SENIOR COHOUSING MODEL ON ACTIVE AGEING LIVING FROM MUSLIM PERSPECTIVE IN MALAYSIA

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DEDICATION

This thesis is dedicated to:

The sake of Allah S.W.T, my creator,

My dearest husband, Zulkarnain Ramli, who support me emotionally, financially and motivating me throughout the course and studied,

My great parents and mother in law for their fabulous supports and dua',

My beloved son, Zafran Harith,

My family members Angah, Bang Pis, Kak Jah, Acu, and my sisters and brother in law as well as my nephews and nieces for your symbol of loving and giving.

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ABSTRACT

As Malaysia is becoming an ageing nation by the year 2030, preparations that cater for the needs of the ageing generation including the development of senior housing should be given serious consideration. Previously, policies and programmes have only catered for the needs of the ailing elderly people and how to care for them. However, the rapid economic growth has led to the improvement in the quality of life resulting in active ageing phenomenon. Current literature has established physical, social, health and economic attributes as active ageing determinants. However, the element of spiritual needs, which is significant in defining active ageing, particularly for Muslims, is missing. In addition, although various types of housing in Malaysia are dedicated for the elderly, very few are built and tailored specifically for Muslims. In response to this issue, the study proposes cohousing, an established and flexible concept that encourages independent living which could be adjusted to the beliefs of the Muslims and thus enhances the need in fulfilling the Syariah compliance requirements. However, whether this cohousing can cater to Muslim active ageing and enhance their living remains little known. Therefore, this study objectively proposes Muslim Cohousing Model by taking into account six elements of cohousing development (participatory process, neighbourhood design, common facilities, resident's management, non-hierarchical structure and no shared economy) while embedding the spiritual and religious elements as moderator for Muslim active living. This study used questionnaire as a method of data collection and 411 respondents in Johor aged 50 years old and above answered the questionnaire. The data were then analysed to identify the causal relationship between the variables in structural equation model (SEM) using SmartPLS in testing the model performance via measurement model and structure model. Findings revealed that active ageing has an important effect on cohousing and is significantly related to Muslims active ageing. The result also indicated the spiritual and religious elements are crucial in the extended cohousing model for Muslim. In addition, this study has also suggested the possible design and layout that are aligned with Islamic values such as privacy, family space, direction of qibla, safety and security features, and the use of mosque as community centre. These additional features highlight the differences between the proposed cohousing model and other senior cohousing development, including the existing senior housing in Malaysia. They also trigger the elements of Syariah in providing excellent care to Muslim elderly. With current Malaysian elderly people stands at 2.4 million and increasing, the need for Muslim active ageing profiling and cohousing model that supports Malaysian Muslims independent living that is Syariah compliance is crucial for the Malaysian property industry and property practitioners, the community as well as policymakers on housing environment.

