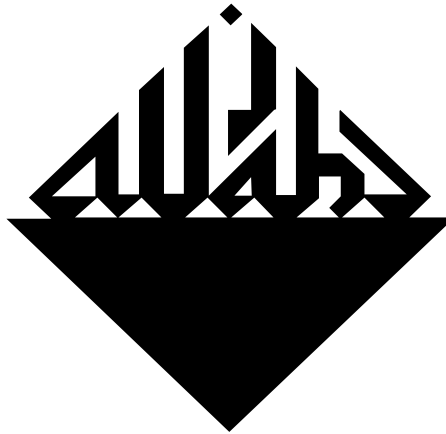


STUDIA ISLAMIKA

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PARTISANSHIP, RELIGION, AND SOCIAL CLASS:
ATTITUDES AND BEHAVIORS IN THE EARLY STAGES
OF THE COVID-19 PANDEMIC

Burhanuddin Muhtadi & Seth Soderborg

ISLAMISM AND MUSLIM SUPPORT FOR
ISLAMIST MOVEMENT ORGANIZATIONS:
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BANJARESE MUSLIM FIGURES IN THE WORKS OF
KAREL A. STEENBRINK AND MARTIN VAN BRUINESSEN

Mujiburrahman

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Suprpto & Miftahul Huda

**Religious Commodification:
Muslim Housing and Identity Affirmation
in Lombok, Indonesia**

Abstract: *The rise of Muslim housing in Lombok excites the question of whether it indicates people's religiosity reinforcement or religious symbol exploitation in business. Exclusive residences for a particular religious community may seed spatial and social segregation. This article is based on field research focusing on Muslim housing developers' motives, consumers' reasons, and the dynamic interaction of Muslim housing residents and its impact on social integration. This study shows that religious commodification in the property business allures consumers, particularly urban Muslims. Religious commodification also affirms Islamic identity but does not contribute to the piety enhancement of Muslim housing residents. Furthermore, Muslim housing development does not disrupt social interaction and cooperation among people in a multicultural society. Although exclusivism and religious extremism are not troublesome, the potential of sporadic Islamic sectarianism to a comparatively small degree in some Muslim residential complexes should be taken into consideration.*

Keywords: Lombok, Muslim Housing, Religious Commodification, Identity Affirmation, Social Integration.

Abstrak: *Maraknya perumahan Muslim di Lombok menimbulkan*

pertanyaan apakah fenomena tersebut menunjukkan penguatan relijiusitas masyarakat atau eksploitasi simbol keagamaan dalam bisnis. Perumahan yang dikhususkan untuk komunitas agama tertentu bisa menumbuhkan benih segregasi spasial dan sosial. Artikel ini merupakan hasil investigasi lapangan yang berfokus pada motivasi pengembang perumahan Muslim, alasan konsumen, dan interaksi dinamis di antara penghuni perumahan Muslim serta dampaknya bagi integrasi sosial. Kajian ini menunjukkan bahwa komodifikasi agama dalam bisnis properti menarik konsumen khususnya komunitas Muslim perkotaan. Komodifikasi agama juga meneguhkan identitas Islam tetapi tidak berkontribusi pada meningkatnya kesalehan penghuni perumahan Muslim. Pembangunan perumahan Muslim juga tidak mengganggu interaksi sosial dan kerjasama antar warga dalam masyarakat yang multikultural. Meski eksklusivisme dan ekstrimisme relijius belum menjadi masalah, potensi sektarianisme Islam yang muncul sporadis dalam skala kecil di sebagian kawasan perumahan Muslim merupakan hal serius yang harus diperhatikan.

Kata kunci: Lombok, Perumahan Muslim, Komodifikasi Agama, Peneguhan Identitas.

ملخص: تثير كثرة المساكن الإسلامية في لومبوك سؤالاً عما إذا كانت تشير إلى تعزيز تدين الناس أو استغلال الرموز الدينية في الأعمال التجارية. قد تكون المساكن الحصرية لمجتمع ديني معين بذور الفصل المكاني والاجتماعي. تستند هذه المقالة إلى بحث ميداني يركز على دوافع مطوري المساكن الإسلامية، وآراء المستهلكين، والتفاعل الديناميكي بين سكان المساكن الإسلامية وتأثيرها على الاندماج الاجتماعي. تظهر هذه الدراسة أن التسليع الديني في مجال العقارات يجذب المستهلكين، وخاصة مسلمي المدن. يؤكد التسليع الديني أيضًا على الهوية الإسلامية ولكنه لا يساهم في تعزيز التقوى للمسلمين المقيمين في المسكن. علاوة على ذلك، لا يؤدي تطوير المساكن الإسلامية إلى تعطيل التفاعل الاجتماعي والتعاون بين الناس في مجتمع متعدد الثقافات. حتى الآن، لم يكن التطرف والتفرد الديني مشكلة. ومع ذلك، يجب أن يؤخذ في الاعتبار احتمال حدوث طائفية إسلامية متفرقة إلى درجة صغيرة نسبيًا في بعض المجمعات السكنية الإسلامية.

الكلمات المفتاحية: لومبوك، المساكن الإسلامية، التسليع الديني، إثبات الهوية، الاندماج الاجتماعي.

Lombok is an island in the southeast part of Indonesia, where its population is predominantly Muslim. Real estate developers have built houses in new residential complexes. The complex designation follows the name of a village or neighborhood added with words displaying the meaning of beauty such as Perumahan Griya Pagutan Permai and Griya Pagutan Indah in Pagutan Village; and Perumahan Kodya Asri, Green Asri, and Grand Kodya in Kodya Mataram. Moreover, to illustrate modernity and marketability, a housing estate label uses English words such as Royal Residence, River Side Residence, and Tulip Residence. Recently, a new trend of Islamic designation for a residential complex has emerged.

The development of Islamic-labeled housing has blossomed in Lombok. As shown in its designation, such settlements are specifically sold to Muslim consumers. Some of the Muslim housing complexes are Panda Mutiara Monjok and Perumahan Amanah in Mataram; and Perumahan Lingkar Muslim, Muslim Regency, Perumahan Sakinah, Grand Muslim I, and Grand Muslim II in West Lombok. Muslim settlements conventionally display particular Islamic features in their Islamic symbols and names, Arabic words, Middle-Eastern architectural style, and mosques. In addition, Islamic activities held by Muslim housing residents enhance the Islamic nuance.

There is no one fixed definition of a Muslim housing complex. Some people define it as a residential complex that displays Arabian physical architecture and style in terms of a mosque establishment and Islamic street designation such as *sabar*, *ikhlas*, and *sedekah*. Some claim that a Muslim housing complex demonstrates *sunnah*-based interior and exterior designs even though they are not visible. Real estate developers, sellers, and purchasers understand a Muslim residential complex as an Islamic-labelled settlement built exclusively for Muslims; none of the non-Muslims live there. This definition is operationalized in this article.

