SHARIA HOUSING: RELIGIOUS COMMODIFICATION AND THE URBAN MUSLIMS' POLITICS OF SPACE

Fawaizul Umam
Institut Agama Islam Negeri (IAIN) Jember
fawaizu@yahoo.com

Abstrak

Perumahan syariah terus bermunculan di berbagai daerah dan semakin diminati terutama oleh kaum muslim urban. Berkat strategi komodifikasi agama yang dijalankan para pengembang, perumahan berlabel syariah itu pelan-pelan menjadi *icon* bisnis baru di sektor properti. Kehadirannya menjadi penanda simbolik revivalitas konservatisme religius di kalangan muslim urban sekaligus alarm peringatan dini tentang terus menguatnya spirit ideolog islamis di tengah mereka. Yang merisaukan darinya bukanlah skema kepemilikan yang diklaim bebas riba, tetapi tendensi eksklusif yang menjadi basis produksi ruang publik di dalamnya. Gegara tendensi tersebut, ruang sosial perumahan syariah praktis menampilkan segregasi, bahkan hingga tingkat tertentu sering memainkan fungsi demarkasi sosial. Kondisi ini tentu potensial menyuburkan intoleransi sekaligus mengancam koeksistensi sosial antarpenghuni atau antara penghuni dan warga sekitar perumahan. Sementara, pada saat yang sama, hal itu juga dimanfaatkan kaum muslim urban yang berideologi islamis untuk menjalankan agenda politik ruang, yakni menginstitusionalisasi spirit Islamisme di ruang publik perumahan melalui institusi keluarga. Inilah efek samping komodifikasi agama dari bisnis perumahan syariah. Artinya, ini bukan semata persoalan etika bisnis yang mendesakralisasi agama sebatas komoditas, tapi juga masalah politik ruang yang memfasilitasi Islamisme untuk mendelegitimasi eksistensi Negara Kesatuan Republik Indonesia (NKRI).

Kata Kunci: Perumahan Syariah; Muslim Urban; Komodifikasi Agama; Politik Ruang; Islamisme

Abstract

The demand of Sharia housing intensely emerge in various cities with urban moslem population. The Sharia-labeled housing has gradually become a new business icon in the property sector due to the religious commodification strategy by developers. Its presence is a symbolic sign of the revival of religious conservatism. This leads to the potential problem of exclusivism in residential life style, as Sharia housing often seems implementing segregation in social spaces. This potentially create intolerances and threaten social coexistence

among Sharia housings residents and/or between the residents and surrounding communities. Meanwhile, the urban Islamists have shown an agenda of the politics of space, namely institutionalizing the Islamism spirit in the public sphere of Sharia housing through family institutions. This paper argues that these potential problems are is a side effects of the religious commodification in the Sharia housing business. This is not just a matter of business ethics, but it potentially desacralizes religion so as to be a mere commodity. What is more, it can be a catalyst of the politics of space which facilitates Islamism to delegitimize the existence of the Unitary State of the Republic of Indonesia

Keywords: Sharia Housing; Urban Muslims; Religious Commodification; Politics of Space; Islamism

Introduction

The political reform wave in 1998 turned out not only to strengthen the democratization process in Indonesia, but also to provide momentum for the rise of anti-democratic elements that have the potential to delegitimize democracy. Their revival in the last few years had strengthened; it was marked by the emergence of the Islamisms elements,[1] the strengthening of conservative and radical religious orientations,[2] intolerance acts with religious tendencies,[3] and the increasing prevalence of exploitation of public religious sentiment, especially in the political and economic sphere.

The use of primordial religious sentiments in the economic and business realms particularly adopted a mode of religious commodification, namely the fulfillment of business desires by playing religious symbols as economic commodities.[4] Through commodification practices, the religion which is originally a source of normative value was transformed into an economic exchange value where religious symbols were transacted in the public sphere as part of a commodity for economic profits.[5]

In the Muslims context, religio-nomic activities in the form of the use of symbolic religious sentiments for economic interests are increasing today.[6] As well as being rampant in the *shar'i* fashion world, the provision of halal-certified household goods, and various "religious" films on television,

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[1] Fawaizul Umam, "Ideological Involution of the Islamists", *Ulul Albab*, Vol. 20 No. 1 (2019), 25-45.

[2] Martin van Bruinessen, *Contemporary Developments in Indonesian Islam: Explaining the "Conservative Turn"* (Singapore: Institute of Southeast Asian Studies, 2013), 1-20; Noorhaidi Hasan, "Reformasi, Religious Diversity, and Islamic Radicalism after Suharto", *Journal of Indonesian Social Sciences and Humanities,* Vol. 1 (2008), 23-51.

[3] Subhi Azhari and Gamal Ferdhi, *Membatasi Para Pelanggar: Laporan Tahunan Kemerdekaan Beragama Berkeyakinan Wahid Foundation 2018* (Jakarta: WAHID Foundation, 2019); YLBHI, dkk, "Outlook Kebebasan Beragama atau Berkeyakinan di Indonesia Tahun 2020", https://ylbhi.or.id/bibliografi/outlook-kebebasan-beragama-atau-berkeyakinan-di-indonesia-tahun-2020/ (accessed February 25, 2021).

[4] Greg Fealy and Sally White, *Expressing Islam: Religious Life and Politics in Indonesia* (Singapore: Institute of Southeast Asian Studies, 2008), 15-35; Graham Ward, "The Commodification of Religion, or The Consummation of Capitalism," in *Theology and the Political:* The New Debate, eds. Creston Davis, John Milbank, and Slavoj Žižek (Durham, North Carolina: Duke University Press, 2005), 327-8.

[5] Ronald Lukens-Bull, "Commodification of Religion and the 'Religification' of Commodities: Youth Culture and Religious Identity," in *Religious Commodifications in Asia: Marketing Gods*, ed. Pattana Kitiarsa (London: Routledge, 2007), 220-34.