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ABSTRAK

Memandangkan Malaysia dipercayai akan menjadi negara tua menjelang tahun 2030, persediaan dalam memenuhi keperluan generasi tua termasuk pembangunan perumahan warga tua harus dipertimbangkan. Sebelum ini, dasar dan program hanya memenuhi keperluan untuk warga tua yang uzur dan bagaimana untuk menjaga mereka. Walau bagaimanapun, pertumbuhan ekonomi yang pesat telah membawa kepada peningkatan kualiti hidup yang mengakibatkan fenomena penuaan aktif. Kajian semasa telah menyatakan elemen fizikal, sosial, kesihatan dan ekonomi sebagai penentu kepada penuaan aktif. Walau bagaimanapun, elemen keperluan rohani, yang sebenarnya penting dalam menentukan penuaan aktif, terutamanya untuk umat Islam seakan terlepas pandang. Di samping itu, walaupun terdapat pelbagai jenis perumahan di Malaysia didedikasikan untuk warga tua, namun sangat sedikit dibina dan disesuaikan khusus untuk umat Islam. Sebagai tindak balas kepada isu ini, kajian ini mencadangkan perumahan komuniti (PK) yang mempunyai konsep yang fleksibel dengan menggalakkan hidup mandiri dan boleh diselaraskan sesuai dengan kehidupan umat Islam disamping meningkatkan keperluan patuh Syariah. Namun begitu, sama ada PK ini boleh menampung penuaan aktif umat Islam dan mempertingkatkan hidup mereka masih belum diketahui. Oleh itu, kajian ini secara objektifnya mencadangkan Model Perumahan Komuniti Muslim dengan mengambil kira enam elemen pembangunan (proses penyertaan, reka bentuk kejiranan, kemudahan umum, pengurusan pemastautin, struktur bukan hierarki dan tiada ekonomi bersama) dan mengikat elemen rohani dan agama sebagai moderator untuk kehidupan Muslim yang aktif. Kajian ini menggunakan soal selidik sebagai kaedah pengumpulan data terhadap 411 responden di Johor berumur 50 tahun ke atas bagi menjawab soal selidik. Data dianalisis untuk mengenal pasti hubungan kausal antara pembolehubah dalam model persamaan struktur (SEM) dengan menggunakan SmartPLS dalam menguji prestasi model melalui model pengukuran dan model struktur. Dapatan kajian menunjukkan bahawa penuaan aktif mempunyai kesan penting terhadap PK dan berkait rapat dengan penuaan aktif umat Islam. Kajian juga menunjukkan elemen rohani dan keagamaan sangat penting dalam pembangunan model PK yang diperluaskan untuk Muslim. Kajian ini juga mencadangkan reka bentuk dan susun atur yang sesuai dengan nilai-nilai Islam seperti privasi, ruang keluarga, arah qiblat, ciri keselamatan, dan penggunaan masjid sebagai pusat komuniti. Ciri-ciri tambahan ini menjadikan model PK yang dicadangkan berbeza daripada pembangunan PK yang lain termasuk perumahan warga tua yang sedia ada di Malaysia. Ia juga menjadi pencetus sebagai salah satu elemen Syariah dalam memberikan penjagaan yang terbaik kepada warga tua Muslim. Dengan jumlah warga tua di Malaysia seramai 2.4 juta dan semakin meningkat, maka keperluan untuk model perumahan warga tua dan penuaan aktif Islam yang menyokong kehidupan berdikari serta patuh Syariah adalah penting untuk industri hartanah dan pengamal harta, masyarakat serta penggubal dasar persekitaran perumahan.

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LIST OF ABBREVIATIONS

AVE - Average Variance Extracted

BHCAA - Building Healthy Communities for Active Aging

DSW - Department of Social Welfare

EY2012 - European Year for Active Ageing and Solidarity between

Generations 2012

ETP - Economic Transformation Plan

EPF - Employee Provident Fund

FBOs - Faith based organisations

HTMT - Heterotrait-Monotrait ratio of correlations

ICAA - International Council on Active Aging

JKM - Jabatan Kebajikan Masyarakat

LEB - Life Expectancy At Birth

LV - Latent Variables

MM2H - Malaysia My Second Home

NGOs - non-government organisation

NKEAs - National Key Result Areas

OECD - Organisation for Economic Co-operation and Development

PLS - Partial Least Square

PAWE - Pusat Aktiviti Warga Emas

RMK-11 - Eleventh Malaysia Plan

RS - Rumah Sejahtera

RSK - Rumah Seri Kenangan

RE - Rumah Ehsan

SEM - Structure Equation Model

SEPP - State Environmental Planning Policy
SPSS - Statistical Package for Social Science

UNECE - United Nations Economic Commission for Europe

VIF - variance influence factor

WHO - World Health Organization

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CHAPTER 1

INTRODUCTION

1.1 Introduction

The increasing number of ageing Malaysian especially from the Malay and Muslim community may affect the number of social and health care services, which will lead to more challenges in providing excellent provision including the space to accommodate them. It is important to ensure that the elderly can be independent and healthy by introducing active ageing living. However this determination of active ageing for Muslim in Malaysia is not being address precisely. Therefore a detail of active ageing and housing environment that caters to Muslim needs is needed to elucidate in the first place. This chapter presents the overall structure of the study such as the background of the study, research objectives, research questions, research hypotheses, justification of the research, methodology, and research outline.

