



Socio-economic Impact Analysis of the Development of Mataram City Jogja Apartments in Sariharjo Village, Ngaglik Sub-district, Sleman District in Accordance to Maqashid Sharia Perspective

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Abstract. To assess the socioeconomic impact from the standpoint of maqashid sharia in the Mataram City Jogja Apartment at Sariharjo Village, Ngaglik District, Sleman. This study employs a qualitative methodology that includes interviews and field observations, with the use of Maqasid Syariah as measurement tool of analysis. This study indicate that the Mataram City Jogja Apartment has a positive socio-economic impact on Sariharjo Village sequentially on the variables of soul, generation, intelligent, religion, and property. This is because from the beginning the construction of this apartment was intended to provide a comfortable alternative for students and workers from outside the city to the Sleman. Religion and property are the last factor, because they support the basic needs of the residents and the surrounding community. The availability of these two factors is maintained because they are the main factors causing the purpose of the apartment being built (comfort). The representation of the value of the maqashid sharia is properly implemented even though it was still not optimal especially in the context protection of lineage (*hifz an Nasl*).

Keywords: economics · development · Islamic development economics · agglomeration · settlements · flats · apartments · socio-economic · maqashid sharia

1 Introduction

Agglomeration according to Montgomery (1988) is a spatial concentration of economic activity in urban areas that occurs due to savings caused by the economics of proximity. Agglomeration that produces several economic clusters sooner or later will accelerate the rate of population growth and cause several functions and administrative features in several regions to become more uniform and then produce a megapolitan originating from a combination of several cities (Kim, 1999).

This growing cluster of economic activities will eventually lead to population growth, resulting in a causality between economic growth and population growth (Widarjono, 1999) which causes limited residential land in agglomeration areas.

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Therefore, this forces the modernization of residential land so that its use can be maximized. Budiharjo (1993) argues that significant urban population growth either naturally or by migration must be balanced with dynamic urban growth and development, which is usually followed by land changes.

One of the modernization of settlements today is a flat or apartment whose main concept is a house with vertical construction.

Sleman Regency is one part of the DIY province (Yogyakarta Special Capital Region) which has always been at the forefront of the growth rate of DIY's GRDP (Gross Regional Domestic Product) from 2015–2019 (BPS, 2020). It indirectly makes Sleman Regency an agglomeration area for the surrounding area in the DIY area. This is indicated by the presence of several central icons that cause the concentration of economic activity such as the nickname of Sleman as a "student city" making immigrants flock to this area to pursue higher education.

The nickname is what makes PT Saraswanti Indoland Development (Apartment Mataram City Jogja) make the marketing goal of its apartment so that it can attract the interest of students from various regions. This is because there is one of the best campuses in Indonesia (Gadjah Mada University).

However, the existence of apartments as modern residences in a community dominated by Muslims, which account for 90% of the total population of Sleman, 1,079,053 can be a social conflict in itself. Therefore, researchers feel the need to examine it as a socio-economic impact from an Islamic point of view by using the maqashid sharia indicator.

Formulation of the Problem

How to measure the socio-economic impact of the Mataram City Jogja Apartment in Sleman from a maqashid sharia perspective? And what was the result?

Research Purposes

Analyzing the socio-economic impact of the construction of the Mataram City Jogja Apartment from a maqashid sharia point of view on the community in Sariharjo Village, Ngaglik District, Sleman Regency, the majority of whom are Muslims.

2 Literature Review

Economic Development and Establishment of Flats

Adam Smith explained that economic development is a combination of processes between population growth and technological progress (Suryana, 2000:55). Meanwhile, according to Sumitro Djojohadikusumo (1987) economic development is a transformation of changes in the economic structure which is characterized by changes in the basic structure of economic activity and the framework of the economic structure of the local community.

Development is always followed by simultaneous economic growth, but growth is not necessarily followed by economic development. According to Sumitro Djojohadikusumo (1987), economic growth is an activity that relies on a process of producing

goods and services in economic activities. Meanwhile, according to Tarigan (2005:46) economic growth is an increase in people's income as a whole, namely an increase in all added value. Economic growth is generally measured using the growth in the Gross Domestic Product (GDP) or national income. This method is more suitable to be used, because the boundaries of the measurement area allow government policies used to increase the rate of growth to be more easily assessed for their effectiveness.