[6] Farish A. Noor, "Popular Religiosity in Indonesia Today: The Next Step after 'Islam Kultural'?", *al-Jāmi'ah*, Vol. 53, No. 2 (2015), 283-302.

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these religio-nomic practices with a tendency to commodify religions are now also penetrating the property sector.

In the property sector, the tendency to commodify Islamic symbols had emerged through the growth of Islamic residential complexes named "Sharia housing" in various cities in Indonesia. Not only in the ownership procedure which was claimed to be based on Sharia principles, "*ribā* free", the Sharia housing was also ambitious in presenting a formalistic-symbolic residential atmosphere with *shar'i* nuances. It reinforced a next ideological interest, namely to present a special residential complex for Muslims only.

The continued growth of Sharia housing did not only describe how the commodification practices actively exploited Islam as a commodity, but also revealed how the political interests of urban Muslims played out in urban public spaces. Through Sharia housing, the politics of public space was pushed slowly by making certain primordial religious identities as a main preference. Through the Sharia residential complexes, they truly perceived various forms of religious exclusivism as a new lifestyle.

When Islam Became a Commodity

In recent years, the religious commodification in the property sector had been increasingly prevalent through the continued growth of Sharia housing. A number of housing developer sites operating in various cities revealed facts that the level of interest in exclusive residences for Muslim families only was increasing from year to year. The growth was quite fast. Until 2020, dozens of officially recorded the Sharia housing had grown in a number of big cities and small cities in Java, such as Jakarta, Bogor, Bekasi, Depok, Tangerang, Bandung, Cilegon, Serang, Cirebon, Ciamis, Garut, Purwakarta, Cikampek, Cimahi, Sukabumi, Yogyakarta, Surabaya, and Sidoarjo.[7] A similar trend had also started to spread in a number of cities outside Java. In Mataram, the capital of West Nusa Tenggara Province, for example, where I had ever lived for more than 16 years, the religious commodification in the housing sector had even emerged since 2013.

The Sharia housing continued to grow with two main claims as part of a marketing strategy, namely the *shar'i* ownership process and the all-

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[7] "Daftar Lokasi Perumahan Islami – Perumahan Syariah Indonesia" http://www.perumahanislami indonesia.com/p/daftar-lokasi.html (accessed January 3, 2021).

Islamic housing atmosphere. With both credit and cash patterns, the process of Sharia housing ownership was offered with a "clean" scheme from the "dirtiness" of the conventional banking, namely without the practice of usury (*ribā*), without fines for late installments, without confiscating assets when defaulting, without checking consumer's credit scores, without BI (Bank Indonesia) checking, without *bāthil* and *zhālim* contracts, without insurance, and also without charging interest as with the installment schemes at conventional banks. This "clean" scheme, quoting claims of the Sharia housing developers, was intended (1) to revive the concept of transactions made lawful by Allah SWT, namely free from *ribā* transactions, free from all forms of conventional banking tyranny such as being free from fines and consequences of confiscation by the bank as well as (2) to present a solution for people with limited access to the banking who want to own a house on credit at affordable prices without the risk of being fined for late installments or foreclosure when they fail to pay off credit.[8]

In addition to the "non-ribawi" ownership process, the all-Islamic housing atmosphere promised by Sharia housing developers was also sufficient to spark public interest. The form of Islamic atmosphere offered exactly tended to be simplistic and played at a symbolic level. The so-called Islamic teachings were expressed in the form of religiosity symbols; they were exposed throughout the residential public spaces and in all the residents' socio-religious activities. The religiosity symbols were exposed in the form of "Islamic" houses design and naming clusters with Arabic or Middle Eastern nuances and providing religious and educational facilities such as *mushallā* and TPQ (Taman Pendidikan al-Qur'an; Al-Qur'an Learning Center), and installing Arabic calligraphy at strategic points in the complex. The residents' religious sentiments were also bound by a number of "Islamic" rules that even regulated it down to their private sphere, for example all female residents or guests were required to wear the *ḥijāb*, male residents were required to perform congregational prayers at the mosque, smoking was prohibited, and all residential areas were free of music.[9] In several Sharia housing such as in Lombok, West Nusa Tenggara Province,

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[8] Supeno and M. Ansori, "Pengembangan Perumahan Berbasis Syariah dan Permasalahannya di Propinsi Jambi," *Jurnal Ilmiah Universitas Batanghari Jambi*, Vol. 19 No. 3 (October 2019), 509-15.

[9] "Perumahan dan Permukiman Syariah: Ancaman bagi Toleransi dan Budaya Lokal?", https://www. bbc.com/indonesia/majalah-49353757 (accessed December 28, 2020).

there were also regulations that prohibit selling houses or renting them out to non-Muslims.[10]

The growing of Sharia housing and interest of urban Muslims towards it were ironically also triggered criminal acts by exploiting the consumers' religious sentiments. This was a side fact confirmed that claims of "selling *shar'i*" in practice were often not as beautiful as expectations. Instead of being successful in avoiding "ribawi" banking practices, a number of consumers actually faced a terrible experience. They were deceived. Not especially deceived by the promise of an "Islamic" housing atmosphere, but they were deceived in terms of the ownership process. Many of them had to accept facts that developer betrayed them. Their money disappeared and the dream Islamic house failed to be owned because it turned out to be a fake.[11]

Many victims were unfortunately reluctant to report to the police;[12] many of them just complained on virtual social media. They maybe felt uncomfortable with the *shar'i* symbols attached to Sharia housing so they resigned themselves not to sue as a "consequence" of their holy intention to own a *shar'i* house and live in Islamic housing. All cases of fraud behind Islamic housing exposed to the public, whether the victims reported it or not, clearly hurt the image of Sharia housing business. Although some Sharia housing developers were clean from fraudulent practices, cases of fraud under the "Sharia" guise had practically made the name "Sharia" on every business commodity having a somewhat pejorative meaning.