1.2 Research Background

The increasing number of ageing population is inevitable and Malaysia will be expected to reach the ageing population status in 2030. In order to overcome dependable of this elderly to support service, it is require to ecourage them to be more independent known as active ageing. Active ageing is actually not a new term as other countries such as Japan, the United Kingdom, the United States and many more appreciate their senior citizens' contribution towards their nation development.

According to WHO Active ageing in known as the "process of optimising opportunities for health, participation, and security in order to enhance the quality of life as people age" (WHO, 2012). There are six determinants of active ageing namely health and social services, behavioural determinant, personal determinant, physical environment, social determinant, and economic determinant (Lai, Lein, Lau, & Lai, 2016). In Malaysia, the definition has extended to the involvement of senior citizens in families and communities towards nurturing senior citizens to improve the wellbeing of life (Kementerian, 1991). Particularly, the determinants of active ageing refer to the three aspects namely Participation (towards economy, education, social and cultural), Health, and Safety (Ismail, 2016). Also, the term of active ageing is more to the engagement of wellness, emotional, environmental, physical, social, spiritual, and so on (International Council on Active Aging, 2015). Besides that, the United Nations Economic Commission for Europe (UNECE) proposed the index to measure active ageing based on the capability of the ageing people to live independently, as well as their participation, employment and social activities (Zaidi & Stanton, 2015). Overall, the determination of active ageing around the world focuses on the elements of social, economy, and health, including in Malaysia.

Conversely, Sidorenko and Zaidi (2013) affirmed that active ageing is diverse and complex in terms of the policy and framework for the place and culture. Unfortunately in Malaysia, the determination of active ageing is not precise since the study regarding the seniors and active ageing are greatly understudied (Elsawahli, Ahmad, & Ali, 2016). According to Tohit, Browning, and Radermacher (2012), the spiritual fulfilment such as participation in religious activity and worship should be the main priority for the elderly people to be classified as healthy ageing. Likewise, Ibrahim, Ahmad, and Ismail (2011) mentioned that the most participated activity by Muslim elderly people is religious activities. This determinant, however, is not the main focus by WHO although our community focuses more on spiritual activities in active ageing. Therefore, it is important to classify active ageing from the Muslim perspective since the environment and main focus of Muslim activities are different from the other determinants mentioned in other studies. Hence their housing need is also influence by their focus of living.

However, according to Islam, it is obligatory for Muslims to be responsible in caring for their old parent without any excuse. As mentioned in surah al Baqarah (2:83):

"And when we took the covenant from the Children of Israel, [enjoining upon them], "Do not worship except Allah; and to parents do good and to relatives, orphans, and the needy. And speak to people good [words] and establish prayer and give zakah. Then you turned away, except a few of you, and you were refusing".

Surah Al Baqarah (2:83)

When the children give good treatment to their parents, they are blessed by the Almighty that will lead to the reward of paradise. The guideline for elderly care are based on Syariah can refer to these three principles namely *ihsan*, deference and support and lastly maintenance (Hammudah, 1977). Accordingly, the terms *ihsan* refers to ethical and morally by showing patience and gratitude in action. The adult's children may assist and support the daily living requirement of their old parents so that they will feel comfortable and prosperous life without asking (Abdullah, 2016). Meanwhile other literature has support the idea of providing environment which has combination of religious, spiritual, cultural belief and value to enhance the quality living of aged care (Ramezani, Ahmadi, Mohammadi, Kazemnejad, & Baldwin, 2014; Jackson, Doyle, Capon, & Pringle, 2016).

The responsibility of caring for older parents should be implemented by their son. It was narrated that A'ishah (R.A) when she asked The Prophet Muhammad (s.a.w), "Who is entitled to a woman?" he replied, "Her husband." (When married). Aisha then asked, "Who is entitled to a man?" The Prophet replied, "His mother." Hadith Muslim. Even in the inheritance of the property the son is given more as they will be the protector of the abandoned heirs. As in Surah al-Nisa 4:11, the division of the son equals the share of two daughters. However, in today's Muslim society, this situation is somewhat contrary to the role of daughter in caring for older parents rather than their son. This may be because the husband is working and transfer this care duty to women. Therefore, it is important to provide housing that coincides with the will of the Muslim elderly while maintaining the child's responsibility through

cohousing. The involvement of children in housing is important to demonstrate their commitment to providing more comfortable housing to their parents.

