing projects fulfill Islamic values and principles, and provide appropriate benefits to the people living in them. It covers aspects such as physical design, urban planning rules, fulfillment of basic needs, and relevant social aspects. The concept helps in directing housing development to conform to the Islamic view of justice, welfare, and protection of individual and collective rights.

The use of the Maqasid Shariah Index in housing can also help governments, developers, and other concerned parties to measure the social and economic impacts of housing projects, as well as assess the extent to which such projects can contribute to the achievement of Shariah objectives. It also opens the door for creativity in designing innovative housing solutions that blend Islamic values with the needs of modern society.

Next, we can further explore the concept of the Maqasid Shariah Index and how it is applied in various aspects of housing development to ensure effective implementation and compliance with Islamic principles.

LITERATURE REVIEW

Daruriyyah, Hajiyah and Tahsiniyah

In an effort to realize and maintain the five elements of sharia objectives (al-kulliyat alkhams), al-

Shatibi divides the benefits in Maqasid Sharia into three categories, namely al-Maqasid al-Daruriyyat (primary, basic goals); al-Maqasid al-hajiyyat (secondary goals); and al-Maqasid al-Tahsiniyyat (tertiary goals). (Al-Shatibi, 2003). According to Shatibi, Al-Maqasid al-Daruriyyat is something that must exist to achieve goodness in religious and worldly aspects. Conversely, if it does not exist, it will lead to instability and even damage in the aspects of the world and religion, as well as potentially causing the loss of safety and happiness in the hereafter. (Al-Shatibi, 2003). In other words, Al-Maqasid al-Daruriyyat refers to matters that will lead to the existence of the five elements of sharia objectives. Conversely, rejecting everything that can lead to the loss of one of the five elements of the objectives of sharia can also be considered as Al-Maqasid al-Daruriyyat. (Thahir, 2019).

As for al-Maqasid al-hajiyyat is something that is needed to bring convenience and eliminate limitations

that can cause difficulties and make what is sought to be neglected. If this is not present it will cause difficulty, although not to the point of damage (al-Raisuni, 1992). (Al-Raisuni, 1992). In short, al-Maqasid al-hajiyyat relates to the avoidance of hardship. This is the spirit in which Islamic law is built. This spirit is reflected in all aspects of life, both in rituals and muamalah, such as the relief (rukhsah) of shortening the prayer (qasar) for those who are sick or traveling and so on. (Thahir, 2019). While al-Maqasid al-Tahsiniyyat concerns the implementation of good traditions or noble morals. It also includes benefits that can improve a person's dignity in society and in the sight of Allah SWT. The absence of tahsiniyyat does not cause damage to human life nor will it bring difficulties to human life, but only concerns noble morals and good traditions. (Al-Raisuni, 1992).

The application of the three categories of Maslahah in Maqasid Sharia is shown in the following table: (Thahir, 2019).

Table 1 Elements of Maqasid Shari'ah

Elements of Maqasid Sharia	Daruriyyat	Hajiyyat	Tahsiniyyat
Religion	Protection and observance of key religious obligations such as five daily prayers	Protection and performance of religious obligations to relieve hardship such as jama'and qasar prayers for travelers.	Establishment of manners in eating; Protection of oneself from unjustified insults
Soul	Fulfillment of basic life and health needs such as food and other physical needs	The ability to make, find and enjoy good food and drink	Establishment of manners in eating; Protection of oneself from unjustified insults
Intellect	Prohibition to consume or engage in activities that damage the mind, such as drinking alcohol, drugs etc.	Encouragement to study, Prohibition of drinking alcohol even in small amounts (not intoxicating)	Refrain from useless thinking and activities
Heredity	Marriage provisions and prohibition of unauthorized sex (zina)	The obligation of the husband to mention the mahar in the marriage contract, the right of talaq for the husband and the right of khulu' for the wife, and the obligation to cover the 'awrah in the presence of non-muḥrim.	Obligation of proposal (khiṭbah) and reception (walimah) in marriage Prohibition of going out with jewelry.
Assets/Property	Provision of property (property rights) and prohibition of unauthorized control over the property of others	Provision of sales under the salam (order) contract	Prohibition of transactions that contain gharar (speculation)

The classification of maslahah in the Maqasid sharia concept helps in analyzing legal situations that involve conflicts between different forms of maslahah. When there is a conflict between two types of daruriyyat

maslahah, the basic principles that include the preservation of religion, life, reason, offspring, and property must be used to determine priorities. Meanwhile, when there is a conflict between the

daruriyat, hajiyat, and tahsiniyyat maslahahs, the stronger maslahah should be given priority.