Apart from cases of fraud, two main claims of the Sharia housing were very tempting, especially for the Muslims whose accessibility to the banking world is very limited or whose Islamic spirit is symbolically overflowing.

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[10] Suprapto and Miftahul Huda, "Antara Penguatan Identitas dan Komodifikasi Agama: Studi atas Maraknya Kompleks Hunian Muslim di Lombok," *Proceeding* UIN Mataram (2018), 1-14.

[11] Supandi Syahrul, "Mangsa dan Modus Penipuan Properti Syariah", https://news.detik.com/kolom/ d-4899234/mangsa-dan-modus-penipuan-properti-syariah (accessed December 28, 2020); "Kasus Rumah Syariah Bodong, Tanggung Jawab Siapa?", https://properti.kompas.com/read/2020/01/07/ 212941121/kasus-rumah-syariah-bodong-tanggung-jawab-siapa?page=all (accessed December 28 2020); " Nestapa Korban Penipuan Rumah Syariah Bodong di Tangsel", https://www.cnnindonesia. com/nasional/20191223191435-20-459475/nestapa-korban-penipuan-rumah-syariah-bodong-di-tangsel (accessed December 28, 2020).

[12] "Polisi Minta Korban Penipuan Modus Perumahan Syariah Melapor", https://republika.co.id/berita/ q2m41v382/polisi-minta-korban-penipuan-modus-perumahan-syariah-melapor (accessed January 5, 2021).

For the urban Muslims approved the things related to "*shar'i*", these two claims had proven to be strategic value in marketing. As in the fashion business, such as *shar'i* clothing and headscarves, which took advantages of the "hijrah" phenomena, these two claims were slowly becoming a new religious style trend among them. That was why the developers consciously made them the main segmentation of Sharia housing marketing.[13]

The term "urban Muslims" itself commonly refered to Muslim groups who lived in urban areas, especially in metropolitan cities.[14] In this case, they were distinguished from the rural Muslims who lived in rural areas or sub-urban areas. Unlike the rural Muslims, they could be called the Muslims middle class, who were not economically poor with a minimum education level of undergraduate. In terms of education, most of them had non-religious general education, so their religious knowledge was arguably very limited and simple. With such educational backgrounds, they generally prefered white-collars professions such as doctors, executives, lawyers, lecturers, informatics and technology experts, entrepreneurs, and other professional workers. Therefore, they had high mobility and open level of accessibility to almost all domains of public life.[15]

Like the middle class in general, the urban Muslims were also born from the democratization wave and the massive process of political liberalization since the post-1998 transition era. Due to the ever-increasing economic growth and more advanced and open access to education, they continued to develop and slowly present themselves as one of the "actors" in social change in Indonesia, especially in the contemporary socio-religious and even political context.

In the socio-religious context, the existence of urban Muslims was represented through the Islamic activism phenomena that were increasingly symbolic and exclusive in the public sphere. These phenomena were often referred to as the phenomena of religious resurgence which reflected in high religious enthusiasm;[16] most of them expressed a tendency of Islamic

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[13] Hasanuddin, "Ini Dia, 4 Alasan Konsumen Membeli Perumahan Syariah!", https:// shariagreenland.co.id/perumahan-syariah-2/ (accessed January 3, 2021).

[14] Abd Aziz, "Religiusitas Masyarakat Urban di Era Digital (The Religiosity of Urban Communities in the Digital Era)," *Conference Paper* (May 2018), https://www.researchgate.net/publication/ 324877592 (accessed December 20, 2020).

[15] Rofhani, "Pola Religiositas Muslim Kelas Menengah di Perkotaan", *Religió Jurnal Studi Agama-agama*, Vol. 3, No. 1 (March 2013), 59-80.

[16] Richard Falk, "A Worldwide Religious Resurgence on an Era of Globalization and Apocalyptic Terrorism", in Pavlos Hatzopoulos and Fabio Petito, eds., *Religion in*

neo-conservatism through tighter and rigid religious understanding and praxis.[17]

According to Azra, the urban Muslims' religious expression appeared in various forms, namely increasing religious attachments,[18] such as excitement of displaying rituals in public spaces, providing religious education for their children, living in more religious lifestyles, making serious efforts to consume *halal* food and apply "non-ribawi" financial management, and having the Sharia housing as well as living in an completely "shar'i" social environment. Azra said, this phenomenon was possible because the democratization process since 1998 had provided a very broad space of freedom for people to freely express their religious understandings and practices.[19]

At the same time, the religious attachments in fact also strengthened the identity politics in contemporary Indonesian society. In many cases, the religious attachment phenomenon was played manipulatively by politicians to gain electoral political interests and was also used by religious elites to strengthen their political significance in day-to-day politics events. The Sharia formalization euphoria which emerge "perda-perda sharia" (regional regulations based on "Sharia") in many provinces was a factual example of the mutual symbiosis between the political opportunism interests and desires for religious symbolism.

In the context of business and economics, the passion for religious attachment had stimulated the increasingly widespread religious commodification in various lines of business, including in the property sector. The religiosity spirit, religious sentiment, and religious attachment enthusiasm of the urban Muslims were really used by property business

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International Relations: The Return from Exile (New York: Palgrave Macmillan, 2003), 181-208.

[17] Azyumardi Azra, "Relijiusitas Masyarakat Urban (1 & 2)", https://republika.co.id/berita/oszdgc319/ relijiusitas-masyarakat-urban-1; https://republika.co.id/berita/kolom/resonansi/17/07/19/otcfeb319-relijiusitas-masyarakat-urban-2 (accessed December 6, 2020).