However, not all children intentionally abandon their parents by sending them to home care services or hospitals due to several factors: the lack in the skills to care for their elderly parents, the factor of having fewer children to share the responsibility, geographical mobility of family members, and the increasing numbers of women in working due to economic pressure (Sulaiman et al., 2005; Alavi et al., 2010; Herne, 1994; Kamini, 2014). In fact, more elderly and ail parents nowadays prefer to spend their life in nursing or old folk's home instead of burdening their children (Bernama, 2016a). Besides that, elderly people who are home alone tend to experience anxiety, insecurity, isolation, and loneliness due to loss of spouse/friend (Miwil, 2016). The lack of attention or activity can reduce mental stimulation which can lead to anxiety and depression. It is believed that it is better to send elderly parents to nursing homes where they can do more activities, participate in socialising, share the same interest with others and enjoy their twilight year without burdening their children.

But, Malaysia is known as a multiracial country with different cultural and lifestyle within the community. The factor such as the differences of the different ethnicities should be taken into consideration in the nursing homes as the Muslims require more privacy and modesty for their needs, emotion, worship, and sensitivity compared to other religions. There should be a difference in treatment of Muslim and non-Muslim elderly people. Design of care centre accordance to Syariah also will devote elderly Muslim to have proper environment. For example, although the elderly residents have a special diet, the Muslims are particular that the food must be halal, clean, and from reliable sources. In terms of time and space, Muslims require a privacy space so that they can perform their worship better. In Malaysia, there are only a few numbers of private nursing care centres registered under DSW that cater to the Muslims. The rest of the home care centres only provide custody services for various races that minimise the choice for the Muslims.

Meanwhile, in Malaysia there are three main parties in providing housing for elderly which are 1) government in which the provision of responsible homes and service care facilities are under the Department of Social Welfare (DSW); 2) private sector which is more profit-oriented for those who are able to pay the service; and 3) non-government organisation (NGOs), which is based on the needs of elderly people with the encouragement and initiative given by government (Aini, Aziz, & Hanif, 2015). According to the Department of Social Welfare, the number of homes for the elderly people and the elderly people that are sent to the centre is on the rise. In fact, there will be no more project to build old folk's home by the government from now on (Bernama, 2016b).

Furthermore, there are also elderly people who are more healthy and they prefer to stay in a house on their own (Nor & Ghazali, 2016). According to Chan and Davanzo (1996), there are more modern seniors that may prefer to stay away from their children and live independently since they prefer more privacy. According to Aini et al. (2015), the ageing and financially stable Malaysians in urban area tend to create the demand for separate housing during their retirement. Thus, retirement home would be an ideal choice as the elderly could live independently and they are surrounded by people from the same age groups which will provide more social and emotional support (Mafauzy, 2000). Although there is a variety of housing care for the elderly in Malaysia, the retirement home concept can be the best alternative for independent living. One of the initiatives that can provide a conducive living environment is the proposal of cohousing. Cohousing has been practice by a number of European countries to eliminate social isolation and encourage the elderly people in independent living. Cohousing is presumed to be significant to uplift human spirit and establish a good relationship with the people within the community. Most of the elderly people who stay in cohousing felt safer and calm especially when they are given mutual support that makes them feel accepted in a community with the same age. However the cohousing itself is based on the active living among the European elderly and there is no Muslim cohousing is yet to be develop. Hence this study needs to further justify how to accommodate this cohousing concept from Muslim perspective.

1.3 Research Gap

The first interest of the researcher is to focus on the cohousing for Muslim active ageing in Malaysia. However, along with the research processes, the researcher will also discuss the term of active ageing for Muslim needs as it is the determinant that differs from the Western countries. The Muslim elderly people focus on their spiritual needs which led to the importance of their culture, belief, and religious activities besides the focus of being healthy, socialising with other, and being physically fit. In fact, Malaysia refers to WHO on the term for active ageing but the term does not include the Islamic principles which are important to the Muslim elderly people. This gap will help the researcher to decide the elements in active ageing which are significant to the Muslim elderly people that can cater to their housing needs.