Agglomeration

The definition of agglomeration according to Montgomery (1988) is a spatial concentration of economic activity in urban areas that occurs due to savings caused by economics of proximity, which is associated with spatial clusters of companies, workers, and consumers. Kuncoro, 2002). According to Malmberg (1997), agglomeration is related to the external economy in which a company can benefit because it is located in close proximity to other companies.

Agglomeration that produces several clusters will accelerate the rate of urbanization. This is influenced by the large supply of the number of workers. Meanwhile, the number of available jobs is not enough and the distribution is not quite evenly distributed on the other hand.

The centralization of an economic activity in an area will cause the area to experience a much higher development than some of the surrounding areas. If the influence spreads to several surrounding areas, it can cause the phenomenon of several different administrative areas so that they have the same style and function. This will result in an even larger city which is a combination of several cities which is called a megapolitan (Kim, 1999).

Research conducted by Widarjono (1999) using the proportion of the population shows a causal relationship between economic growth and population growth. So we can conclude that economic development, economic growth, and economic agglomeration cause and accelerate the flow of population growth in a place because of the center of economic activity.

Flats (Apartment)

The term apartment is basically a marketing strategy whose actual term is flats. This is actually nothing more than a company's marketing strategy to sell its products and the term flat has a tendency to mean multi-storey housing aimed at the lower middle class (Sutedi, 2010: 160).

Stronger economic growth has led to significant population growth flows. This means that there needs to be land changes to optimize the value of its use. According to Bourne (1982) in Yusuf Setiadi (2007) there are four main processes that cause changes in land use, namely, expansion of city boundaries, rejuvenation of the city center, expansion of infrastructure networks, especially in transportation, growth and disappearance of certain activity centers, for example growing industrial and commercial activities. Development of recreational or tourism facilities.

As in Indonesia, flats are regulated in Law no. 20 of 2011 concerning Flats provides information on several classifications of flats, namely:

1. Public flats. Flats built for housing needs for low-income people.
2. Special flats. Flats built for special needs.
3. State flats. Flats that are built, owned, and functioned as a residence, a place to live, a means of fostering a family, as well as supporting the implementation of the duties of civil servants or officials.
4. Commercial flats. Flats built with the aim of making a profit, these flats are usually referred to as apartments, flats, condominiums, or other related terms.

Socio-economic Impact

Basically there is no standard theory about the socio-economic impact. They are often defined separately even though the two intersect and are related. This is because the concept of socio-economic impact has a multidisciplinary approach that benefits, so it can be used in almost all fields of science that are directly or indirectly related to society (Abbott 2001; Hollingsworth and Müller 2008: 416; Moody 2004: 215–217).

Socioeconomics can be said to be a moral or normative science whose measurement variables are based on standards of ethical behavior at a certain level of society. The main objective is to improvise economic activities in a more realistic way by observing activities in the field to formulate measurement methods based on existing conditions to show habitual patterns in formulating desired results so as to form institutional structures and behaviors desired by certain levels of society. Social norms and preferences of actors are not treated as factors, but variables. So the interaction between the two produces economic behavior and social structure (Coughlin 1996; Etzioni 1988; Harrison 1999; Hattwick 1999; Stern 1993).

In the paradigm theory of I & We by Etzioni (1988), “I” (I) represents hedonistic-utilitarian behavior in individuals for their freedom in choosing moral obedience and existing norms. Then “We” (we) represent the social norms in a particular community group that an individual decides to be a part of. However, I here can be assumed on human character in general, while We as cultural construction and normative encapsulation. So that in practice, at least the socio-economic concept must be able to define patterns of behavior and economic experimentation in order to represent the focus of individual choices and explain how the social environment has an impact on habits and strategies in economic life in society. (cf. Boyer, 2008; Streck, 2010).

Perspectives on socio-economic phenomena are strongly influenced by Granovetters’ arguments. He said that economic and non-economic activities cannot be separated or merged. This is because non-economic activities result in costs and the technical role of economic activity (Granovetter, 2005: 35).