[18] Azyumardi Azra, "Relijiusitas Masyarakat Urban (1 & 2)", https://republika.co.id/berita/oszdgc319/ relijiusitas-masyarakat-urban-1; https://republika.co.id/berita/kolom/resonansi/17/07/19/otcfeb319-relijiusitas-masyarakat-urban-2 (accessed December 6, 2020).

[19] Azyumardi Azra, "Relijiusitas Masyarakat Urban (1 & 2)", https://republika.co.id/berita/oszdgc319/ relijiusitas-masyarakat-urban-1; https://republika.co.id/berita/kolom/resonansi/17/07/19/otcfeb319-relijiusitas-masyarakat-urban-2 (accessed December 6, 2020).

actors to market their commodities in the form of housing products labeled "sharia". It has proven to be effective. Developers admitted that sharia housing marketing continued to show an increasing trend, even though a number of fraud cases under the Sharia guise still occured.

Some people probably saw the Sharia housing phenomenon as a reflection of the developers' religious spirit as well as the urban Muslims' religiosity level. However, that phenomenon could sociologically be read as a symptom of the religious commodification. Property products as economic commodities were islamized in such a way by attaching to them Islamic symbols in order to arouse the urban Muslims' religious sentiment to buy them and because of that developers reaped profits.

The developers themselves admitted that the Sharia housing was a form of religious commodification. They also admitted that the use of religious symbols in marketing it was a necessary part of their marketing strategy. In other words, the attachment of "Sharia" to "housing" was part of business practice as usual; religious symbols were deliberately used as packaging to sell products. They acknowledged that the attachment as a "marketing language" in order to attract prospective consumers who wanted to live in a homogeneous environment (fellow Muslims) and have an Islamic atmosphere. "For the developers, *endhi sing cepet wae payune* (whichever sells quickly). The ones that sell faster are what we sell. Now the trend is housing labeled Sharia, so we are catching up which one give profits quickly,"said honestly Moch Harun Zain, a spokesman for PT Falah Radian, the "Sharia housing" developer of Green Tasneem Housing in Bantul Yogyakarta.[20] So, the religious commodification in Sharia housing marketing was actually a form of marketing strategy for developers to enter the housing market niche that has not been worked on, namely the urban Muslims who really missed "Islamic" housing, both the ownership process and the atmosphere it offered.

As one of the religious commodification variants, the continued growth of Sharia housing was actually a religio-nomic phenomenon, namely the use of religious symbols and terms as commodities to create added

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[20] "Perumahan dan Permukiman Syariah : Ancaman bagi Toleransi dan Budaya Lokal?", https://www. bbc.com/indonesia/majalah-49353757 (accessed December 28, 2020).

economic value;[21] this was one of the contemporary phenomena that did not only occur in the Indonesian Muslim society, but also in other religious communities in many countries.[22] In the midst of the urban Muslims' religious enthusiasm who generally rejected secularism, these religio-nomic activities were rapidly reaping significance not only in the economic sphere, but also in the socio-religious sphere, even in the political sphere. They enthusiastically welcomed the activity because they felt to find a catalyst for their religious desire through the religious economic products offered in public spaces, including what was called "Sharia housing".

Property products labeled "Sharia" as a form of religious commodifications were purchased not only because of their use value, but more because of their sign value and exchange value. The urban Muslims bought the "sharia" house not only because they wanted to use its function as a place to live, but also mainly because it was branded "Islam" or "Sharia". They bought it to live as well as to enjoy theological comfort which was continuously endorsed ideologically by the developers.[23]

In the context of contemporary capitalism, the religious commodification in marketing could actually be called a trap of compassionate capitalism.[24] The commodification character was closely associated with the character of capitalism in which objects, qualities and signs manipulated in such a way as a productive commodity with the aim of making as much profit as possible.[25] Through the process of commodification, something that was not originally included in the market arena turned into something commercial. It immediately became a commodity with economic value and therefore it could be bought and sold;[26] anything, including religion, will function in that way when it

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[21] Ryan Calder, "How Religio-economic Projects Succeed and Fail: the Field Dynamics of Islamic Finance in the Arab Gulf States and Pakistan, 1975–2018", Socio-Economic Review, Vol. 17, No. 1 (2019), 167-93.

[22] Gil Soo Han, "Rapid Industrialization, the Birth of Religio-economic Entrepreneurship and the Expansion of Christianity in Korea", *Global Economic Review*, Vol. 26, No. 2 (Summer, 1997), 51-74.

[23] Fawaizul Umam, "Ancaman Komodifikasi Agama", *Lombok Post* (Saturday, May 23, 2015): 9.

[24] Richard M. DeVos, *Compassionate Capitalisme: People Helping People Help Themselves* (New York: Plume Publisher, 1994).

[25] Chris Barker, *Cultural Studies: Teori dan Praktik*, trans. Tim Kunci Cultural Studies Centre (Yogyakarta: Bentang Pustaka, 2005), 517.

[26] Vincent Mosco, *The Political Economy of Communication* (London: SAGE Publication, Ltd., 2009), 11-6.

undergoes a process of commodification. By utilizing religion, the commodification strategy in the Sharia housing property business had succeeded in presenting a face of capitalism that was more polite, compassionate, and seemed religious.

Thus, the act of religious commodification in the sharia housing business resulted the process of "desacralization" of religion. By developers, Islam was used as a tool to legitimize the pathway of capital accumulation in the housing business labeled "Sharia". This act practically made Islam a commodity. Instead of those developers fulfilling the long-term interests of Islam, it was Islam that continued to serve their business interests and economic interests through the Sharia housing.