Additionally, the elderly people nowadays are healthier, financially stable, and educated. This factor should be considered to expand the elderly people's option in choices of housing. It is believed that retirement homes may the right option as it seems to cater to the modern lifestyle among retirees. This study will look into the possibilities of cohousing to be implemented in accordance to Islamic principles as it is viewed to be a suitable for active living among the seniors. However, its practicability can still be argued as not many studies were done on cohousing and Muslim living which led to the significance of this study. Overall the research gap determine in this study are;

- i. Active ageing determinants from Muslim perspective in Malaysia
- ii. Practicability of cohousing elements in Muslim active ageing living.

Cohousing is viewed as one of suggested solutions to promote active ageing living, and at the same time, the Islamic principle is viewed as a practical implementation in the neighbourhood. These two elements can be combines to develop modern housings for the current ageing people. Besides that, the increasing number of ageing Malaysians, especially the Malay and Muslim community, has

made it significant to study the needs of housing concept that respects the Islamic principles. As a result, this study is interested to identify the determination of active ageing and the cohousing concept that is practical for Muslims.

1.3 Problem Statement

Active ageing is widely used to encourage independent living and healthy lifestyle among the elderly. However, the elderly citizens in our country were not given much priority since they are seen as incapable, weak, and helpless. By introducing a proper environment, it is hoped that active ageing can be promoted among the elderly citizens in Malaysia. The terms of active ageing in Malaysia are currently refer to WHO determination which is more focusses on the health, participation, and security in order to enhance the quality of life as people age. Western scholar also points this determination of active ageing by referring to their physical and financial ability together with their participation in social activity. However, for Muslim, their intention of living during old age is more to the spiritual needs which can be gain through their religious activities such as, daily prayer, religious classes, recite Al-Quran and more. Some secular scholars has separate the spiritual and religious as it's more to personal believe to be positive ageing either they are religious or non-religious. This is contradicting with Muslim practice as their religious activities and belief will increase their spirituality and its must be supplemented to each other. There are also lack of research specifies on the role of spirituality in determining active ageing for Muslim elderly people. Therefore this study needs to emphasize the active ageing terms from Muslim perspective as it will address their needs. Besides that, the current policy only elaborated on elderly people who are old and sick rather than active ageing and young elderly. Hence, a detailed study in profiling active ageing for the Muslims in Malaysia is needed to determine their needs, activities, lifestyle, and well-beings to provide the right environment for them.

Meanwhile, this study also recognized the factors that can influences active ageing living through their housing environment. This is because the elderly will spent most of their time at home. Nevertheless, our national policy does not address the housing needs of elderly people and denies the needs of active urban elderly people in the housing programmes including for Muslim. Therefore, this study will suggest the possible environment to encourage active living among the elderly people by introducing housing environment that can fulfil their spirituality and religiosity elements. Unfortunately, there are not much housing developments that cater to this group although Malaysia is known as an Islamic country where the majority of the people are Malay and Muslim. In response to this issue, there are several principles in Islamic values that can be used as the basis for developing a better neighbourhood such as a cohousing development. Nonetheless, the deliberation on the applicability and practicability between these two elements need to be given attention since the cohousing for Muslims is yet to be developed.

There is the lack of discussion on cohousing for Muslim elderly people since this concept is mostly established in the European countries. Although the community living concept in cohousing seems to be similar with an Islamic neighbourhood such as good relation within the neighbourhood, housing formation, and privacy in living, there is still the need to deliberate on the adaptation of this concept for the Muslims. Generally, there are six elements that need to be considered in the cohousing development which are the participatory process, neighbourhood design, common facilities and sharing space, resident management, non-hierarchal structure, decision making, and no sharing economy. The adjustment of these elements should be considered so that it can be applied to Muslim living and Malaysia environment, specifically for the elderly people.

