

**REIMAGINING THE FUTURE OF ACTIVE AGEING AMONGST ELDERLY
(Leading an Inclusive and Quality Life in Muslim Retirement Village)**

Mashitah Abdul Mutalib

Senior Lecturer

Universiti Sains Islam Malaysia

mashitahmutalib@usim.edu.my

Abstract

This study looks at the quality of life experienced by residents of Muslim retirement village, Madrasah Ibnu Mas'ud Nilai (MIMNI). This institution started in 2019 with the aim of helping the elderly to enjoy a quality life, especially after their retirement. The main question of this study is to examine whether the atmosphere and activities in this institution help the elderly enjoy a quality life. The study is a qualitative study employing document analysis. Interview with the management of MIMNI was also conducted to obtain first hand information on this Muslim retirement village. This paper finds that Muslim retirement village provides an avenue for the elderly to enjoy quality and active ageing. Nevertheless, support and aids from the authorities are needed to ensure that these institutions can sustain and provide more benefits to higher numbers of senior citizens. This paper shall assist the policy makers in enhancing the policy on older people particularly on the establishment of retirement village.

Keyword: Retirement Village, Elderly, Ageing Country

Introduction

According to the definition provided by the United Nations World Assembly of Ageing in Vienna in 1982, older people, elderly people, or senior citizens are defined as those who are 60 years of age or older. Malaysia has adopted this definition, which is stated in the National Policy on Older Persons 2011 (NPOP). This group is very meritorious and without their contribution, there would be no success achieved by the community and the country today. The Prophet Muhammad SAW gave clear guidance for this group to always be respected like his hadith which means "no young man respects and honors someone who is old but Allah will determine for him another person who will respect him later when he reaches old age." (Hadith) Narrated by At-Tirmidhi).

Malaysia might become an old country by 2030 (Adha et al., 2023). Before Malaysia becomes an old country, the welfare and rights of the elderly should be the national priority. To provide Malaysian seniors the best opportunities for a high-quality life, we need to rethink what quality ageing will look like in the future.

In Malaysia, elderly individuals encounter various challenges and obstacles concerning the healthcare system, finances, and amenities (Abdul Kadir et al., 2022; Foo Chung et al., 2020). Elder abuse presents another difficulty for the elderly (Che Amani et al., 2021). Furthermore, residential conditions and community issues were among the social factors that have been identified as having an impact on the elderly's quality of life.

Given the foregoing, the welfare and appropriate placement of the nation's senior citizens must unavoidably be considered in its future planning. Due to the growing elderly population in Malaysia, a new cultural context has emerged wherein the elderly seek out homes with value-added amenities that meet their needs and offer a self-sufficient environment in which to live during their retirement years. There has been a noticeable change from thirty years ago, when grandparents preferred to spend time with their grandchildren while residing in their own homes (Abdul Majid et al., 2018).

As a result, retirement villages are a novel idea that caters to the needs of the ageing population of today and the future and enables them to enjoy active ageing in a quality manner. The success of elderly-related policy cannot only depend on the efforts of the government but is closely related to the concerns of all parties including non-governmental organizations (NGOs) in an effort to help the government achieve it. This study presents an initiative that has been carried out by MIMNI in providing a platform to empower the lives of the elderly through the Muslim retirement village it established.

Literature Review and Hypothesis Development

Retirement Village In Malaysia

The Green Leaf (Sepang), Ara Greens Residence (Ara Damansara), Green Acres (Ipoh), and Eden-on-the-Park (Kuching) are a few retirement communities in Malaysia. The residents here enjoy a comfortable lifestyle with amenities catered to the needs of the elderly while also occasionally receiving visits from their families and children. As a result, this situation differs from that of a care home, where elderly people are admitted for supervision by institutional staff.

Homes for the elderly in Malaysia are managed by the Department of Social Welfare, private providers, and NGOs. These homes were governed by the Care Centres Act 1993 (Sulaiman et al., 2006). The way these residences are run and the services they offer set them apart from retirement communities or retirement villages.