The concept of an Islamic home is not well defined. However, Az-Zikra Muslim residential complex in Sentul West Java may demonstrate the Islamic characteristics of an abode. The developer of Az-Zikra perceives that an Islamic home has 13 features. First, it does not have any statues. Second, it does not have any paintings of living creatures. Third, it does not contain any gold and silver furniture. Fourth, it has a prayer room. Fifth, the privacy of homeowners is secured. Sixth, it is painted white or green as Rasulullah's preferred colors. Seventh, it has

some calligraphy writing the words of Allah and Rasulullah. Eighth, it has a large yard. Ninth, its toilet does not face the *qibla*. Tenth, its fence is not too high. Eleventh, there are separate bedrooms for children. Twelfth, it has plants. Thirteenth, it is well-lighted. This Az-Zikra's definition of a Muslim housing complex seems to apply to an individual home. Such a conception is not the case in Lombok. A Muslim housing complex in Lombok is the Islamic designation of housing complexes built solely for Muslims. By this definition, a Muslim housing complex does not necessarily mean a group of Islamic-designed houses. The Islamic label influences the market response.

The market response to the Muslim housing offer is highly positive. For instance, Perumahan Lingkar Muslim in West Lombok consisting of 300 houses ranging from 36-type to 80-type was sold out immediately after its launch. Consequently, its developer continued to build Perumahan Grand Muslim I and II comprising more houses within a wider area. Their sale has improved even during the Covid-19 pandemic.¹

The success story of Muslim real estate sales encourages property business owners to sell land parcels labeled as Islamic or Sharia. Sharia designation of land parcels is symbolic. It is not related to the halal or haram of land parcels. It displays a marketing trend and strategy to allure urban Muslims. The Islamic or Sharia designation of land parcels encourages their purchasers to build a housing complex exclusively for Muslims. Such parcels are offered for urban young Muslim families, who intend to build an Islamic abode with their design or invest. The land parcels are marketed through banners on the main roads of Mataram City and West Lombok Regency as well as printed, electronic, and social media such as Market Place, Facebook, Instagram, and WhatsApp groups.

The Muslim housing trend is fascinating because such Islamic designation takes place in Lombok where its predominant population is Muslim (Bartholomew 2001; Cederroth 1981; Suprpto 2017). As the majority in Lombok, neither Muslims find any difficulty in their religious observance, education, and mosque building, nor do they have any problem establishing an Islamic school or boarding school. Moreover, Islamic nuance is apparent in public schools where all female Muslim students have to wear Islamic attire (a long dress and headscarf).

The need for grouping through creating a social enclave usually occurs within a minority community to protect themselves from domination, cooptation, and hegemony of the majority, not vice versa. A minority religious community is also legally allowed to build a house of worship in a place where at least 90 families of the community live in it.² Nonetheless, minority religious communities mingle with a multicultural society in Lombok. There is no Hindu, Buddhist, or Christian housing complex in Lombok.

The development trend of Muslim housing cannot be dissociated from the Islamic resurgence in Indonesia. Such revival phenomenon can be observed not only in the reinforcement of religious symbols in public spaces (Thiemann 2007) and the rise of Sharia banking and Islamic broadcasting in mass media but also the intention of the inclusion of as many as possible religious features in all laws and regulations. The latter intention has become the recent Indonesian Muslims' tendency called the *shariahisation* project (Lindsey 2010, 273–301).

The *shariahisation* project found its momentum after the fall of the New Order (Lindsey 2010, 288). The *shariahisation* project strengthens Islamic identity. The spirit for *hijrah* or transformation coincides with this movement; it is the motivation of change from conventional to Islamic ways for conforming to Islamic laws.³ The phenomenon is called Islamism (Ansor 2016; Ropi 2010). Some experts assert that Islamism and religious conservatism have grown flourishingly in Indonesia (Hadiz 2019; Van Bruinessen 2013). Religious conservatism diminishes social integration in a multicultural society. On the other hand, the State has issued several regulations to manage the relationship between diverse communities and religious groups (Ropi 2013). Researchers of Islam are also concerned if conservatism is followed by exclusivism of some religious groups and supported by religious commodification practices.

Considering the aforementioned facts and comparing them with a similar phenomenon in various big cities in Indonesia, religious symbols are often utilized for marketing products including property. In this case, religions are often employed as a packaging label for a commodity. Such a phenomenon is commonly called religious commodification (Azra 2015; Lukens-Bull 2008, 220–34).

Muslim housing or Sharia housing has been adequately studied. Dewanty (2009) researched Cinere Residence and Griya Insani Kukusan Depok, West Java, and found that Muslim housing is merely

symbolic. Religious symbols are presented in the Arabic logo of Muslim housing complexes and their mosques. Real estate developers perceive Muslim housing in its only physical appearance. They do not design the houses to reflect Islamic dwellings. Similarly, in Bandung, a Sharia-designated housing complex does not necessarily demonstrate Sharia-designed dwellings, instead, Sharia public facilities such as a mosque for its residents (Rahadi et al. 2021).

Some studies focus on Muslim housing values. Triyosoputri and Etikawati (2012) explored the role and impact of Islamic values on dwellings in Malang. They discovered that some Muslim housing complexes have permanent and temporary demarcations between public and private spaces.⁴ Nonetheless, such separation is not peculiar to a Muslim's house. Most houses provide a public reception room and a private family room.

Another research emphasizing Sharia housing credit in the property business was conducted by Hakim (2017). He observed that housing credit in Yogyakarta is a huge potential market for Sharia banks. Property business owners seize that potential market by developing and marketing Sharia-designated housing complexes (Sunesti and Putri 2020).⁵ However, most of the consumers of Muslim housing complexes in Lombok do not use the service of Sharia banks.

Most studies of Muslim housing focused on architectural design, spatial arrangement, Islamic concept implementation in a household, and Sharia-based trade. Research on Muslim housing existence and its relation to broader social interaction is rare. Nevertheless, in a book chapter entitled 'Islamic Ways of modern living': Middle-class Muslim Aspirations and gated communities in Peri-urban Jakarta," Hew (2018) addressed that issue by studying the Bukit Az-Zikra residential complex. He related the emergence of Muslim housing with the urban lifestyle phenomenon, piety, and real estate developers' creativity. He also critically analyzed spatial construction, spatial claim, and architectural design preferred by urban middle-class Muslims. He investigated how Muslims negotiate religiosity and modernity in their daily lives.

However, Hew's research was limited to urban middle-class Muslims, who are wealthy and stable. On the other hand, most residents in Muslim housing complexes are young families who are relatively financially unstable. This research is different from previous studies in its focus on Muslim housing in Lombok, where its residents are young

Muslim families. This study addressed the religious commodification aspect and identity affirmation as well as examined the degree of social integration and civic engagement in religiously segregated settlements.

Based on the phenomenon above, several essential questions arise. First, what are the motives of real estate developers in Muslim residential construction? Second, what are the reasons consumers in choosing a Muslim settlement? Third, is the phenomenon of Islamic designation as a manifestation of people's religiosity enhancement (Nurjayanti 2009), religious exclusivism reinforcement (Triyosoputri 2012), mere foresight of the real estate developers (Hakim 2017) and other business owners to allure the attention of Muslim potential buyers (Dewanty 2009), or the new lifestyle of a pious middle-class Muslims in negotiating modernity and religiosity (Hew 2018)?