Basically, socio-economics is an interaction between economic valuation and economic activities of economic institutions based on ethical values. This can be recognized and replicated from the pattern of changing their perspective on socio-cultural concepts in the context of social processes (Davis 2014; Mayhew 2008; Hargreaves Heap 2008).

Therefore, it can be assumed that events in a place have a socio-economic impact based on the measurement variables of the norms that exist in that place so that the

measurement results can be concluded to have a positive or negative impact based on the values used in the coverage area being studied.

Maqashid Syariah

Economic development (*tanmiah al-iqtishadiyah*) generally in Islam is associated with the concept of *'imarah al-ard* (prosperity of the earth) which is taken from QS. Hud: 61. The goal is to improve the welfare of mankind by maintaining the integrity of religion (*hifz add-din*), soul (*nafs*), reason (*aql*), offspring (*nasl*), property (*mal*) which is commonly referred to as *maqashid shari'ah*. In the long term, a country is expected to be able to implement and maintain the stability of material economic development, security stability, and stability of spiritual development. So that it has a final goal in development which is called *baladun thayyibatun wa rabb ghafur*, namely as a good country and getting forgiveness from Allah SWT.

Imam Al-Ghazali arranges a hierarchy of welfare for all human beings in which there are three important levels. The first level includes protection of religion, reason, soul, lineage, and property. The second level consists of all the things that are not so vital to the five elements in the first level but can remove difficulties and obstacles in life. The third level includes activities that only provide comfort in life or for decoration in life. Basically, the classification is the result of an Aristotelian legacy which is commonly referred to as ordinal needs which include basic needs, needs for external goods, and needs for psychic goods.

Al-Ghazali also explained that economic activities should be carried out in an efficient manner because it is part of one's religious duties. He also identified three reasons why one should engage in economic activity:

- a. Meet the needs of life.
- b. Prospering the family.
- c. Provide help to others in need.

Meanwhile, Ash-Syatibi divides *maqashid shari'ah* into three important levels, namely:

- a. *Dharuriyat*. The main foundation for realizing human welfare in this world and in the hereafter which includes the maintenance of five main things in human life, namely religion, soul, mind, lineage, and property. (Primary).
- b. *Hajiyat*. Aims to eliminate difficulties, facilitate, and maintain things that are better than the five main things of human life. (Secondary).
- c. *Tahsiniyat*. Aims that humans can do their best to further perfect the maintenance of the five main things of life. (Tertiary).

So *maqashid shari'ah* is essentially a basic value which at least becomes the basis for measuring welfare values. Therefore, measuring the welfare of a community in a certain environment, the impact must be measurable through the principles of *maqashid shari'ah* so that the construction of a facility can provide long-term benefits to the community concerned.

In addition, According to Imam AlGhazali (1970) in the book *al-Mustashfa min ilm al-ushul* that the law of Sharia has a purpose concerning the protection of five important

things for the *maslahah* in life. In the same term, the necessities are further classified by the scholars into five elements of preservations. The objective of Islamic rulings is mainly to protect these five elements from any harms. These preservations are known as:

- a. Protection of Faith or religion (*din*)
- b. Protection of Life (*nafs*)
- c. Protection of Lineage (*nasl*)
- d. Protection of Intellect (*'aql*)
- e. Protection of Property (*mal*)

These 5 elements will be the basis of our tool of analysis.

The Socio-economic Impact of Maqashid Sharia Perspective

Soemarwoto (2001) explains that in order to be able to see and explain that an impact and change occurs in an area, a certain size is needed as a reference for assessing socio-economic impacts, one of the ingredients is how the conditions before and after something exist and occur through certain measures. Therefore, the measurement of socio-economic impacts in this research topic must also be equipped with appropriate measuring tools, especially in testing whether the community around the construction of the Mataram City Jogja Apartment has a positive or negative impact.

The researcher uses the *maqashid shari'ah* tool in measuring the socio-economic impact. This is because researchers are of the view that the development of an industrial area should meet these five basic elements in order to have a positive socio-economic impact so as to provide mutual benefits (*symbiotic mutualism*).

3 Research Methodology

Research Approach

This study uses qualitative methods as a way to answer the problem formulation that has been determined previously. This method is used because qualitative research methods have a deeper level of criticism in all research processes (Bungin, 2008:5).