At this point, the religious commodification in the Sharia housing was still a matter of ethics. However, in its development, the most worrying was not the commercialization of religion caused "desacralization of religion", but the political effects, namely the politics of ideologizing space by making Islamic identity as a main preference. It had great potential to assert segregation between primordial identities which can lead to intolerance and even disintegration amidst of diversity.

New Cluster of Intolerance?

The political effects of the politics of space was closely related to the exclusivism and therefore ideologically it became a kind of *conditio sine qua non* for the emergence of Sharia housing. To a certain extent, exclusivism which in many contexts was closely related to religious conservatism had also become a symbolic marker for strengthening Islamist awareness among the urban Muslims. With the exclusivism tendency, the politics of space of the Sharia housing had become an initial signal of the growing existence of Islamism ideologi among them and the public found reasons to treat this prejudice.

This prejudice was in line with the theoretical meaning of exclusivism. In the context of religious model, exclusivism was one of the three main typologies beside inclusivism and pluralism.[27] These three were the most common typologies used commonly by many experts in mapping the

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[27] Terrence W. Tilley, *Postmodern Theologies and Religious Diversity* (New York: Orbis Book, 1996), p. 158; Raimundo Panikkar, *Dialog Intrareligius*, trans. J. Dwi Helly Purnomo and P. Puspobinatmo (Jogjakarta: Kanisius, 1994), 18-24.

adherents' religious expressions in viewing other religions as well as the way they treated *liyan* (the others).[28]

Exclusivism was a religious view rests on truth claims; an exclusivist believed that truth and salvation belong only to his religion. As for other religions and adherents were wrong so that they must be converted by converting them to the "true religion"; in the context of different beliefs within one religion, adherents of other faiths must be "returned" to mainstream beliefs. In this way, the exclusive religious model was intolerant of differences in beliefs and at the same time hated religious plurality. The exclusivists were always ambitious to uniform the truth and therefore negate all forms of truth plurality. In understanding religious teachings, they really held a literal-scriptural meaning of the teaching texts so that their understanding tended to be textual and rigid.[29]

With such exclusive reasoning, the continued growth of Sharia housing in a number of cities had the potential to become a new cluster of religious social intolerance in Indonesia. These concerns were closely related to the main characters of Sharia housing itself, namely the prominence of symbolic Islamic teachings in the public space and residential regulations of Sharia housing and its exclusive tendency as housing for Muslim families only.[30]

The prominence of symbolic Islamic teachings through, for example, a number of "Islamic" rules that bound all residents certainly raised the level of their "religious comfort" as fellow Muslims.[31] However, it psychologically made non-Muslim residents will certainly feel as "second class citizens"; the imposition of name "Sharia housing" was sufficient to reduce the possibility of them being able to express their religion equally in the housing public space. Moreover, apart from the matter of religious expressions, they were also bound by a number of "trivial" rules such as the prohibition on keeping dogs.[32] Therefore, it was logical that there would be no non-Muslim

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[28] Nurcholish Madjid, "Dialog di Antara Ahli Kitab (*Ahl al-Kitāb*): Sebuah Pengantar", in *Tiga Agama Satu Tuhan: Sebuah Dialog*, eds. George B. Grose and Benjamin J. Hubbard, trans. Santi Indra Astuti (Bandung: Mizan, 1998), p. xix.

[29] Fatimah Husein, *Muslim-Christian Relations in the New Order Indonesia: The Exclusivist and Inclusivist Muslims' Perspectives* (Bandung: Mizan, 2005), 29-30.

[30] Yelly Elanda, "Komodifikasi Agama pada Perumahan Syariah di Surabaya," *Al-Hikmah*, Vol. 17 No. 1 (October 2019), 41-62.

[31] Yelly Elanda, "Komodifikasi Agama pada Perumahan Syariah di Surabaya," *Al-Hikmah*, Vol. 17 No. 1 (October 2019), 41-62.

[32]"Properti Syariah Bisa Memicu Eksklusivitas", https://properti.kompas.com/read/2018/08/20/ 110000221/properti-syariah-bisa-

consumers; even if there was probably for investment only and not for living.

The developers did not regret the lack of non-Muslim enthusiasts. From the beginning, their main market segment was urban Muslim families. The exclusive idea of Sharia housing "for Muslims only" had proven to arouse the enthusiasm of urban Muslims intended to live in a completly "Islamic and Shar'i" residential environment. Some developers tried to ensure that Sharia housing was not only for Muslim families, but also for non-Muslims.[33] However, with conservative Islamic lifestyle and regulations in the daily life of Sharia housing—as part of the terms and conditions of the transaction—of course that was too sufficient reason for non-Muslim consumers to be reluctant buying a house of Sharia housing. The requirement for non-Muslims to be tolerant of the "Shar'i" rules greatly discouraged them from living in the Sharia housing.[34]

One of the further consequences of an exclusive residential cluster was the strengthening of desire for segregating settlements based on religious choices.[35] Segregation was understood as an expression of inequality and/or socio-religious differences shown through the separation of people in certain residential areas on the basis of factual disparities in society itself, for example differences in socio-economic conditions or differentiation of ethnicity and race or also differences in religions.[36] The deliberately segregated settlements had a much bigger problem for the social cohesiveness of community than natural segregation, especially if the segregation spirit was based on religious narratives such as Sharia housing.

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memicu-eksklusivitas (accessed January 16, 2021).

[33]Properti Syariah Bisa Memicu Eksklusivitas", https://properti.kompas.com/read/2018/08/20/ 110000221/properti-syariah-bisa-memicu-eksklusivitas (accessed January 16, 2021).

[34]"Tumbuh Subur, Perumahan Syariah Buat Siapa?" https://finance.detik.com/properti/d-4892148/tumbuh-subur-perumahan-syariah-buat-siapa (accessed Desember 2, 2020).