This article is based on ethnographic research addressing those three questions. The research participants involved consumers, Muslim settlement residents, potential buyers, and communities around Muslim housing complexes who often interact with the residents, and Muslim property business owners, real estate developers, constructors, and security guards in Muslim settlements. Motives and reasons behind Muslim settlements were identified through in-depth interviews. Moreover, the religious activities and behaviors of the residents were documented through long observation in four Muslim housing complexes in Mataram and West Lombok, before and after the Covid-19 pandemic. The models of social interaction and the potential of religious extremism within Muslim settlement residents were also observed.

Religious Commodification and Identity Affirmation in Public Spaces

In many cases, religion is successfully used to attract consumers. In Islamic commodification, Islamic symbols are transformed into commodities to be sold for profit. In today's capitalism, the commodification of various things including religion is inevitable (York 2001, 361–72). According to Azra, the phenomenon of Islamic commodification has occurred for a long time in Indonesia, which reaches its peak during Ramadhan and is manifest in television programs and sales in malls (2015). Referring to Fealy (2008), Azra (2015) calls Islamic commodification the commercialization of Islam. Similarly,

Lukens-Bull states that in the market, “religion becomes something which can be bought and sold” (Lukens-Bull 2008, 220–34).

For gaining profits, a religious label is attached to a commodity as its branding. Producers, entrepreneurs, and merchants use a particular brand to allure customers. Varied concepts, ideas, values, and even ideologies are included in branding efforts. According to Lukens-Bull (2008, 220–34), “Branding is, in general, a way to connect ideas, values, and even ideologies to commodities”. Given the huge number of urban Muslim families as potential buyers, a religious trademark becomes a promising brand in Indonesia.

Indonesia is one of the countries with great potential for the significant development of the halal industry. In the State of the Global Islamic Economy Report (SGIER) 2020-2021, Indonesia booked the highest record in Sharia finance development in 2020 and rose from fifth to fourth rank after Malaysia, Saudi Arabia, and the United Arab Emirates. Indonesian halal consumption was US\$ 203.2 US million dollars, the highest in Southeast Asia (Ahmet and Basit 2021). Within such a huge halal potential market, many business owners including real estate developers offer halal housing, Sharia housing, and other Islamic-designated residential complexes.

On the other hand, according to Abdullah, perspectives about the world including religion have shifted considerably. Religion is no longer a source of values in lifestyle but an instrument for the lifestyle itself (Abdullah 2006, 113). Pilgrimage, for instance, is not aimed solely at a spiritual journey but also as a business product employed for a self-identification process (Sucipto 2013, 21–49). Such a self-identification process is manifested more clearly in the marketing of Plus Pilgrimage. Marketers sell a premium pilgrimage package and offer plus services, which are significantly different from regular ones.

Property businesses promoting Islamic symbols can be interpreted as identity construction or a self-identification process. Identifying oneself as a member of a Muslim community by residing in a Muslim housing estate is a new lifestyle. In other words, a Muslim’s choice for purchasing a house in a Muslim settlement and living in it can be considered, referring to Friedman, “cultural strategy to self-definition” (Friedman 1990, 321), or identity affirmation (Ghavami et al. 2011; Hermanowicz and Morgan 1999; Simon, Trötschel, and Dähne 2008).

Identity affirmation refers to an effective process of developing positive feelings and a strong sense of belonging to a social group (Ghavami et al. 2011).⁶ People's agglomeration with others having a similar identity, faith, and belief strengthens their self-and group identity. In the religious context, the inclination to agglomerate with people having the same identity is expected to enhance self-confidence, group pride, and faith communally. Being in a group of people with similar religions and belief strengthens solidarity and collective identity. Collective identity can be maintained by the communal observance of rituals (Hermanowicz and Morgan 1999).

The need for self-identification as a member of a Muslim community by living in a group of Muslims is a preliminary strategy for maintaining Islamic identity. Preserving an Islamic identity is imperative, particularly in a continuously invasive global culture. Such feelings and choices appear from urban young Muslim families. Property developers seize such opportunities and then construct and sell Muslim housing estates. All are an indivisible circle of religious commodification.

Nevertheless, religious commodification observed in the use of Islamic symbols in property business is not necessarily negative. Ample religious activities have flourished through commodification. The rise of Islamic television series and films as well as the high rate of Islamic propagation programs on television are the blessings of commodification (Muzakki and Kitiarsa 2008, 205–19; Wahban 2001). Some religious groups integrate religious elements into commodities; in Bull's terms, it is called the relexification of a commodity (Lukens-Bull 2008, 232–33). Bull explains further, "Religious commodification involves both the production of commodities which embodied religious meaning and the infusion of religious (or ideological) meaning into commodities" (Lukens-Bull 2008, 233).

The incorporation of religious symbols in housing complexes allures potential buyers successfully. Houses are sold quickly. Muslim consumers purchase Islamic-labeled products enthusiastically. They feel proud and pious when they buy a house in a Muslim settlement and live in it. Nonetheless, such feelings do not necessarily lead to piety enhancement.

The emergence of Islamic-designated housing cannot be detached from the efforts of Islamic identity affirmation in public spaces. After the fall of the New Order that strongly controlled Islamism, the

movement of Islamic identity display has strongly appeared. A lot of Islamic attributes are attached to many aspects of Indonesian Muslim life, from social religiosity, politics, law, and economy, to business. The appeal for referring to the Qur'an and Hadit⁵ as the foundation of law establishment has been declared. Sharia-based local regulations have been manifested in several regions. Those rules regulate serene Friday, alms, Qur'an reading and Islamic learning for civil servants, the prohibition of women from getting out at night without their *mahram*, and anti-wickedness fight against alcoholic beverages, gambling, and adultery. Islamic propagation and learning have flourished. Islamic learning, previously habituated by rural Muslim groups, has become a trend and lifestyle of urban people in big cities. Islamic propagation and learning have been held not only in conventional places such as prayer rooms and mosques but also in five-star hotels.

Mass media have supported Islamism practices considerably. Almost all television stations have broadcasted Islamic programs such as seven-minute sermons, dialogues, religious teachings, and well-designed talk shows. An inclination to promote Islamic or Sharia themes also has appeared to be a new trend in the economy and business. Sharia-branded products have been marketed. Sharia banks have improved significantly and competed with conventional banks. Sharia banking services such as Islamic savings, non-interest credit, and non-*ribawi* transactions have been offered. The designation of Sharia, Shar'i, halal, and Islamic has been a new pattern in the Indonesian economy. Sharia pawning, Sharia payment, Sharia travel, Sharia hotels, Sharia swimming pools, and Sharia tourism have been marketed greatly. Furthermore, although women's headcovers have implemented Sharia literally, there has been a clear differentiation between Sharia and non-Sharia headcovers. The latter refers to head covers that do not display a complete and perfect application of Islam because they are short and reveal some parts of women's bodies. *Shariahisation* of commodities is a fascinating phenomenon showing the revival of spirits for promoting Islamic symbols in public spaces (Umam 2021).