In this context, daruriyat is considered the most powerful maslahah, followed by hajiyat, and finally tahsiniyyat. Thus, daruriyat has a higher priority than hajiyat, and hajiyat has a higher priority than tahsiniyyat. This priority scale, which is used to determine the order of importance in fiqh studies, is known as fiqh of priorities (fiqh al-awlawiyyat).

Maqasid Shari'ah in Housing

As explained earlier, Maqashid al Sharia is the direction in all economic activities. In the development of the housing business, the concept of Maqashid al Sharia not only includes the avoidance of usury in ownership transactions, but should also be the main focus in all aspects of housing development. This includes the ownership transaction process, neighborhood planning, provision of public facilities, as well as management and social interaction within the housing estate. In our analysis, we evaluate various aspects of De Prima's housing development from a Maqashid al Shariah perspective, including the daruriyyat, hajiyat and tahsiniyyat categories.

a. Hifdz al Din

The daruriyyat category of Hifdz al-Din in the context of housing development relates to efforts to ensure the fulfillment of religious obligations. For example, the presence of a mosque in a housing estate is considered a primary daruriyyat need. Without a mosque, Muslims in the housing estate, especially men, cannot fulfill their obligation to perform Friday prayers. Similarly, home ownership transactions that do not involve usury can also be classified as daruriyyat. This is because usury is a religious offense, and through usury-free transactions within the housing estate, Muslims can comply with religious injunctions to avoid prohibited transactions.

b. Hifdz al-Nafs

Maqashid sharia in the context of housing, related to Hifdz al-Nafs (protection of the soul), relates to efforts to preserve life, including the fulfillment of physical and health needs. One aspect of maslahat daruriyyah in this case is the availability of facilities for food and health services, such as clinics or hospitals. In this context, De Prima housing does not seem to provide adequate attention. This can be seen from the absence of representative health facilities and adequate food provision within the housing estate. Within the housing estate, there are no health facilities that provide Emergency Unit (ER) services, and the nearest hospital

is about 6 km away. Therefore, in an emergency situation within the housing estate, quick access to medical care and assistance would be difficult.

c. Hifdz al-Aql

Hifdz al-Aql, which relates to maintaining the health of the human mind, in the context of housing, involves providing facilities and programs that aim to prevent negative influences on the mind and support educational development. At the level of daruriyyah, efforts to safeguard Hifdz al-Aql in housing are realized through a strict prohibition on the consumption of alcoholic beverages and drugs in residential areas. This prohibition is carried out in conjunction with active efforts to protect the environment, involving the participation of residents and housing security officers, as well as cooperation with government officials such as the National Narcotics Agency (BNN) and other related institutions.

d. Hifdz al-Nasl

In the context of housing, hifdz al-Nasl relates to efforts and the provision of facilities in order to avoid things that are considered to cause chaos to offspring such as adultery. In addition, there are also efforts to maintain the health of reproductive organs, maintain the health of pregnant women, and protect children.

e. Hifdz al-mal

The maintenance of property (hifdz al-Mal) in the context of housing is related to efforts, services and facilities to prevent the transfer of property rights (property) in ways that are not justified in Islam. thus this is closely related to the pattern of securing residential areas and also the model of housing ownership transactions and supporting transactions.

Islamic Housing

To date, there is no standardized Islamic housing concept. There are different perspectives and theoretical views on what and how the concept of Islamic housing should be. This diversity is increasingly apparent when applied in practice in the field. Every housing that uses the Islamic or sharia label has its own concept of Islamic housing, according to the understanding and creativity of its developers.

Theoretically, however, there are two approaches to understanding Islamic housing. The first approach views Islamic housing as a product of Islamic culture and society, while the second approach sees Islamic housing as a reflection of basic Islamic values and principles. This second approach is more widely used and considered more appropriate, because Islamic

cultural products are not necessarily always based on Islamic values.