[35] This desire was expressed in part by the reluctance of Muslim residents to accept non-Muslims to live permanently with them in the Sharia housing. According to them, it was for the sake of maximizing comfort of Islamic daily life. See Suprapto and Huda, "Antara Penguatan Identitas dan Komodifikasi Agama: Studi atas Maraknya Kompleks Hunian Muslim di Lombok," *Proceeding* UIN Mataram (2018), 9-11.

[36] Patrick Bayer, Robert McMillan, and Kim S. Rueben, "What Drives Racial Segregation? New Evidence Using Census Microdata", *Journal f Urban Economics*, Vol. 56, Issue 3 (November 2004), 514-35.

The religious segregation will institutionalize an exclusive tendency while tolerating intolerance in the public sphere.

The thesis was not an exaggeration. Religion, including Islam, was one of the objective elements of culture as well as a subjective element of culture, namely the self-identification of religious adherents. Through their respective religions, each individual identified themselves and made them feel different from the others. With this self-identification, religion classified adherents into their respective cultural poles. In that case, cultural disparities, including disparities of religions, were cultural fault lines that often played a significant role in igniting conflicts and disputes.[37] In many cases in Indonesia today, although not the main trigger, religious sentiment was almost always present and its escalation was often very decisive. Therefore, the performance of conflicts with religious tendencies and ethnicity will be a culmination phase of the evolution of social conflicts in the future.

In the past, settlement segregation generally occurred naturally, not being deliberately formed. The residents generally grouped together to form settlements by considering ethnic or racial similarities. They gathered and then formed settlements more because of the psychological comfort of living with the same ethnic groups; they were generally ethnic minorities and in fact immigrants amidst the majority ethnicities. The "Kampung Jawa", "Kampung Bali", "Kampung Bugis", and "Kampung Melayu" in a number of provinces were examples of the settlements model based on ethnic similarity. This segregation model did not cause problems for the harmony of society daily life because their social base was very inclusive.

There was also settlement segregation that was formed because of the political policies of the colonial era, for example the application of the concordance rules (*concordantie beginselen*), which divided the population into three groups, namely European (Dutch, non-Dutch), Boemipoetera (indigenous people), and Foreign East (China and non-China such as Arab, Egyptian, Indian, and Pakistani).[38] For the case of the Foreign East groups, the presence of "Pecinan" (Chinatown, a residential enclave of Chinese citizens) and "Kampung Arab" (enclave of Arabs) which were easily found in

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[37] Samuel P. Huntington, "The Clash of Civilization?", *Foreign Affairs* (Summer, 1993), 22-49.

[38] Sanne Ravensbergen, "Anchors of Colonial Rule: Pluralistic Courts in Java, ca. 1803-1848," *Itinerario-European Journal of Overseas History*, Vol. 42, No. 2 (2018), 238–55.

various provinces, or "Kampung Madras" or "Kampung Keling" (Indian Tamil) in Medan was an example of a settlement with this type of segregation model. They—especially the Chinese—were politically concentrated by the Dutch colonial government in certain areas and separated from the Boemipoetera's living areas to make them easier to regulate and supervise (*Wijkenstelsel*).[39] Therefore, in the next generation, the segregation model of the colonial era continued to melt so that it did not cause social demarcation. Even though they lived being "locked" in settlements, they did not necessarily build exclusive enclaves by closing themselves off from the outside world or rejecting cultural values of the indigenous people, but trying to blend in. That was why the presence of such settlements relatively did not create conflicts with Boemipoetera or native residents in the post-Independence era. The existence of these settlements was seen by native people as a fact that enriched diversity; they, therefore, were not considered an obstacle to building social coexistence.

Unfortunately, in the democracy era after the 1998 Reformation, segregation of new settlements in the form of Sharia housing actually emerged. It was no longer ethnicity as an subterfuge like in the past, but religion (Islam). The trigger was no longer discriminatory political policies, but the conservatism narrative in Muslim societies, especially among urban Muslims. This was sociologicall a strange phenomenon. If the segregation of settlements based on ethnicity usually appeared because that ethnic groups were immigrants or minorities in a region, it was strange that Sharia settlements intended for Muslims appeared in regions where the Muslims were majority group of the population.

It was usually only the minority people who had an interest in gathering themselves to establish their existence amidst of the majority. In the context of ethnicity, for example, Javanese kinship ties were often found in provinces outside Java, but it was not uncommon for Javanese to establish similar ties on the Java island; on the contrary, what was common for non-Javanese to found ethnic kinship ties in Java. So, in the religion context, it was really strange if there are adherents of the majority religion who actually behave like a minority by building exclusive settlements. It may be because, even though the majority, they suffer from a "minority mentality", a mentality that always feels powerless and threatened in the midst of

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[39] Oiyan Liu, "Countering 'Chinese Imperialism': Sinophobia and Border Protection in the Dutch East Indies," *Indonesia*, No. 97 (April 2014), 87-110.

contemporary socio-economic-political dynamics, so they feel the need to gather in one exclusive settlement to strengthen their existential mode. This feeling was one of the triggers for the emergence of Sharia housing which was in great demand by the urban Muslims lately.

This phenomenon was also strange considering the global trend of the world community which was increasingly heterogeneous at this time. In various places of the world, this heterogeneity had encouraged people to increasingly realize the importance of building peaceful co-existence amidst differences. However, this phenomenon actually strengthened exclusivity, which even made religion a discriminating preference to sharpen social segregation. Therefore, the presence of Sharia housing as a manifestation of this phenomenon was feared becoming a new cluster of intolerance in this country.