Some advocates of Islamic symbols in public spaces perceive that it is time for Muslims as the majority in Indonesia to show up and strengthen their Islamic identity. Islam as the majority religion is expected to be great not only in the number of its followers but also in the quality of its practices. Islamic quality has to be continuously

maintained and developed and thus it is not drifted away by other faiths and ideologies. Faith has to be protected and applied in concrete actions (*amal*).

The jargons “being Islam fully (*kaffah*)” and “being Islam completely and comprehensively (*shāmil wa mutakammil*)” have to be realized immediately in Indonesia. A formal claim of being Islam is not sufficient. Being Islam has to be manifest in all life aspects, not only in *mahdah* worships such as praying, fasting, and pilgrimage, but also in politics, laws, social culture, and economy. In a more concrete example, Islam is not manifest only in mosques but also in markets and offices. A good Muslim performs prayers diligently and applies the Islamic economy and laws. Displaying and applying Islamic symbols in public spaces are expected to raise the esteem (*marwah*) of Muslims as the majority and the followers of other religions eventually respect them.

The aspiration for identity affirmation in public spaces is dynamic. After the New Order fall and during the reform era of Yudhoyono’s presidency, Islamism has grown and become stronger. *Sharia*hisation projects and identity affirmation in public spaces have continuously appeared. However, those movements have been slowing down in Joko Widodo’s presidency era. Nevertheless, the contestation between the pros and cons of Islamism has existed substantially. Religious commodification practices in many life aspects including real estate will have run.

A further question about the perspectives of real estate developers and the people involved in property construction arises. Do they construct a Muslim residential complex for only profits or religious motives? The following heading addresses the question.

Real Estate Developers’ Perspectives: Their Motives and Implementation of Muslim Housing Concepts

Although the intention for constructing a Muslim housing complex has emerged for a long time, property developers have realized it recently. Religious idealism, to some degree, has pushed the emergence of Muslim residential complexes in addition to the interest in profits. In comparison to other Indonesian cities, Muslim residential development in Lombok occurred later. In its early era, real estate developers were hesitant to construct such projects. Perumahan Lingkar Muslim in West Lombok was the first Muslim settlement built by the real estate developer, Salva Inti Property (SIP). The idea for constructing a

Muslim housing complex appeared because Muslims were the majority of purchasers of real estate built by SIP. Fewer than three percent of real estate buyers in Perumahan Lingkar Asri were non-Muslims.

Real estate developers assume that the Lombok population which is predominantly Muslim needs a residence. Most of the workers from outside Lombok are also Muslims. One of the real estate developers said, "From the economic calculation, Muslim housing has a considerable potential market segment in Lombok. Muslim housing has become a new trend in property business because it has increased property sales amid a slow economy due to the dollar rate rise." The huge number of young Muslim families is a potential market for property development. Therefore, the establishment of Islamic features does not decrease consumers' interests, becomes an alluring alternative instead.

The data on real estate sales indicate that homeownership in a religious likeness-based settlement is many people's dream. Real estate developers have to respond to such needs. Another stimulus emerging lately is investors from the Middle East, who claim that they are ready to invest their money in the Muslim real estate development in Mataram City and West Lombok Regency.

When the market showed a positive response to the Muslim residential development, it was then realized. In 2011, real estate developers involved in Salva Inti Property commenced marketing Perumahan Lingkar Muslim. The success of the Perumahan Lingkar Muslim sale was followed by the construction of Grand Muslim I and II respectively. Such profit has encouraged other property developers to construct and sell similar Muslim settlement projects. They also have marketed Islamic-labeled land parcels.

However, the Muslim residential development seems to be simply symbolic. Real estate developers only designate housing complexes with "Muslim" but do not design them in particular Islamic styles. In his literature study on *sunnah* (prophetic traditions) space, Reza (2012) found that in architectural design, Muslim residents' activities demonstrating their faith and piety require space arrangement, which adheres to *sunnah* rigorously. Devoted Muslims pay great attention to an ideal space for observing prophetic traditions optimally. Some designs of *sunnah* spaces in Muslim settlements encompass *qibla* orientation, holiness, and uncleanness, *mahram*, *tamyiz*, *baligh*, gender-based space, parents' room, *haram* area, and *waqaf* area.

Almost all real estate developers build Muslim housing in only its symbolic presentation and designation. They add Islamic and Arabic terms to the names of housing complexes. Their home and cluster design do not demonstrate an application of the ideal Islamic housing concept.

It seems that only Bukit Az-Zikra residential complex conforms to the Islamic housing concept rather seriously.⁷ In this complex, the religification of the commodity in terms of religious symbols, values, and meanings is presented. This complex developer and Muslim teachers moved beyond the Islamic designation of commodities by building dwellings theologically representing Islamic teachings. They built homes in various sizes and designs and designated them with the terms *ikhhlās*, *ṣabr*, *tawakkal*, *shukr*, *qana'ah*, *tawadu'*, and *sakhayah*, which refer to the enhancement of Muslims' piety. The smallest size houses (21/60 square meters) are named *ikhhlās*. The 28/72 square meter houses are called *ṣabr* meaning patience. As represented in their names, the residents of *ikhhlās* and *ṣabr* clusters should be content and patient with their small houses. *Tawakkal* representing self-submission to God is designated for bigger houses than *ikhhlās* and *ṣabr*. The 90/180 square meter houses are called *qana'ah*. The houses bigger than 100 square meters are named *shukr*. The 112 and 120-square-meter houses are designated as *tawadu'* meaning humble. A Muslim owning a house bigger than 100 square meters should be humble and content with Allah's blessings. The largest size houses with 300 square meters are named *sakhayah* meaning generous. A Muslim having a *sakhayah* house should be generous and help others.

The above paradigm aligned with state-of-the-art design and construction displays Islamic and modern nuances. A mosque was built in the middle of the Az-Zikra housing complex, promoting the green living concept. Islamic nuances are reflected in religious performances such as congregational prayers, Islamic attires, and refraining from smoking. Az-Zikra Imam, Muhammad Arifin Ilham, led such religious activities and routines. Unfortunately, after Ilham's passing, the intensity of religious activities in Az-Zikra seems to decrease.

Real estate developers in Lombok and other cities interpret Islamic design concepts diversely. They commonly restrict Islamic designs to physical appearances and facilities such as the use of Arabic names and

religious terms in Muslim settlements. Substantive religious aspects such as values, traditions, and activities have not become their concern. Dewanty (2009) demonstrates such conditions in her study of several Muslim settlements in Jakarta. She concludes that the existence of Muslim residences remains symbolic, for instance, the view of Kubah Emas Mosque is presented and Arabic letters are used as a logo in a Muslim settlement. Real estate developers understand the concept of Muslim housing complexes only in their physical images. They also do not construct an interior design reflecting an Islamic abode (Mortada 2003). Islamic designation is not followed by Islamic home and interior designs.