Table 2 Housing with Maqasid Sharia index

Criteria	Indicators	Description	Sources
Religion	1. Mosque	A place for religion	(Sawat, Ahmad, Lc., 2019)
	2. Recitation	Weekly review	(Hadidtya, Yafitz and Nurozi, 2019)
	3. Education Personnel	Taking care of all forms of religion	(Hadidtya, Yafitz and Nurozi, 2019)
Soul	1. Garden	A place to play and refresh	(Santoso, Saiban and Munir, 2021)
	2. Clinic	A place to seek treatment or counsel health issues	(Santoso, Saiban and Munir, 2021)
	3. Community Hall	A place to channel all community activities (deliberation)	(Ibrahim, Zaidi and Rahman, 2021)
	4. Security	Provide security to citizens	(Ibrahim, Zaidi and Rahman, 2021)
Intellect	1. DKM	Organizing activities related to the mosque	(Hadidtya, Yafitz and Nurozi, 2019)
	2. Landfill	A place to teach all residents who want to learn	(Hadidtya, Yafitz and Nurozi, 2019)
	3. Rt/Rw	As an intermediary in conveying citizens' opinions	(Ibrahim, Zaidi and Rahman, 2021)
Heredity	1. Housing Rules	Rules that keep people from committing heinous acts, such as the prohibition of buying and selling alcohol, etc.	(Rafsanjani, 2022)
	2. Youth Organization	Organizing youths to be more active in social activities in housing.	(Maulana, Rizki and Andini, 2019)
Treasure	1. Shariah ATM	Providing Sharia ATMs in housing	(Ghulam, 2016)
	2. ZISWAF Payment	DKM provides a place for ZISWAF payment	(Sudiyo and Fitriani, 2019)
	3. Sharia Cooperative	A place to fulfill the daily needs of citizens	(Ghulam, 2016)
Environment	1. Housing Access	Access that can facilitate residents in their activities	(Santoso, Saiban and Munir, 2021)
	2. IPL Payment	Dues for payment of environmental management services	(Maulana, Rizki and Andini, 2019)
	3. Provide Facilities	Provide cleaning facilities in each neighborhood	(Maulana, Rizki and Andini, 2019)
	4. Mutual cooperation	Organize mutual cooperation activities, at least once a month	(Santoso, Saiban and Munir, 2021)

METHODOLOGY

This paper uses a methodology using the Simple Addictive Weighting Method, the Simple Addictive Weighting Method is used to assess the extent to which the maqashid sharia index is achieved by calculating each ratio that has been given a special weighted value that has been determined by sharia experts around the world. (Antonio, Sanrego and Taufiq, 2012). The data we use is primary data, the results of which we get through surveys to Sentul housing, and we take 3 housing to be

used as research because we want to know the extent to which the housing applies the sharia principles listed in the maqashid sharia indicator criteria. The housing we took, such as Azzikra Housing, Griya Alam Housing, and Victoria Housing in Bogor, Indonesia.

RESULTS

In this study we measure the housing in Sentul with the Maqasid Syariah index, assuming whether the

housing we surveyed has met the indicators in Maqasid Syariah. We used six indicators in this study, namely Religion, Soul, Intellect, Descent, Property, and Environment. We took three housing estates to

compare whether any of them are the closest to the Maqasid Syariah indicators.

Based on the results of the research we have done, we get the results as shown in the table below:

Table 3 Weight of Maqasid Syariah Criteria and Indicators

Criteria	Criteria Weight	Indicator	Indicator Weight
Religion	0,1666666667	Mosque	0,333
		Recitation	0,333
		Education Personnel	0,333
Soul	0,1666666667	Garden	0,250
		Clinic	0,250
		Community Hall	0,250
		Security	0,250
Intellect	0,1666666667	DKM	0,333
		LANDFILL	0,333
		Rt/Rw	0,333
Heredity	0,1666666667	Housing Rules	0,500
		Housing Youth Organization	0,500
Treasure	0,1666666667	Syariah ATM	0,333
		Means of ZISWAF Payment	0,333
		Sharia Cooperative	0,333
Environment	0,1666666667	Housing Access	0,250
		IPL Payment	0,250
		Provide Facilities	0,250
		Mutual cooperation	0,250
TOTAL	1		

Housing					
Azzikra	Total	Griya	Total	Victoria	Total
0,333	0,1666666667	0,333	0,1666666667	0,333	0,1666666667
0,333		0,333		0,333	
0,333		0,333		0,333	
0,250	0,125	0,250	0,1666666667	0,250	0,1666666667
0		0,250		0,250	
0,250		0,250		0,250	
0,250		0,250		0,250	
0,333	0,1666666667	0,333	0,1666666667	0,333	0,1666666667