Qualitative method as a written analysis procedure of several people and observable behavior so as to produce descriptive data whose approach is directed at the background and the individual in a comprehensive manner (Moloeng, 2004).

According to Yin (2009:8) qualitative research has five strategies, namely case studies, surveys, experiments, archive analysis, and historical. This research concentrates on observational research methods and case studies in order to have a deeper understanding of the socio-economic impact issue being discussed. Yin (2009: 18) explains that case studies are in-depth empirical research that investigates phenomena in real-life contexts, when the boundaries between phenomena and contexts are not clearly visible and where multiple sources of evidence are utilized. Scope is a detailed and specific limitation in conducting a research so that it remains focused and does not widen. According to Moloeng (2017:94) there are two main objectives in determining the scope of research. First, the determination of the research focus which serves to limit the research. Two, namely

determining the focus in order to meet a criterion from and into and out of information that can be used in the field.

The author uses purposive sampling technique in determining the informants. Purposive sampling is taking informants or data sources based on certain considerations (Sugiyono, 2012: 18).

Data Types and Sources

Researchers took data in two ways, namely with primary data and secondary data. Primary data is data that comes directly from those involved in the field such as individuals, agencies, and actual conditions at that time. While secondary data is data obtained from indirect data such as statistical data, literature, or documents that are indirectly related to the research conducted (Sugiyono, 2012: 137). Primary data are taken from people who have a direct relationship with related research. Such as the Sariharjo Village apparatus along with several people and the management of the Mataram City Apartment as well as from PT Karya Prima Lestari Cemerlang as the AMDAL consultant for the Mataram City Apartment. While secondary data is taken from data that comes from the literature related to this research.

Data analysis technique.

Sugiyono (2015: 127) reveals that there are several ways that can be used in data validity, namely by triangulation which is broken down into three triangulation techniques. However, in this study, the researcher used a triangulation test of sources and techniques which was then continued by analyzing the results of existing research. Miles & Huberman in Sugiyono (2012: 247–253) explains that there are three analytical techniques, namely data reduction, data presentation, and drawing conclusions.

4 Result and Analysis

Maqashid Syariah Analysis

Protection of Faith or Religion (Din)

The management of Mataram City basically also understands that more than 80% of Indonesian people are Muslim. So it has become a natural thing if the mosque is one of the facilities that can be offered by potential customers.

In addition, the closest distance for residents to get access to the mosque is still quite far when taken on foot. Like the 2 closest mosques to Mataram City, the Al-Huda Mosque located on Jalan Tegalsari Raya with a distance of 700 m from the location of Mataram City. And the Al-Hidayah Mosque located on Jalan Ngembongsari VI with a distance of 450 m from the location of Mataram City. Therefore, the management built the mosque which was named the same as the name of the complicated, the Mataram City Mosque which is located not far from the exit and entering the Apartment Complex and the Mataram City Hotel around 70-m which can be reached in about 1 min.

The mosque that was built was also not careless alias was built by paying attention to the aesthetic and comfort elements. This is evidenced from the location of the mosque which is located near the entrance and exit of the apartment or hotel so as to facilitate residents and visitors who are in need of a place to worship. In addition, the area of

the mosque also considers adequacy with the number of residents who are Muslim, this is evidenced from the location of the mosque that is not attached to the location of other buildings and there is an empty land in the south that allows for expansion if the management sees in the future needs to be expanded to be expanded.

Mataram City Mosque also routinely carry out religious activities such as in general mosques namely studies, social services, routine Friday prayers whose ta'mir administrators and priests recruit from the Sariharjo village community as a form of empowerment of the surrounding community by the management of Mataram City. However, management in general uses the rules of the Indonesian Ulema Council (MUI) as a general rule in managing the mosque to avoid.

Horizontal conflict between worshipers who have different mahdzab backgrounds. While in terms of capacity, the mosque is able to accommodate at least 100 people at once at one time and until now since it was first built it is still enough to accommodate all the existing worshipers. Both from the inhabitants of the apartment and outsiders.

Seeing from the observations that researchers made, in general the management of Mataram City has carried out maintenance of the most basic aspects, namely religion indirectly by the owners and users of Mataram City facilities.