Retirement communities constructed solely for Muslims are typically referred to as "Pondok Warga Emas" rather than "retirement villages." The number of Muslim retirement villages in Malaysia is increasing, but there is currently no way to register these communities with any government agency, so it is impossible to determine the precise number. For example, Kompleks Yayasan Al-Jenderami, located in Dengkil, Selangor, is one of the original pioneers of "Pondok Warga Emas" in Malaysia (Abd. Majid et al., 2017). They created a model akin to a retirement village by housing the elderly who volunteer to stay there and learn more about Islam. Another example of a Muslim retirement community in Malaysia is Madrasah Ibnu Mas'ud (MIM), which are located in Segamat, Johor, and Nilai, Negeri Sembilan. They applied the idea very similarly to retirement community by housing senior citizens who voluntarily choose to live there in order to gain more knowledge about Islam. Since there is no set of regulation for them to follow, Muslim retirement villages do not receive any assistance from the government. Thus, waqaf, zakat, and sodaqah are benefitted to finance the institutions (Kamal et al., 2019). The residents' fees or monthly contributions may also be a source of funding for them.

In terms of learning methodology, the majority of these "Pondok Warga Emas" use the traditional pondok system. In terms of the curriculum and modules, the majority of these schools provided Islamic and Arabic courses that included tauhid, fiqh, tasauf, nahu, and sorof (Mohd Hasli & Hamzah, 2023).

Research Methods

This paper aims to study the future of Muslim retirement village using a qualitative study employing document analysis. Document analysis is a qualitative research method that involves assessing printed and digital materials to draw out important findings. Numerous sources, including books, papers, journals, and other secondary sources pertinent to the study's subject were used to gather the data. This includes sources on elderly education and lifelong learning activities and opportunities collected from newspaper and official websites. Through document analysis, this paper analysed documents related to the concept of retirement village, the agencies involved in implementing the concept, the challenges, and barriers to the development of the concept.

Besides that, interview was also conducted with the management of MIMNI to obtain the first-hand information on the operation of the retirement village and the issues as well as challenges faced. This study also employs future studies method particularly the futures triangle method in envisioning the future of Muslim retirement village in Malaysia, the pulling factors and the weight that may hinder the development of the idea.

Discussion

Madrasah Ibnu Mas'ud Nilai; The Spark Of Idea

In 2019, MIM opened up another branch in Kampung Sungai Mahang, Nilai, Negeri Sembilan which was named as Madrasah Ibnu Mas'ud Nilai (MIMNI). With the idea to provide a conducive environment for the elderly, MIMNI tried to provide a new breath to the definition of 'pondok'. The concept chosen was an English style concept cottages built on a land with small stream and nature background of *Hutan Galla*.



Figure 1: Residential Units in MIMNI

Condition for admission

One of the main conditions for the admission of seniors in MIMNI similar to other *pondok warga emas* (Shaffie, 2001) is that they enter on their own desire and willingness to gain knowledge and as well as to increase their good deeds. The second condition is that they are able to manage themselves. The first condition is imposed because there are a few heirs who send their parents because they do not want to take care of them. This kind of attitude cannot be tolerated by every

member of society because it will erode the value of concern, responsibility and love in society (Nayan, 2006). In addition, cases like this will cause problems when the elderly will feel compelled to undergo the scheduled activities. The second condition related to the ability to manage oneself and they are healthy. This is because MIMNI does not provide care facilities such as the existing elderly care center and the MIMNI always emphasises on the role of the institution as a learning center.

Madrasah Physical Development

MIMNI is run by NGOs that are not profit-oriented. Development funds are entirely donations from benefactors. Among the facilities available in the madrasah is a *Musolla*, 36 units of cottage-line units known as pondok and leisure areas. Facilities that help make it easier for elderly residents to worship are very important (Abu Bakar et al., 2016). This is one of the factors that make them choose to stay at Muslim retirement village. This elderly cottage has an area of around 16 x 20 square feet which is very comfortable to accommodate only one resident in each cottage. The cottage is also equipped with a bathroom, a kitchen area for cooking and a living room for relaxing. Comfortable, beautiful and safe lodge facilities are emphasized to create a happy atmosphere for the elderly residents to study and live in this Muslim retirement village.