That concern was relevant, especially because of the Sharia housing character itself which idealized religious homogeneity of the residents. By the Sharia housing, they view the need to separate themselves from the larger social space. They felt that religious aspirations could be fulfilled through a homogeneous social space. The homogeneity they want was not only in religion (Islam), but also in terms of regulating life in the public housing space based on certain Islamic ideologies. In a number of Sharia housing cases, the residents generally adhered to a puritan-Islamic model, Salafism, and tended to be ideologically Islamist.[40] The history had noted that Salafism was very obsessed with the purification of Islam while negating cultural diversity and locality.[41] Meanwhile, Islamism was very ambitious in presenting Islam as a single political system governed the state.[42]

The Sharia housing had inevitably become a embryo of the emergence of "Salafi villages" and "Islamist villages" in a number of cities. The religious model that upheld a certain religious identity and hated local cultural elements as they expressed in the public space of Sharia housing will be a serious threat as well as a formidable challenge in building peaceful

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[40] Kamil Alfi Arifin, *Politik Ruang Perumahan Muslim* (Yogyakarta: Lintas Nalar, 2019).

[41] Roel Meijer, "Introduction", in *Global Salafism: Islam's New Religious Movement*, ed. Roel Meijer (London: Hurst & Company, 2009), 1-32; Nur Khalik Ridwan, *Sejarah Lengkap Wahhabi* (Yogyakarta: IRCiSoD, 2020).

[42] Olivier Roy, *The Failure of Political Islam* (Massachusetts: Harvard University Press, 1994), 35-47.

coexistence amidst the social plurality.[43] Many developers and residents of the Sharia housing were theologically very exclusive and eager to withdraw from social life. As a result, the space for social encounter to strengthen tolerance was increasingly narrowing. "At the some extent, we actually need to worry that these Sharia houses can become a safe haven for extremism," said Mohammad Iqbal Ahnaf, a sociologist from the CRCS UGM Yogyakarta.[44]

The Sharia housing was sociologically clearly counterproductive to the agenda of national assimilation as well as the potential to erode the ideals of social cohesiveness among religious believers. Reigious commodification had created exclusive residential enclaves segmented based on religion. Although the main motivation was business, the emerging segregation model could widen the communication gap between communities which became the main spirit of the national assimilation agenda. Instead of strengthening productive social dialogue between societies, the segregation of settlements had sharpened disparities amid the social plurality.

The Islamists' Politics of Space

Even worse, in some cases, the segregation model and the exclusive character of Sharia housing also represented the spatial political interests of urban Muslims who were partly Islamists. The politics of space ideologically provided a stage for the spread of Islamist awareness among residents. In the long term, this will not only threaten diversity, harmony and social cohesion, but also the potential to tear apart the integrity of the Unitary State of the Republic of Indonesia (NKRI). This concern was mainly related to the arrangement of public spaces in the Sharia housing itself which made Islam the sole preference.

The discourse of space politics in recent years had become one of the trends in socio-cultural-political studies in various contexts of issues, ranging from environmental, economic, to religious issues. In the context of Sharia housing, the religious commodification was carried out by producing a political knowledge oriented towards fulfilling economic interests rather than religious interests. When the production process of knowledge politics

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[43] Elanda, "Komodifikasi Agama: Studi atas Maraknya Kompleks Hunian Muslim di Lombok," *Proceeding* UIN Mataram (2018), 56-8.

[44] "Perumahan dan Permukiman Syariah : Ancaman bagi Toleransi dan Budaya Lokal?", https://www. bbc.com/indonesia/majalah-49353757 (accessed December 28, 2020).

was carried out with the ideological tendency of Islamism, economic interests were mutually intertwined with political interests, namely the fulfillment of political desire to create a public space as envisioned by Islamists. Therefore, the politics of space issues were also closely related to the practice of power relations. In line with Purwani's research findings on public space governance by the Sultanate of Yogyakarta and Surakarta,[45] the institutionalization of power relations emphasized how the Islamism ideology operated in the dynamics of power relations occured in the public space of Sharia housing.

Thus, the public space of Sharia housing was fully presented as an arena for producting the power. Periodically, all public areas of Sharia housing, even including the residents' private areas, were used as a place for Islamization to discipline the residents' behavior based on Islamic conservatism standards and the political interests of Islamism. In that case, the ideals of developing an open public area practically stagnated. Likewise, the residents' efforts to productively dialogue various inclusive social values and norms were practically absent. The democratization process had stalled. The public sphere was completely controlled by a single truth norm, namely Islamic conservatism and/or Islamism. There was no democratic process in choosing what kind of Islamic model to be a common standard in housing public spaces. Thus, power relations were dominant, not only seen in the tactic of coercive "control" over individuals or groups of residents, but also manifested in the form of exclusive control over the management of housing public spaces.

Why were Islamists interested in such a model of public space management? Despite the fact that not all developers and residents of the Sharia housing had an Islamism ideology, the idea of exclusive Muslim residential clusters tended to be in tune with the interests of creating Islamism's politics of space. For Islamism, the transformation of the political system of organizing life based on Islam must start from the political realm. The transformation effort was carried out not by means of a frontal political revolution, but in an evolutive way through the process of restoring social life. The family (*usrah*) was the smallest unit of social life that must be conditioned at the earliest.

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[45] Ofita Purwani, "Javanese Cosmological Layout as a Political Space," *Journal Cities,* Vol. 61 (January 2017), 74-82.

Referring to the three phases of political da'wah of Hizb ut-Tahrir,[46] one of the leading Islamist organs, the growth of the Islamism spirit in the smallest unit was part of the *tatsqīf* stage, namely increasing cadres. Its success would facilitate the implementation of the second stage, namely *tafā'ul*, namely interacting with the society to spread the *khilāfah* credo. If the entire public sphere was in line with the Islamism narrative, at least not resistant to it, then it would pave the way to the peak stage of systemic Islamization, namely *isti'lām al-ḫukm*. The third phase was a final phase for taking power and changing the system while managing the government. The three phases were carried out in stages in order to achieve the final goal, namely the establishment of an Islamic or caliphate state imagined to be in power to the global level.[47]

The strategy of "educating" Muslim families to accept the Islammism idea was very popular in the political-Islam tradition. The existence of a Sharia residential cluster for Muslim families only had the potential to facilitate implementation of this strategy. Its exclusive tendency allowed the experimentation of "shar'i" life to develop in residential public spaces. By developers, Sharia or religion (Islam) was deliberately commodified for the accumulation of capital in the property sector, while urban Muslims lived more as part of the manifestation of *da'wah islāmiyah*, while Islamists perceived it as an opportunity to breed Islamism ideology among housing residents. The three interests were mutually reinforcing.