On the other hand management directly does not have a social institution or amil zakat institution to raise funds from the surrounding community in order to implement the zakat, infaq, alms, or waqf programs. However, the management claimed to continue to manage the basic things related to the social funds directly under the management of the manager in order to accommodate residents and the public in order to channel social funds for charity activities such as zakat, infaq, and alms managed by the management Mataram City Mosque.

The first priority in maqashid sharia is the first basis or foundation in the life of a Muslim according to Asy-Shatibi. Specifically, he does not specify specifically what verses are the main basis for the thought of religious maintenance. But some of the short letters in the Koran are mostly makiyyah, many of whom the main theme is about faith. This analysis is based on the QS quote. QS. Quraysh: 3 and QS. An-Naml: 26 (Table 1).

Protection of Life (nafs)

As a facility that concentrates on dwellings, Mataram City Apartment completes the facilities in it is quite complete to meet the basic needs of life. Residential facilities

Table 1. Protection of Faith

Narasumber	Fasilitas Ibadah	Kegiatan Rohani	Lembaga Zakat
Operational Manager	Available	Available	Not available
Resident Manager	Available	Available	Not available
Director PT KLPC	Available	Available	Not available
Chief of Village	Available	Available	Not available
Chief of Neighborhood Unit	Available	Available	Not available
Local People	Available	Available	Not available

consisting of 3 types namely studio, single bed, and double bed all have standard living facilities such as bathrooms with clean water, comfortable beds, and places to cook though.

In addition, the residence also has a standard STP (Sewage Treatment Plant) facility, a domestic water waste treatment system. The system allows waste originating from the Mataram City apartment complex to be managed in such a way that it does not pollute the environment when dumped into the Boyong River which continues to be monitored by the authorities namely the Sleman Regency Government.

So that for the basic needs of life of Mataram City Apartments is more than feasible. This has indeed become one of the main concerns of the management of Mataram City which is basically intended as an adequate residence and flexible in the center of civilization of Yogyakarta Province.

The management meets the basic needs in the form of restaurant construction located in a Mataram City apartment complex under the name Citywalk which has a total of 276 seats. Enough to at least meet daily needs for residents at any time, because the distance is very close. While transportation infrastructure is equipped with two lanes making it easier for visitors and residents to go out and enter.

As for health support, basically the Mataram City Apartment was established in urban areas that have adequate health facilities, so this is precisely the existence of Mataram City Apartments which are the socioeconomic impact because of the complete health facilities and infrastructure in the area. The data that the writer gathered from the Sleman District Health Office that in Ngaglik District there were 2 clinical hospitals, 2 Puskesmas, 3 Supporting Puskesmas, 10 Pharmacies, and 2 Clinical Laboratories. As for if in an emergency, the closest distance to the nearest health facility is at the Dialis Sejahtera Clinic with a normal distance with a motorized vehicle for about 8 min and hospital health facilities with an average mileage between 10–15 min such as the Yogyakarta UGM Academic Hospital, Puri Husada Hospital, Gamedika General Hospital, Jogja International Hospital Hospital, Condong Catur Hospital, Sinduadi RSKB, Sakina Idaman Maternity Hospital, and Dr. Sardjito. Therefore in the field of health facilities the management of Mataram City Apartment feels this is a separate advantage because it is close to various health facilities available, so they do not need to invest in the health sector. On the other hand management admitted that the management of the health unit requires serious attention because it involves a person's life. Starting from the procurement of equipment to medical waste requires serious separation from other facilities, so that the management still has not paid attention in the segment because it is still too early to make it happen. However, it is possible that the management will add health unit facilities in the services of Mataram City Apartments (Table 2).

As for the place for health defense facilities namely gym & sauna, fitness, and swimming pool that can be accessed 24 h non-stop both residents and visitors to the Mataram City Apartment.

Table 2. Protection of Life (nafs)

Source	Primary Necessity	Social Program	General Public Facility
Operational Manager	Available	available	available
Resident Manager	available	available	available
Director PT KLPC	available	Not available	available
Chief of Village	available	available	available
Chief of Neighborhood Unit	available	available	available
Local People	available	Not available	available

In the context of soul maintenance, Ash-Syatibi still uses Makiyyah's letter as the basis of its argument in maqashid sharia. He quoted several verses relating to the maintenance of the soul, namely QS. Al-An'am: 151, QS. At-Takwir: 9, Al-An'am: 119.