Therefore, this study is concerned with the integration of active ageing profiling to match the Muslim context for the development of senior cohousing. The outcome of an active ageing and cohousing model for Malaysia will be useful to property practitioners, as well as community and policy makers in the effort to promote active ageing that may support the elderly people to practice a healthy

lifestyle and become independent through the cohousing development. Figure 1.1 summarised the main issue and problems in this study are as in the following:

ISSUES:

- > Malaysia will be recognised as an ageing population in 2030.
- >Besides depending on support service, there is the need to introduce active ageing for independent living.
- Lack of research specifies on the role of spirituality in determining active ageing for Muslim elderly people.
- >Most of the retiree housing concept is more on the model adopted from overseas without taking into account the needs of Muslim active ageing living.
- >Study regarding the cohousing elements that can suit Muslim living is greatly understudied.

GAPS:

- > Determination of active ageing from Muslim perspective.
- ➤ Practicability of cohousing development for Muslim active ageing and Malaysia environment.

Cohousing development model specifies the Muslim active ageing in Malaysia

Figure 1.1 Justification of the Study

1.4 Research Question

After considering the research issues, this study has initiated the main research problem by formulating the following research questions to address the issue and gap of the study:

i. RQ1 : What is active ageing?

ii. RQ2: What are the characteristics of Muslim active ageing in Malaysia?

iii. RQ3: What is cohousing

iv. RQ4: Does the cohousing cater the housing for the elderly people?

v. RQ5 : How can cohousing promote active living among the elderly people?

vi. RQ6 : What is the role of spiritual context in perceiving active living among the Muslim elderly people?

vii. RQ7 : What are the features that should be included in cohousing to develop active living among the Muslim elderly people in Malaysia?

1.5 Research Objectives

The overall aim of this research is to develop a model of cohousing development for Muslim active ageing as it will expand the option of retirement home concept in Malaysia. The following are the three objectives of this study:

i. RO1 : To define active ageing for the Muslims in Malaysia

ii. RO2 : To identify the cohousing elements for active ageing living.

iii. RO3 : To develop a cohousing model for Muslim active ageing in

Malaysia.

1.4 Research Hypothesis

Research hypothesis is a specific testable prediction that may help this study in answering the research questions. There is the need to identify the relationship between spirituality, cohousing, and Muslim active ageing so this study can suggest a practical cohousing model to be implemented in Malaysia. Therefore, this study has initiated three different research hypotheses as the following:

i. Hypothesis 1:

There is a significant relationship between spiritual and religiosity and Muslim active ageing.

ii. Hypothesis 2:

There is a significant relationship between cohousing and Muslim active ageing.

iii. Hypothesis 3:

Spiritual and religiosity moderate the relationship between cohousing and Muslim active ageing.

Hence, the overall understanding of research direction in this study can determine via table 1.1 as follows;

Table 1.1 Summary of the Research Direction

Research	Research	Research	Research
Gap	Questions	Objectives	Hypothesis
Active ageing determinants from Muslim perspective in Malaysia	RQ 1: What is active ageing? RQ 2: What are the characteristic of Muslim active ageing in Malaysia?	RO 1: To define active ageing for the Muslims in Malaysia.	There is a significant relationship between spiritual and religiosity and Muslim active ageing.
Cohousing elements for Muslim active ageing living in Malaysia.	RQ 3: What is cohousing? RQ 4: Does the cohousing cater the housing for the elderly people? RQ5: How can cohousing promote active living among the elderly people?	RO 2: To identify the cohousing elements for active ageing living.	There is a significant relationship between cohousing and Muslim active ageing.
	RQ6: What is the role of spiritual context in perceiving active living among the Muslim elderly people? RQ7: What are the features that should be included in cohousing to develop active living among the Muslim elderly people in Malaysia?	RO 3: To develop a cohousing model for Muslim active ageing in Malaysia.	Spiritual and religiosity moderate the relationship between cohousing and Muslim active ageing.

1.5 Scope and Research Limitations

Although this study is prepared to achieve the research objectives, it has several limitations. First, this study only focuses on the population in Johor as the distribution of elderly projection by the Department of Statistic has recorded that Johor will be the second highest number of ageing population by 2020. This study has chosen the elderly people from the age group of 50 years old and above. Although WHO defined the elderly age at 60 years old for Malaysia, this study has decided to select respondents in their 50s as they will be entering the ageing life for the next 10 years. Moreover, the respondents are taken from the Muslim community to determine their interpretation of active ageing and the practical housing for them. Besides that, this study will also determine the Muslim elderly people's perceptions on the cohousing elements which may help the development of the cohousing model.