Muslim residential development in Mataram and West Lombok has been conducted in several phases. First, surveys have been carried out to discover the attitudes and responses of communities, particularly Muslim leaders toward the plan of Muslim housing construction. Second, strategic and appealing locations have been selected. Third, Islamic names or terms such as *Marwah*, *Aisyah*, *Istanbul*, and *Yasmin* have been prepared for designating complexes, streets, mosques, and Qur'an schools. Fourth, mosques have been built for communities to observe religious rituals and activities. Mosques have been usually constructed in the architectural styles of the Middle East, Turkey, or other Muslim regions. Fifth, the regulation of house possession restricted to Muslims has been stipulated. Homeowners have not been allowed to sell or lease their property to non-Muslims. Sixth, the possibility of non-Muslim involvement in purchasing or leasing the houses has been controlled. Seventh, Muslim settlement residents' efforts in creating Islamic nuances have been supported. For example, a worker has been hired to clean and maintain a mosque in a settlement.

Muslim real estate developers demonstrate Islamic motives in addition to profit-oriented business. Nonetheless, not all property developers display such religious motives. Many of them construct Muslim settlements for only profits. Muslim residence labeling is a business strategy in utilizing the religious sentiment of urban Muslims, who need a home in Mataram and West Lombok. It seems that real estate developers merely follow the trend of successful Muslim housing sales in other Indonesian big cities.

Consumers' Perspectives: Pride of Living in Muslim Housing

From the consumers' perspective, they chose a Muslim housing complex for various reasons. There were seven motives for why they purchased a home in a Muslim residential complex and lived in it.

Strategic location. Quantitatively, all respondents considered the strategic importance of a location as their foremost reason for choosing a Muslim housing complex. Safety, facilities, and a competitive price are the subsequent reasons showing respectively. Many homeowners did not emphasize the Islamic identity embedded in a Muslim settlement. Instead, they selected it due to its optimal location aligned with their need for traveling to downtown, workplaces, schools, campuses, central business districts, and other amenities.

Safety. The research respondents reckoned that a Muslim housing estate is relatively more convenient and safer than their previous residences. Security issues such as theft do not happen in a Muslim settlement, which is protected by one gate system and guarded by security officers. The flood-free location of a Muslim housing complex also becomes a consideration for consumers.

Competitive price. In comparison to other posh residences, Muslim real estate developers offer houses at reasonably affordable prices. The public housing credit mechanism also becomes one factor in people's home purchases in a Muslim settlement. Nevertheless, although a residential complex is labeled as Islamic, it does not require potential buyers to apply for housing credit from Sharia banks; they may apply to any bank instead, be it conventional or Islamic. The *riba*-free concept commonly promoted by Sharia advocates is not strictly implemented in the development and purchase of a Muslim settlement.

Facilities. Electricity and water services, as well as adequately wide streets available in a Muslim housing complex, allure potential buyers.

Islamic identity. Some homeowners chose to purchase a house in a Muslim settlement and resided in it primarily because of its Islamic identity. They perceived that living in a complex, where all of its residents are Muslims, provides them with many benefits, particularly in religious life enhancement and character building for all family members. Such an estate also creates a religious and healthy nuance for the self-development of its dwellers especially children and teenagers growing to adulthood.

Prospective investment. Some people perceived that purchasing an Islamic-labeled dwelling is a considerably prospective investment and yields a great profit for future sales.

Coincidence. Some people purchased a house in a Muslim settlement by mere chance because they gained information from their relatives or friends, who have lived there. They did not emphasize an Islamic identity. Only after purchasing the house and living in it, some dwellers realized that the residential complex was vigorously designed in an Islamic nuance.

This research demonstrates that the reasons behind the purchase of a house in a Muslim settlement are its strategic location, safety, competitive price, facilities, Islamic identity, investment, and coincidence. These motives confirm the research conducted by Amin (2015) stating that strategic location became the most predominant reason for home purchases. In contrast, Ayub et.al (2013) found that home design was the foremost determinant variable in a home purchase in Malang, East Java. The design encompassed architectural style, materials, interior design, air circulation, lighting, absorption, and drainage. The subsequent variable was transportation including accessibility, traffic flow, street condition, and wideness. The consecutive variable was facilities such as security guards, a health center, shops, a house of worship, a sports facility, clean water, electricity, telecommunication, and amenities.

The data illustrate that the initial and foremost reason for house purchase in a Muslim settlement is not religious. In other words, religiosity is not a determinant variable in a home purchase. Strategic location, safety, and facilities are the main priorities instead. Religious spirit becomes a secondary consideration. However, the exclusivity of the Muslim housing complex cannot be negligible. The desire for Muslim identity affirmation and agglomeration within a Muslim community is an embryo for enclave culture establishment. Social interaction and civic engagement among Muslim housing residents should be observed to examine the enclave culture.

Civic Engagement and Social Interaction in a Muslim Neighborhood

Communal life in a fairly large society normally brings about particular social problems due to either internal factors such as personal rivalry, business competition, and diverse religious views or external ones. On one hand, Muslim settlement emergence precipitates

advantages expected by its residents. On the other hand, a religious sameness-based housing complex incites several religious and social issues. First, religious-societal problems encompass non-Muslims' lease of houses within an especially Islamic neighborhood; some residents' religious exclusivism, terrorism, and extremism becoming a concern for others; and personal conflict among mosque superintendents. Second, some residents commit immoral acts and violate public regulations. Third, some people build a modern shops inside the neighborhood whereas its residents are not aware of its permit. Fourth, safety issues include theft, stone-throwing from outside the residential complex, and snakes' intrusion into houses without secured fences.

Social interaction among the residents of Muslim settlements takes place in a conducive and normal way and thus a communal life is safe, harmonious, and peaceful. This is because they possess similar religious views and spend most of their time on their daily activities. Consequently, they do not have adequate time for meeting each other except for brief communal activities such as congregational prayers in a mosque and regular health services.

Even though there are varied religious understandings and observances as well as affiliations to various religious solidarity groups, there are no contradictions, tension, or rivalry leading to conflict between the residents of Muslim neighborhoods. Awareness about maintaining social order and harmony become an effective social modal. Similarly, the interaction between Muslim settlement residents and outsiders occurs ordinarily; there is no disruption against social integration. A closed and exclusive enclave culture does not emerge. This is because although fences segregate a Muslim housing complex spatially from outsider communities, the residents' interaction with their friends, colleagues, and extended families continuously happens.

A few problems regarding contestation in religious patterns or models sometimes occur. A mosque superintendent has the power to control a religiosity model. Religious activities in Muslim settlements have been open so far. There has been no particular religious group, that intends to control the religiosity model of the residents. The religiosity model can be observed in people's rituals, which depend on the leader of congregational prayers in a mosque. For example, if the leader is from Nahdatul Ulama and Nahdatul Wathan, the congregation chants *dhikr* loudly after praying. Similarly, the congregation recites a *qunūt* in dawn

prayer. If the leader is from Muhammadiyah or a member of the Social Justice Party, the congregation does not recite *dhikr* and *qunūt*. A mosque is an open public space; a particular Islamic group does not exclusively occupy it.