0,333		0,333		0,333	
0,333		0,333		0,333	
0,500	0,08333333333	0,500	0,1666666667	0,500	0,1666666667
0		0,500		0,500	
0,333	0,1666666667	0	0,05555555556	0	0,1111111111
0,333		0,333		0,333	
0,333		0		0,333	
0	0,08333333333	0	0,125	0,250	0,125
0,250		0,250		0,250	
0		0,250		0	
0,250		0,250		0,250	
	0,7916666667		0,8472222222		0,9027777778

From the research, we obtained survey data from several housing estates. From the three housing estates, we found that there are some similarities in several aspects of the Maqasid Shari'ah indicator. In terms of protecting religion, each has a mosque that can be used for worship to worship that applies at large, such as Friday prayers, Eid prayers, and others. Then from each housing there is the implementation of recitation which is carried out regularly within a period of 1 week to a month, and the availability of education personnel who teach TPA to residents - ranging from children to adults - in the housing. (Sarwat, Ahmad, Lc., 2019).

In terms of protecting the soul, the similarities we get are that each housing estate has a park that can be used as a relaxing place for residents, there is a community hall as a place for deliberation and gathering of residents, and has a security guard who protects the residential environment. (Santoso, Saiban and Munir, 2021).

In terms of maintaining reason, each housing has a DKM that manages the mosque, TPA, and Rt / RW which is an intermediary for residents to provide complaints or suggestions for the housing. (Ibrahim, Zaidi and Rahman, 2021). Then in terms of protecting offspring, there is a system of rules to maintain and discipline the environment in each housing. (Rafsanjani, 2022).

In terms of protecting assets, DKM is an intermediary that provides for residents who want to pay zakat (both in the form of zakat fitrah and zakat mal). (Sudiyo and Fitriani, 2019). To protect the environment, each housing provides IPL fees to residents and enforces gotong royong so that the cleanliness of the

residential environment is maintained. (Maulana, Rizki and Andini, 2019).

From Az-Zikra housing we get a total indicator result of 0.7916666667 from a value of 1. There are several indicators that we do not value because there are some that are not appropriate, in terms of protecting the soul, there is an unavailability of a clinic in the housing. From protecting offspring, due to the lack of young people living there, so that Az-Zikra housing does not have a youth organization. From protecting the environment, there are two aspects that are not appropriate, the first is the access road in the housing that is inadequate because of its damage, the second is the absence of provision of facilities for the Az-Zikra environment.

For Griya housing, we get a total indicator of 0.8472222222. The advantages of Griya housing with Azzikra are that Griya housing provides a posyandu clinic for its residents, because there are many young people, a youth organization is formed in this housing, and environmental facilities are provided so that the cleanliness of Griya housing is maintained. The disadvantages are the first unavailability of a Shariah ATM in Griya, the absence of a cooperative that fulfills the elements of Shariah, and has inadequate road access in the housing.

For Victoria housing, we get a total indicator of 0.9027777778, the total exceeds the total indicator of other housing, this indicates that Victoria housing has criteria that almost meet sharia-based housing. The advantage of Victoria housing compared to Griya is the existence of a sharia cooperative that runs on the housing. And what reduces the weight value that we get in Victoria housing is the unavailability of Sharia ATMs

and the lack of provision of facilities for the environment, because the provision of facilities for environmental cleanliness is provided from each individual.

So we get the results of our research, that the closest housing to fulfill the Maqasid sharia indicators that we use in this study is Victoria housing, with a total weight value of 0.902777778 from the total value of the whole, which is 1.

CONCLUSION

In this study, we used six criteria in Maqasid Sharia, namely protecting religion, protecting the soul, protecting offspring, protecting the mind, protecting property and protecting the environment. Then by using these indicators as a basis for us to conduct research, we concluded that Victoria housing almost fulfills all the indicators we used to research.

Suggestions for our future research are to use the Analytic Network Process (ANP) method so that this research can better see each criterion and indicator taken in detail related to its maqasid sharia indicators, and also for future research differentiated for each of its maqasid sharia criteria so that each maqasid sharia criterion is more sharia, for example protecting religion is greater than other criteria. And also each indicator has a more detailed amount of weight. In the future, this index is expected to become an alternative indexation for sharia-based housing.

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