One of the limitations of this study is the focus on the demand of potential buyers from the Muslim elderly people only. Therefore, this study did not include the views from developer, contractor, government, and financial institutions. Other than that, this study did not verify the feasibility and marketability of this concept, including the estimation of price and value for the cohousing. Additionally, this study did not focus on the legal affairs such as the rules and guidelines for developing cohousing, operational legislation, and ownership legislation. This is because the proposed cohousing concept is still new and it needs to be studied from the buyers' expectations to create the demand before studying other perspectives from the developers and other legal aspects that can be done in future investigations. Future studies can consider the usability of this model in the multigenerational or multiracial community as the cohousing's elements need to be adjusted according to the potential residents.

1.6 Rationale and Significance of the Study

Generally, the main contributions of this study are the determination of active ageing for Muslim elderly people and the suggestion of an ideal retirement home concept such as cohousing. The findings will fill close the gap on the determination of active ageing for the Muslims by understanding their elderly needs based on their cultural, belief, and religiosity relating the right environment for the housing. The determination of active ageing can contribute to other sectors as the outcomes can cater to the buyers' needs and preferences for their social and lifestyle. It is hoped that this study can provide the guidelines to various parties for the betterment of the housing industry and ageing community in Malaysia. The following are the significant of this study:

1.6.1 Society

i. Ageing Community/Communities

This study will provide an alternative for social living and avoid social isolation among elderly people especially those who are single, unmarried, or with no adult children to care for them. It will also present another alternative for elderly people to stay active with the right living environment so that they will continue to contribute towards the nation's development.

ii. Muslim Elderly People

This study will help Muslim elderly people to have another option of living and a better place to retire as well as focusing on their worship. The proposed model can provide information to the policy maker and Malaysians in understanding the Muslim elderly people's needs that are different from

other religions. Hence, the development of cohousing may gain their attention since there is no published study found on this concept.

1.6.2 Policy Maker and National Policies

i. Department of Social Welfare

The suggestion of cohousing in this study may reduce the increasing demand for elderly care centres and old folk's homes by encouraging independent living and offering an alternative housing which can attract the elderly people, encourage solidarity, and enable supportive environments. The increasing number of elderly people who want to stay under DSW will be reduced as they are given another alternative that can encourage them to be more independent rather than dependent on the government's support.

ii. Elderly policies (National Policy for Older Persons, National Health Policy for Older Persons, Care standard act 1993)

The findings of this study can support and fulfil the gaps in the previous policy on health and wellbeing of elderly by introducing independent and active environment to the elderly people from the Islamic perspective. Other than that, the determination of active ageing can provide a direction to the improvement of a new policy that can cater the elderly people's needs, health care, social life, lifestyle, facilities, and accommodation for a better living condition.

1.7. Research Methodology

In brief, research methodology is a set of procedures or methods that are used to conduct a research. This study sought to gain the interpretation of active ageing among the Muslim elderly people in the context of their social culture including their routine, practice, and experience in life. This study also intended to discover whether the values in cohousing may suit the Malaysian active ageing needs in providing them with the right living environment. The data collections are mainly quantitative data that are obtained via survey. The respondents are Muslims in the age group of 50 years old and above. For the location and sampling, this study focused on the ten districts in Johor when selecting the ageing community and nursing homes. The sample examined the religiosity and ageing personality as well as their connection to active ageing, specifically to housing and living environment. Briefly, this study involved five stages as follows:

i. Stage One – Initial Stage and Literature Review

This initial stage includes a preliminary phase for the determination of the issues regarding this topic. It elaborates the research objectives, scope of research, and the significance and methods of the study.

ii. Stage Two – Literature review

The second stage comprises a detailed review of the empirical and theoretical literature concerning Muslim active ageing, housing for elderly people, and cohousing implementation. These information were gathered from various books and journals to determine the best model in cohousing for Muslim active ageing. This study has also provided a conceptual framework after considering all the variables that need to be evaluated and analysed in producing the final model.