Correspondingly, there is good interaction and communication between the residents of a Muslim settlement and their non-Muslim relatives living in adjacent areas. The communication takes place either briefly when bumping into one another or intensively through reciprocal home visits. They establish kinship, brotherhood or sisterhood, collegueship, or business relationships. They are accustomed to assembling, communicating, and interacting. As Fanny said, "I often befriend non-Muslims and have a lot of non-Muslim relatives. We often gather here in this Muslim neighborhood. We even often visit each other's houses. But, they are always reminded of not living or buying a house in this Muslim settlement." Ali expressed a similar view, "My non-Muslim colleagues often visit my house. It does not matter. I think that is normal. Other residents do so. Some non-Muslims also come when we hold a family gathering. Almost all residents of this Muslim housing complex have some non-Muslim colleagues." Maryam also stated that there is no problem in the relationship between Muslims and non-Muslims at offices or campuses. "My non-Muslim classmates often visit me here," said Maryam.

Family events such as weddings, childbirth, graduation, and anniversary as well as social events such as the Independence Day celebration on August 17th and social gatherings for rotating savings are meaningful opportunities for social interaction among Muslim settlement residents, their colleagues, and communities in adjacent areas. Such interaction strengthens social relationships. "There is no restriction in the interaction with non-Muslims because they are our colleagues as long as they do not reside here. Our religion does not prohibit us either from building good and mutual relationships with non-Muslims," said Multazam, a resident of Perumahan Lingkar Muslim.

Habib, a resident of Grand Muslim, expressed a similar statement; "There is always a visit from non-Muslim relatives to a resident here. Similarly, our non-Muslim colleagues and friends visit us in the celebration of job acceptance and so on. Having non-Muslim guests is common as long as they do not reside here. That is the rule."

From those stories, there is no objection from Muslim housing residents against daily social interaction with non-Muslims. Social interaction either with Muslims or non-Muslims is a reality that must be accepted as long as it is carried out in good and mutual manners and does not violate social norms. However, all Muslim settlement dwellers disagree with non-Muslim permanent residence in their neighborhood. Ahmad Baehaki, a resident of Perumahan Amanah said, "Many of my relatives are non-Muslims. My parents converted to Islam. Many of my relatives are Hindus. We often gather in this Muslim settlement. We also visit one another. But, they are always reminded of not living in this neighborhood especially built for Muslims." Therefore, all Muslim settlement residents reject the engagement of non-Muslims in living in their neighborhood either by owning or renting a house there. "Since the very beginning, we were told strictly that this housing complex is for Muslims exclusively and we have to maintain that. All of the residents are committed to preserving the reputation of this Muslim settlement," Said Devi Kristian, a resident of Perumahan Lingkar Muslim.

Following its Islamic designation, a Muslim housing estate is intended exclusively for Muslims. Non-Muslims are not allowed to purchase, reside, or rent a house in a Muslim settlement. All Muslim housing complex dwellers agree to refuse the permanent residence of non-Muslims in their neighborhood. One of their reasons is that diverse religious faiths, views, and lives potentially cause disturbance and inconvenience to each other. For example, having a dog as a pet, lighting incense, and cockfighting are considered discomfort for Muslims.

Exclusiveness in social interaction in a Muslim housing complex does not appear. However, in the long term, such a situation should be taken into consideration. Exclusiveness is not conducive to social integration development in a multicultural society.

Exclusiveness may emerge and affirm in any kind of residential complex, be it an elite housing complex with one gate system or a residential complex built exclusively for employees of a government institution. In this case, civic engagement among the insiders and between them and the outsiders does not run optimally. Concrete fences surrounding a housing complex distance its residents from outsiders spatially and psychologically. What is more, religiously segregated settlement strengthens enclave culture unfavorable to social integration processes in a multicultural society in Mataram and West Lombok.

In Mataram, multicultural housing complexes exert a positive impact on the social integration of their residents (Suprpto 2020). Communal activities involving residents from diverse backgrounds happen naturally. All residents of a multicultural housing complex engage in religious or national celebrations. For instance, the Independence Day celebration including communal cleaning and competitive games significantly contributes to civic engagement and integration of a multicultural society. All residents regardless of their ethnicities, origins, religions, professions, and social status engage in the celebration. They socialize and interact harmoniously. When a natural disaster occurs in other parts of Indonesia, they raise charity funds. Even though such activity happens incidentally, it contributes significantly to maintaining social integration and harmony in the long term.

A settlement model consisting of heterogeneous people has been a solution for accelerating and strengthening social integration. When Mataram was not an independent municipality and included in the West Lombok Regency, Lalu Mujitahid, the former Regent of West Lombok, intentionally encouraged the people to live in a multicultural residential complex. Some Mataram settlements are segregated religiously. Hindus occupy some settlements and Muslims occupy the others. Such a settlement model is inherited from the old Hindu Karang Asem Kingdom that ruled Lombok centuries ago. The religiously segregated settlements are considered unfavorable to social integration development. Therefore, Lalu Mujitahid created a program to push the establishment of new multicultural residential complexes such as Pagutan Permai and Pagutan Indah. Social integration and inclusiveness have developed naturally in heterogeneous housing complexes existing for years in Mataram and West Lombok. Islamic designation of housing estates has been a recent phenomenon. This circumstance relates to a new tendency of identity affirmation.

Identity Affirmation and Social Integration

The new trend in the property business for meeting the need for residences promoting Islamic symbols can be perceived as identity construction. According to Abdullah, it is self-identification. Identifying oneself as a Muslim group, which integrates into a Muslim settlement different from other public housing complexes, is a new lifestyle. An Islamic designation attached to a housing estate reflects

a self-image, not merely a matter of meeting the need for a residence. A Muslim's choice of purchasing a house in a Muslim residence and living in it can also be regarded as a cultural strategy to self-definition. In more appropriate terms, it is called an alternative cultural strategy amid modernization intrusion. Urban Muslim families feel the need of agglomerating into a similar religious group to strengthen their self and religious group identity.

From sociological and anthropological perspectives, identity is not static but fluid and constructed (Fong and Rueyling Chuang 2004). Identity is also constructed in a syncretic way. A group identity tends to strengthen because of the pressures and tensions from the majority and hence it reinforces historically due to the majority's domination (May, Modood, and Squires 2004, 1–26). In a particular situation, the majority's domination contributes to the minority's identity affirmation. The majority's continuous invasion and sometimes discrimination encourage the minority's creativity and defense mechanisms. The majority and minority here do not necessarily mean quantitative, but particular conditions created by invasive dominant cultures.

A counter-culture should be created to face the continuous penetration of modern cultures into society. Groups of people living in Muslim residences in Indonesia are the majority. However, the view is that the insistence and invasion of global cultures threaten their Islamic identity and culture. By agglomerating into an exclusive housing cluster, they expect that their Islamic identity continuously grows and strengthens in line with modernization pressures.

Therefore, identity strength is not constructed by the pressure from the majority group –in its quantitative meaning- but by a particular purposely created situation. In other words, it can be said that the residents of a Muslim settlement think as if they are the minority although they are quantitatively the majority because they are surrounded and dominated by a majority culture of modernity.