The public space was never neutral. Its existence as a result of construction was not without interest. There were always ideological interests which ultimately influenced the dynamics of ideological contestations in the public space. Likewise, the public space of Sharia housing was abstracted by developers and urban Muslims. Although initially just an abstraction space created by the developers, its manifestation was a "real space". Therefore it could be very dominant in producing a kind of "truth of space" in which an Islamization process with a conservative spirit was carried out strictly in the daily lives of residents.[48]

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[46] Indriana Kartini, "Hizbut Tahrir Indonesia and the Idea of Restoring Islamic Caliphate," *Masyarakat Indonesia*, Vol. 41, No. 1 (June 2015), 1-14.

[47] Compare this with the almost identical idea of al-Ikhwan al-Muslimun (IM) and Prosperous Justice Party (PKS), see Richard Paul Mitchell, *The Society of the Muslim Brothers* (New York: Oxford University Press, 1993); M. Imdadun Rahmat, *Ideologi Politik PKS: Dari Masjid Kampus ke Gedung Parlemen* (Yogyakarta: *LKíS* Yogyakarta, 2008).

[48] Arifin, *Politik Ruang Perumahan Muslim* (Yogyakarta: Lintas Nalar, 2019), 75.

For some people, the presence of Sharia housing and the Islamization of public spaces in it might only be seen as a phenomenon of strengthening religious primordial identity. However, precisely because of that, it had consequences for the increasing enthusiasm of urban Muslims to reformulate their identity as Muslims, to arouse feelings of being different from other communities, and to demand to be "differentiated" (privileged) in the midst of the others' primordial identities. The minimal social risk that would undoubtedly be reaped from this phenomenon was the narrowing of tolerance spirit in the public sphere.

In terms of the exclusivity tendency, the presence of Sharia housing reflected the phenomenon of gated communities; it was a typical phenomenon urbanites.[49] It was a spatial manifestation reflected the urbanites' fear of the worrying social dynamics of the world. In the context of urban Muslims, it manifested as a fear of external values believed to be able to destroy the Muslim family values. Through the Sharia housing, they felt the need to fence themselves off, even to demarcate their social space, by living with people of the same religion (Muslims) with whom they felt psychologically safe.

This phenomenon certainly hardened primordial egoism and increased issues of the SARA (ethnicity, religion, race, and intergroup) in the Indonesian society. The Sharia housing made disintegration threats even more real. The imposition of primordial identities and the exploitation of religious symbols were clearly the serious threats to all efforts to maintain diversity and foster tolerance in the public sphere. At the earliest level, the potential threats could be minimized by strengthening religious moderatism with Islamic *wasathiyyah* narratives.[50] Within the framework of counter discourse, this was effective in maintaining inter-religious togetherness as well as stemming the Islamism penetration in public spaces in the country.

The Islamism penetration threats through the Sharia housing should be watched out for. The Islamism's political desire was clearly undermining

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[49] Edward J. Blakely, "Guest Editor's Introduction: Gated Communities for a Frayed and Afraid World," *Housing Policy Debate*, Vol. 18, Issue 3 (2007), 4675-80; Nesma Mohamed Salah and Hany M. Ayad, "Why People Choose Gated Communities: A Case Study of Alexandria Metropolitan Area," *Alexandria Engineering Journal*, Vol. 57, Issue 4 (December 2018), 2743-53.

[50] For an introductory review of Islamic *wasathiyah*, see M. Quraish Shihab, *Wasathiyyah: Wawasan Islam tentang Moderasi Beragama* (Tangerang Selatan: Lentera Hati, 2019); M. Kholid Syeirazi, *Wasathiyah Islam: Anatomi, Narasi, dan Kontestasi Gerakan Islam* (Jakarta: alif.id, 2020).

the NKRI and it could be very serious if the islamization of public sphere continued to expand through the proliferation of Sharia housing. The prevention of it could be started from the legal area, namely affirming the prohibition for Sharia housing to create exclusive rules based on "Islamic law". This was in accordance with spirit of the Law Number 1 of 2011 concerning Housing and Settlement Areas; this rule did not specifically recognize the term Sharia housing or Islamic housing. The "Sharia" label on housing only concerned the home ownership financing system (Article 121 paragraph [3]) and was not related to the regulation of housing public spaces which must be based on Sharia law.

Conclusion

This paper did not pretend to disturb the business interests of Sharia housing developers. It did not also discredit the urban Muslims and Islamists attracted to buying houses in the Sharia housing. It simply declared that this phenomenon was really counterproductive for the national integration agenda and efforts to strengthen social cohesion. Without intending to prevent developers from running the property business, this article only wanted to advise them to avoid ways of religious commodification. They should compete to offer their quality of property products and avoid playing symbolic religious sentiments to promote the products; that actually created segregation of settlements based on religion.

For religious leaders as well as policy makers, this phenomenon really needed to be watched out for because it had the potential to be counterproductive for harmonious relations and inter-faith harmony. At least, this phenomenon of exclusive religious excitement deserved to be used as one of the points of comprehensive early warning system in socio-religious life, especially in urban areas where the Sharia housing continued to grow like mushrooms in the rainy season.

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