iii. Stage Three – Data Collection

The data collection is based on primary and secondary data. The secondary data are related books, journals, articles, annual reports, and statistical data. On the other hand, the primary data are questionnaires collected for the survey.

iv. Stage Four– Data Analysis

The analyses of this study are based on the information obtained from the survey. The information were analysed quantitatively using descriptive statistics that includes the frequency, percentage distribution, and inferential analysis using the Structure Equation Model (SME). The data were analysed by SPSS and SmartPLS.

v. Stage Five – Conclusion and Recommendation

The findings were then evaluated and discussed in detail to answer all the issues to achieve the research objectives. The results of the analyses were synthesised to conclude the findings and produce a practical cohousing model. Next the model is validating by the expertise through interview session to implement the cohouisng model suits to Muslim active ageing living in Malaysia. Figure 1.2 shows the details of the research flow.

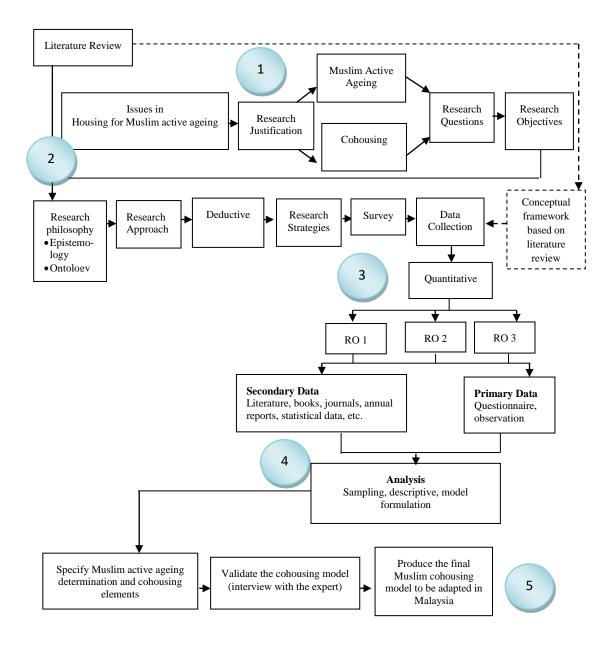


Figure 1.2 Research Flow

1.8 Organisation and Research Outline

This study is structured into seven chapters that consist of the initial stage of the study, followed by the findings and end with the conclusion. Chapter one introduces the background of the problems, research questions, followed by research objectives, research hypotheses, and the scope and research limitations. This chapter explains the study's methodological processes such as research approach, strategies, methods and data collection.

Chapter 2 presents an extensive literature review of definitions, arguments, opportunities and problems from different scholars. At the beginning of the chapter, the researcher presents the review of housing and real estate development so that readers will understand the relevance of the research objectives and housing development to cater to the need of active ageing. This chapter also discusses the argument on the term active ageing from the perspective of western scholars, Muslim countries, and further narrowing it down to the needs of Malaysian elderly people in the context of social participation, health, physical ability, economy contribution, spiritual needs, and other components. For the deliberation on cohousing, this chapter explains the origin of cohousing, its concept and the development model around the world. Some of the development models related to cohousing are Resident Led model, Partnership model, and Speculative model whether it is through grassroots or retrofit model were also discussed to determine the possible model to be implemented in Malaysia. This chapter also highlighted the facts on the possibility in implementing the six elements in cohousing which are participatory process, neighbourhood design, common facilities, non-hierarchical structure, resident management, and no shared economy to achieve the second objective in this study. A conceptual framework is presented according to the proposed variables and moderator before it is evaluated and tested in the final model which is shown in Chapter 6.

Chapter 3 elaborates the scope of study regarding the ageing terminologies in Malaysia. The discussions are also extended to the availability of nursing home, respite care, independent living, government institution care, and retirement home as well as the policies and provision implemented on the housing care industry in Malaysia. This chapter provides an outline on the understanding of the terms active ageing and housing agendas.

Next, Chapter 4 justifies the choice of methodology that is used in this study. After considering the available research strategies as well as the purpose and nature

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