To counter the domination of modernity culture, the majority of Muslims in Lombok take several mechanisms similar to those taken by the minority Muslims in some European countries. Scourfield et al. (2013) cited in Riyaz Timol (2020) explain four key mechanisms of British Muslims to maintain and strengthen their religious identity. First, cognitive transmission is conducted through the reinforcement

of rituals such as the observance of five-time prayers a day. Second, referring to Bourdieu and Mahmood, embodiment, and habitus refer to nurturing characters through various micro-level socializations such as childhood religious rituals, parental selection of names and attires, or the presentation of material religion in the home structure. Third, minority defense means the integration of minority ethnic and religious identities and majority culture, which can be discriminatory or inhospitable sometimes. Fourth, religious congregations and organizations are instrumental in serving a broader system of social confirmation for primary ethnoreligious values assimilated in the home. Mosques across the UK play a key role here. These four mechanisms interplay and overlap in children's lived experiences to create a strong religious and ethnic cultural identity.⁸

To challenge modern cultural pressures and dominance, they attempt to protect themselves and offer a new concept and idea of Islamic identity, which can be developed and flourish continuously. In this case, the need for agglomerating and creating boundaries from dominant cultures makes sense.

They apply several strategies to strengthen Islamic identity in a Muslim housing estate. They designate the settlement with Islamic or Arabic names. They also name their blocks with Arabic words such as Marwa and Sofa. Moreover, real estate developers usually provide religious facilities such as a mosque for the residents with different degrees from one settlement to the other. Some real estate developers also establish public health centers, kindergartens, and early childhood education centers. The design, model, and religious activity intensity of Muslim housing complexes in Lombok are not as thorough as those in Bukit Az-Zikra Sentul Bogor.

The intensity of religious activities in each Muslim settlement and cluster grows variously depending on the initiatives and seriousness of the residents. This varied intensity can also be observed in their daily life. From the interviews and observation, it is obvious that the residents' life seems to be open in which they create their terrace as a reception room. They usually wear casual clothes. When they go to the mosque for congregational prayers, they wear a long dress. Quite a lot of children attend Qur'an classes in a mosque.

There are a variety of religious activities in Muslim settlements. The residents observe congregational prayers in a mosque or prayer room.

Qur'an classes for children are held regularly. For instance, Perumahan Lingkar Muslim residents hold a Qur'an class three times a week while those in Grand Muslim hold it every day before dusk prayer. Some Grand Muslim residents hold Qur'an learning in a prayer room built in every cluster; others hire a Qur'an teacher for their children. Islamic learning is also regularly conducted every month and on Islamic holidays. Such religious activities are the residents' initiatives.

The residents of Grand View Sakinah develop various religious activities with their initiatives and fund. They establish Qur'an classes for children, an early childhood education center, Islamic learning for women, and the celebration of Islamic holidays, Ramadhan festive, and so on. In some places, the people also hold religious events in their homes alternately such as communal *dhikr* and prayers.

The community life nuances in Muslim settlements demonstrate unique characteristics and are varied in their intensity from one to the other. Islamic nuances are manifest strongly in their lives. They develop religious activities enthusiastically with their initiatives and money.

However, the residents of Grand Muslim 2 have not developed religious activities flourishingly because they are hectic, and have to travel far for work and work full time. Furthermore, few people live there. Each family usually conducts a personal event at their own home. The residents have not engaged optimally in the religious activities held in their mosque. Suhirman, one of the leaders in Grand Muslim 2, said, "Regular religious activities in our mosque are not conducted professionally yet. There is a lack of people's participation in the mosque's events. Less than a half of the mosque room is filled by the congregation every day." Suhirman regretted that not all residents of a Muslim housing complex perform congregational prayers, Jum'ah prayer, or other religious activities in the mosque. "This is worrying and should be taken into our consideration. Why is not a mosque in a Muslim housing complex as crowded as that in villages? Living in this Muslim housing complex should elevate our faith and piety," said Suhirman, a lecturer at an Islamic university.

It should be noted that the existence of a mosque in a Muslim housing complex demonstrates diverse facets. First, a mosque is often associated with people's piety enhancement. High people's attendance at a mosque and religious activities is considered an indicator of their piety improvement. This assumption is a simplification or a

jumping conclusion. Not all Muslim housing residents can engage in congregational prayers five times a day. Such disengagement cannot be considered an indicator of their piety degree. Mosque superintendents and activists exert a great influence on people's engagement in it. Second, a mosque is an open public space that allows the emergence of religious contestation. A religious activist plays a role in determining the religious pattern and color of Muslim housing residents. If a religious activist believes in an exclusive view, the religious pattern of Muslim housing residents will be exclusive. Correspondingly, if a religious activist is religiously inclusive, the residents will be inclusive. In this case, Islamic identity cannot be overlooked. Although the Islamic identity in Lombok Muslim housing seems to be personal, it is not singular and rigid. Differently, one popular Islamic leader, who cooperated with a big real estate company, initiated the Az-Zikra housing complex in Bogor, thus its residents follow him religiously.

Muslim families strengthen their identity successfully. Such identity affirmation is obvious because they live in a Muslim housing complex. Muslim housing residents are automatically identified as Muslims when they mention their living addresses. Nevertheless, such identity affirmation refers to being a Muslim in general, not a particular Islamic view or school. There are diverse views and schools in Islam. Some Muslims may have a strong faith and show it openly and thus they actively engage in all religious activities in a mosque. However, most Muslim housing residents perform their religious rituals in their private spaces at home. Hence, it can be said that identity affirmation in Muslim housing does not exclusively refer to a particular Islamic view.

The diverse religious-cultural backgrounds of Muslim housing residents become one factor underlying the variety of religiosity models. Muslim housing residents associate with varied religious organizations. Each religious organization has its distinction. People growing up in the culture of Nahdhatul Ulama (NU) or Nahdlatul Wathon (NW) are different from those growing up in the culture of Muhammadiyah or Salafi-Wahabi. Although their differences lie in technical aspects of rituals or *furū'iyah*, these cannot be easily led to one single religiosity model. However, contestation between diverse Islamic views often occurs.

Such contestation sometimes appears in a mosque as an open public space. In a particular situation, the contestation may influence social

interaction internally among the residents or externally between them and outsiders. The religious and cultural background has an impact on one's perception and behavior in building and developing social interaction and integration. However, this issue requires another deeper study. This article focuses on practices of interaction and integration among Muslim housing residents.

On the other hand, social integration and civic engagement in conventional residential complexes, which are not exclusively built for a particular religious community, occur more openly. Civic engagement is manifest in people's daily lives and mutually beneficial traditions such as reciprocal visits, helping, and giving in special events such as weddings involving diverse people regardless of their different religions.

Conclusion

Religious commodification in the real estate business has been a recent trend in the last two decades. Such commodification occurs in the big cities of Java such as Jakarta, Bandung, Surabaya, and Malang; and some cities on Lombok Island. Real estate developers have taken a commodification strategy by designating the residential complexes they have built with Islam, Muslim, or other Arabic words. Although such a religious commodification strategy appears to be artificial, it successfully allures the attention of consumers, particularly urban young Muslim families.