Protection of Intellect ('aql)

Based on the results of research in the field that the Mataram City Apartment is currently planning to provide scholarship assistance for the Sariharjo Village community. The technical case of the management admitted that he was still working on the plan together with the kelurahan. But the plan is currently postponed temporarily because it is in the pandemic period.

Mataram City Apartment is a residence whose goal is to meet the needs of students who study in Yogyakarta. This can be seen in the narrative of the management itself that the current location is one of our strategies to attract parents whose children are studying at Gajah Mada University (UGM). In addition, to fulfill the obligation to maintain reason, the management provides a free co-working space that can be accessed by the whole community, aka not closed only for residents. So surely many students will find a comfortable and calm place to do college assignments. Basically the co-working space is not only limited to students, but they also rent out space for start-ups that require a place to work with a relatively cheap rental price.

The real manifestation of human responsibility in maintaining reason is basically a form of gratitude to Allah SWT because it has distinguished us from animals in general through reason. This is in line with the word of Allah SWT in QS. AT-TIN: 4 (Table 3).

Protection of Lineage (nasl)

The apartment environment generally has an individualist environment, aka living individually and does not care about what neighbors do left and right. This does not describe the subject as the Prophet recommended about neighboring behavior that should care about each other. This is suspected because most apartment residents are the people present not to settle, but for work or study reasons, so they think socially with neighboring apartments is only done as needed if it is needed and provides benefits related to their daily lives in the apartment environment To support their daily lives.

But on the other hand indirectly the environment of the Mataram City Apartment provides a fairly large pluralism space. The atmosphere is neutral or the absence of the

Table 3. Protection of Intellect ('aql)

Source	Primary Education Facility	Supporting Education Facility	Free from Negative influences
Operational Manager	Not available	available	available
Resident Manager	Not available	available	available
Director PT KLPC	Not available	available	available
Chief of Village	Not available	available	available
Chief of Neighborhood Unit	Not available	available	available
Local People	Not available	available	available

obligation to carry out certain religious rituals in the apartment makes residents feel that they feel safe and peaceful so that it can be a good selling value for prospective non-Muslim buyers. Nevertheless, that does not mean that Mataram City's apartment does not apply the principles of Islam at all. In the Mataram City apartment applied several cultures such as welcoming every guest or occupant who had just come with greetings.

Regarding security, apartment management prioritizes security, because security is one aspect that is the selling value of management. In storing vehicles accommodated in the basement and outside the building with an area of 8.20% of the total land available, namely 1,875.97 M2 has a fairly tight security system with CCTV supervision, 24-h non-stop security guard and one-time service. So that no vehicle is in and out without the knowledge of the security system (Table 4).

Maintenance of offspring in maqashid sharia has a focus on carrying out human obligations and rights as servants of Allah SWT. The benefits of maintenance of offspring are to ensure the relay of Islamic aqeedah can continue to be reduced safely and

Table 4. Protection of Lineage (nasl)

Source	Safe Environment	Health Facility	Peace in practicing religious value
Operational Manager	available	Not available	available
Resident Manager	available	Not available	available
Director PT KLPC	available	Not available	available
Chief of Village	available	Not available	available
Chief of Neighborhood Unit	available	Not available	available
Local People	available	Not available	available

peacefully. This is reinforced by the argument of the word of Allah SWT in QS. An-Nisa': 25 & Al-Isra': 32.

Protection of Wealth

The management of Mataram City when making the Blue Print Apartment has planned to recruit workers around the affected area in this case Ngaglik District, especially in the Sariharjo Village, both during the construction period to the apartment operations. This was proven in the presentation by the management of the Mataram City Apartment and the Kelurahan apparatus (in this case the Head of the Kelurahan). The management said that there were at least 20% of 341 the total number of construction workers, namely 68 people who were prioritized for the local residents affected. The construction management renting land as a worker mess in order to ease the burden of transportation costs for workers even though they are local residents.