Figure 2: Musolla in MIMNI

Spiritual development

More important than physical development is spiritual development which is the main pillar of MIMNI's operations. The schedule of elderly residents starts early in the morning when they are

scheduled for *Fajr* Prayer and morning *zikr*. Al-Quran class will start at 9.00 am and every senior citizen will have the opportunity to learn and improve their recitation of Al-Quran personally with the appointed teacher or known as *Ustaz*. The Al-Quran class is the much-awaited activity among the residents because this is one of the main purposes they come to MIMNI, which is to learn to read the Al-Quran.

Next, at 12 noon, they will attend a religious class. This class talks a lot about fardu ain matters including the basics of faith, religious jurisprudence, hadith and tasawwuf. Among the books that are used as a reference are the Kitab Aqidah Ahli Sunnah Wal Jamaah, Kitab Munyatul Musolli, Kitab Hadis Forty Imam Nawawi, and Kitab Penawar Bagi Hati. This class will also be attended by outsiders around Nilai.

The next religious lecture is after Isyak prayer which is known as the general lecture. This public lecture focused on the hadith by using *Riyadhus Solihin*. The purpose is for the elderly to be more open to the breadth of discussion of knowledge in Islam and not only focus on fardu ain matters that have been learned since childhood.

In addition to the routine activities of Al-Quran classes, fardu ain classes, public lectures, dhikr and qiamullail practices various social activities such as health check-ups, and exhibitions are also held in collaboration with other institutions such as colleges and universities. MIMNI always welcome community programme organised by the higher institutions nearby consisting of knowledge transfer programme, lecturers' research programme, students' community service activities and so on.



Figure 3: Inheritance Clinic organised in MIMNI in collaboration with Universiti Sains Islam Malaysia (USIM)

Leading a Quality Life

A good quality of life depends on several factors including education, income, place of residence, physical activity and health (Siop, 2008). In going through old age, in addition to physical aspects, body health and finances, emotional and spiritual factors are also very important to be taken seriously.

Active ageing refers to enhancing one's quality of life in terms of their physical, social, health, and environmental aspects (Jumadi et al., 2019). This idea is widely accepted in a number of countries, including the United States, the United Kingdom, and Japan, where senior citizens actively participate in the social and economic advancement of their nations. Perceiving that generation as a vulnerable and less productive group is an anomaly in Malaysia. Therefore, it is necessary to intensify initiatives aimed at helping senior citizens by creating a residential setting that encourages active ageing in a health-conscious manner. One such idea that can be explored is retirement communities.

Through the observation of this study, the dwellers were found to experience a good quality of life through a motivated life atmosphere, a sense of security and peace, family bonds that are always intact, healthy social relationships and leisure activities that encourage seniors to stay active.

Life Motivation

Living as senior citizens may cause a few elderly people to feel hopeless and tired of continuing life to the extent that some are sensitive when associated with the word "old" and are more comfortable being called elderly, senior or veteran (Syed Ali, 2012).

MIMNI tries to help its residents to stay motivated to maximize their remaining years. After spending years raising children, the remaining capital of this age needs to be utilized in the best way so that they can provide for their eternal life in the afterlife. There are residents who think that they have given enough education to the children, now is the time for them to learn (Siren, 2015). The more they study, the more knowledge they get and the more practice they need to do. There are those who use the opportunity in the institution to pay off their debts to the reator such as obligatory prayers and obligatory fasts that they missed when they were young. All this motivates them to continue to live a better life.

In addition, the study activities that are followed are also in line with one of the strategies of the National Senior Citizens Policy which is 'Lifelong Learning' which can develop and maximize their potential even at the end of their age (Abdul Mutalib et al., 2023; Ibrahim et al., 2014).

Physical and emotional safety

The majority of the residents are elderly people who live alone at home before they live in the institution due to the fact that their children live and work elsewhere. By residing here, the elderly feel safe as the units are close to each other. In addition, MIMNI area is also always lively with the presence of congregations prayers and classes.