Urban young Muslim families need an abode and identity affirmation by selecting an Islamic-labeled residence. Even though the need to live in a Muslim neighborhood is not a primary reason for home purchase, it renders the feeling of peace. Assembling in an enclave culture does not appear because of the majority's pressure, but it is a cultural strategy for fighting against the negative impacts of modernization and globalization. Real estate developers respond to such situations creatively by offering Muslim residential complexes. Concurrently, the tendency of religious commodification rises. Religious commodification coincides with identity affirmation.

Fortunately, identity affirmation in Muslim settlement development does not disrupt social integration in a multicultural society. Civic engagement does not lead to exclusivism. Exclusivism may emerge in an elite residential complex secured by high fences and one gate system. Although an Islamic designation is presented at the gate of a Muslim

settlement, its residents are open and willing to build communication, interaction, and cooperation with all communities inclusively.

However, such an inclusive situation may not be perpetual. It depends on religious actors and activists leading a Muslim settlement. Religious activists with a particular view influence the religious pattern and identity of Muslim estate residents. Therefore, further research on religious commodification and the possibility of exclusivism reinforcement is required. The religiosity of Muslim communities develops dynamically. The dynamic contestation between various thoughts and views in Indonesia is necessary to study.

Endnotes

1. According to the marketing agency, during the pandemic, the sale of Muslim settlement increased; 1.5 hectares were sold in three months.
2. This regulation refers to The Joint Regulation of the Minister of Religious Affairs and the Minister of Home Affairs Number: 9 of 2006 Number: 8 of 2006.
3. Islamic revival also creates the concern about Islamic conservatism resurrection manifested in settlements exclusively built for Muslims. They are also worried that religious intolerance is increasingly on the rise, as shown in the cases of the prohibition of the establishment of churches in Muslim neighborhoods, the abuse of the blasphemy law to punish minority groups, the establishment of exclusive 'sharia' housing complexes that is intended only for 'like-minded' Muslims, and vigilante-style persecutions such as threats, verbal harassment, and physical intimidation against people or groups who are opposed to the perpetrators' religious views. See Pribadi (2021).
4. Similarly, Nurjayanti (2009) in her research on Muslim housing in Solo and Yogyakarta, found that Islamic values such as *taqwa* including *mahḍab* and *ghayr mahḍab* worships are manifest intangibly in Muslim housing. Such values are then transformed into tangible spaces. According to Nurjayanti, there are five concepts of Islamic housing. First, Islamic dwellings and their residents are substantially a blessing for the universe (*rahmatan li al-ālamīn*). Second, an Islamic home functions as a place of worship. Third, activities inside an Islamic house include the relationship with God (*ḥabl minallāh*), the relationship with humans (*ḥabl min al-nās*), and the relationship with the universe (*ḥabl min al-ālamīn*). Fourth, an Islamic abode conforms to the concept of *mahram* consisting of public, private, services, and in-between areas. Fifth, the interior design of an Islamic home encompasses (a) a prayer room, (b) an ablution room, (c) a theologically-art-designed room, (d) a covered reception room, (e) a bedroom, a dining room, a bathroom, and a multi-functioning room, (f) a qibla-oriented room, (g) and hidden architecture.
5. This research shows that Sharia housing ads in social media commodify the concept of halal. The term "halal residence" signifies the meaning of Sharia symbol differentiating it from other residences. The Sharia brand is represented in ads language and symbolic visualization. These ads represent the concept of halal not only as a brand but also as a lifestyle. A halal lifestyle in Sharia housing becomes a new trend in Muslim communities, which is developed through religious symbols in Sharia housing ads. See Putri and Sunesti (2021).
6. In many studies especially in social psychology, identity affirmation is often employed to research minority communities such as LGBTQ groups.
7. <https://sentul.city/azzikra-sentul/> accessed July 22nd, 2022
8. For more detail, see Timol (2020).

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- Interview with Devi Kristian, Perumahan Lingkar Muslim Lombok Barat, July 17th, 2017
- Interview with Fanny, Perumahan Grand Muslim 1, Lombok Barat, November 21st, 2017
- Interview with Ali, Perumahan Grand Muslim 1, Lombok Barat, November 21st, 2017
- Interview with Multazam, Perumahan Grand Muslim 2, Lombok Barat, August 23rd, 2017

Interview with Suhirman, Perumahan Grand Muslim 1, Lombok Barat, October 2nd, 2021.

Interview with Suhirman, Perumahan Grand Muslim 1, Lombok Barat, November 1st, 4th, 2021.

Interview with Maryam, Perumahan Grand Muslim, Lombok Barat, September 21st, 2017

Interview with Ahmad Baehaki, Perumahan Amanah, Kota Mataram, November 21st, 2017

Interview with Habib, Perumahan Grand Muslim 2, October 11st, 2017

Suprpto, *State Islamic University (UIN) of Mataram, Indonesia*. Email: suprpto@uinmataram.ac.id.

Miftahul Huda, *State Islamic University (UIN) of Mataram, Indonesia*. Email: miftahulhuda@uinmataram.ac.id.

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2. Booth, Anne. 1988. "Living Standards and the Distribution of Income in Colonial Indonesia: A Review of the Evidence." *Journal of Southeast Asian Studies* 19(2): 310–34.
3. Feener, Michael R., and Mark E. Cammack, eds. 2007. *Islamic Law in Contemporary Indonesia: Ideas and Institutions*. Cambridge: Islamic Legal Studies Program.
4. Wahid, Din. 2014. *Nurturing Salafi Manhaj: A Study of Salafi Pesantrens in Contemporary Indonesia*. PhD dissertation. Utrecht University.
5. Utriza, Ayang. 2008. "Mencari Model Kerukunan Antaragama." *Kompas*. March 19: 59.
6. Ms. *Undhang-Undhang Banten*, L.Or.5598, Leiden University.
7. Interview with K.H. Sahal Mahfudz, Kajen, Pati, June 11th, 2007.

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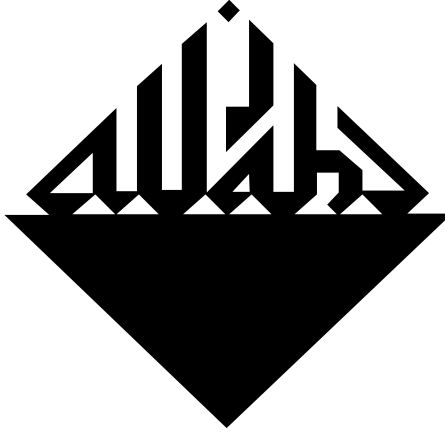
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IN LOMBOK, INDONESIA

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COMMODIFICATION OF HAJJ RITUALS
AMONGST BANJARESE PILGRIMS

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ءور الصكوك المرربطة بالوقف النقبى
فى تطوير مؤسسة الرعاىة الصبىة ببانتبن
ىولى ياسبن