In addition to operational labor, the management also opened at least 20% of the 58 total operational workers, namely 11 people for affected residents around the apartment construction. But the facts in the field according to the narrative and data from the kelurahan even though priority has been opened for affected residents, residents of the village are quiet in demand. After further confirmation with the kelurahan, this is because there are indeed many residents who have worked outside the kelurahan so that the absorption of labor cannot be maximized or deserted. However, the kelurahan cannot confirm how many workers are currently absorbed by management about construction and operational personnel. Because besides there are no complaints from further residents, meaning that residents are not disturbed about labor, the apartment is also open to every job vacancy that is regularly. But when there are residents who need, the management is also open to be invited to communicate further.

Indirectly the construction of the apartment has an economic impact. This is reflected in the presence of several store outlets such as minimarkets, cafes, and several other stalls that were apparently filled by residents around the apartment which turned out to be filled by people around. In addition, the apartment area also began to appear after the Mataram City apartment was opened to the public such as Warung Tegal, restaurants, street vendors, and so forth. However, in anticipation, the apartment manager always communicates with the kelurahan to mitigate the risk of loss of business opportunities by providing information transparently to the residents about the existence of business opportunities and involving the village apparatus as an intermediary medium in the form of training and information.

In addition to opening a large space for local residents, the management also ensured something in their control (outlets) minimal business competition that caused horizontal conflict. Namely in the way that in every store that is filled in should not have the same business as existing, so that business actors in the apartment outlets focus on market segmentation, not for war between businesses that can cause long-term losses. But for those outside the apartment, the management cannot regulate it, but rather coordination with the kelurahan so that a harmonious environment can be created between businesses.

Maintenance of property which is one aspect of maqashid sharia is basically a function of a safety net to the survival of humans in order to continue to carry out obligations from Allah SWT to worship. Therefore, it is not surprising that the activities of maintenance of assets (muamalah) are worship activities that are included in everything are

Table 5. Protection of Wealth

Source	Jobs and Business Opportunities	Security	Islamic Financial Institution
Operational Manager	available	available	Not available
Resident Manager	available	available	Not available
Director PT KLPC	available	available	Not available
Chief of Village	available	available	Not available
Chief of Neighborhood Unit	available	available	Not available
Local People	available	available	Not available

allowed except those that are prohibited. And QS. Jumu'ah: 10, QS. Ali Imran: 130, QS. Al-Isra ' : 27 & 29, 34–35 (Table 5).

5 Conclusion

Based on research conducted by researchers, the researcher concluded several things from the results of this study:

1. Basically both from the beginning of construction work to the operational management of the Mataram City Apartment at least described the representation of the substance of the maqashid sharia even though it was still not optimal.
2. The researcher said it was not optimal because there were some inequality that could not be fulfilled by management and only relied on several aspects of the points from the discussion of the maqashid sharia. That point is in the aspect of the soul and then the descendants are very prominent. Actually, researchers can understand that the main attention of the construction of apartments is to provide a comfortable residence and certainty will live safe and peaceful.
3. Nevertheless the management claimed that it still continued to strive to meet the needs of other maqashid sharia values. But this depends on the number of needs of local apartment residents. So they do not make something that is not needed which will ultimately give an excessive cost burden on operations.

Suggestion

Some residents of the apartment and local residents who were successfully interviewed by researchers said that the existence of ZISWAF institutions and health facilities (facilities that did not yet exist) were quite important. They assume that the existence of the Ziswaf institution makes it easy for residents to fulfill their religious obligations (Islam) to the surrounding community.

Then for health facilities, although the distance from the apartment to the health facility is quite close (about 2.5 km), but they assume that this health facility is also needed if first aid is needed after the incident in order to reduce health risks worse. Therefore

the apartment needs to consider the existence of health facilities that can be cooperated with external parties so that it does not burden management in its management.

Fulfillment of maqashid sharia elements can basically become a value based marketing of apartments that give an elegant image with an egalitarian fundamental basis for everyone is no exception for those who are non-Muslim religion. This method can have a positive impact for prospective buyers who have more attention to more fundamental Islamic obedience. So there is no concern for prospective occupants whose residential environment away from Islamic teachings.

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