Family ties

The family relationship will certainly not decrease even if the parents lives far away from the children and family members. The norms of our society consider that taking care of parents is the responsibility of the children (Nawi et al., 2016). Some people criticise children who send their parents to this kind of institution as if they are avoiding taking care of their parents (Sooryanarayana et al., 2017). The reality is that family relationships remain intact even if their parents do not live together. MIMNI strongly emphasizes the importance of children serving their parents although their parents are not living with them. Children are free to visit their parents at any time. In addition, the madrasah also provides a unit for children who wish to spend the night in MIMNI and together attend lectures and spiritual activities conducted. They are also family members who celebrate at the MIMNI with their parents to share the excitement of the raya celebration at MIMNI. This proves that family members, especially children, are the core support of love for the elderly (Md Nor & Ghazali, 2016) even though they live in their community in the Muslim retirement village.

Social Relations

To ensure a happy and prosperous life for the elderly, social relationships play an important role (Wan Ahmad, 1994). Making friends is definitely very important to keep seniors motivated and avoid loneliness. The residents of MIMNI consist of various educational and previous career backgrounds. This small community is supplemented by the presence of friends around Nilai district who attend religious lectures with them every day. This variety gives room for the residents

to build friendships among themselves. Life in the madrasah can prevent them from depression and loneliness which may cause empty nest syndrome amongst elderly.

Comforting Activities

Although the activities at madrasah are packed with classes, prayers and zikr recitations, the management never forces the residents to participate in all the activities. Those residents who are suffering from health problems or fatigue may excuse themselves. They only need to participate in activities according to their ability. In addition, most of the residents enjoy doing small gardening activities such as planting vegetables and fruits. They also enjoy doing morning exercises together by brisk walking, simple stretching and so on.



Figure 4: Elements for an inclusive quality life in Muslim Retirement Village

Future Analysis of Muslim Retirement Village in Malaysia; Futures Triangles

A straightforward but effective futures technique called the Futures Triangle was first presented by Inayatullah (Inayatullah, 2008). Its three dimensions—the weights of the past, the pushes of the present, and the pulls of the future—match the figure's three angles. The weights are impediments and barriers to achieving alternative futures; the pulls are potential future visions and

images; the pushes are current trends or driving forces influencing the direction of future change. Examining these three aspects in depth serves as a brainstorming method to promote conversation about potential outcomes that could arise from the interplay of these three factors (Fergnani, 2020).

Vision

Vision or the envisioned future is the future visualisation that we aim that will drive us towards it. In future, it is envisioned that Muslim retirement village shall be a proper avenue to promote inclusive active ageing amongst elderly. There will be a well-structured Muslim retirement village which has a proper management in line with the National Policy of Older persons and maqasid syariah. This will pave the way to the birth of proper legal framework to regulate the operators to uphold the rights and welfare of the residents. The regulation also should be drafted as an avenue to facilitate the operators and developers to flourish the idea of well-structured Muslim retirement village in the country.

Push of the Present

Push of the present concerns on the trends or factors that push us towards the envisioned future that we have in mind.

As for Muslim retirement village, in Malaysia particularly, this concept is taking place amongst the society where the demand from the elderly is increasing day by day. Taking the waiting list prepared by MIMNI for examples, to date there is a long list of older persons waiting for the institution to call them for a place in MIMNI and requesting for more units to be built.

The old country status by 2030 is also a pushing factor where there is a need to reimagine the future of the country to accommodate the higher population of older persons. Preparations need to be made to fulfill the needs and the welfare of elderly.

In terms of laws and regulation, the introduction of Senior Citizen Bill which is planned to be tabled in the Parliament in 2024 shall act as a catalyst in paving more regulations related to older persons in future including Retirement Village Act. Besides that, the aspiration of the government on this matter is translated in the 12th Malaysian Planning where retirement village has been outlined as one of the agenda in the planning. The support and increasing awareness from the society and the government shall push this concept to be no more anomalous to the country.

Weight of the past

Analysing the weight of the past that may pull us from the vision, in terms of building a well-structured and well-regulated Muslim retirement village, the legal framework is perceived as a weight as to date there is no proper legal framework to guide and facilitate the establishment of Muslim retirement village in the country. Moreover, the limited supply compared to the increasing demand of the places to reside in Muslim retirement village may also hinder the concept from being able to achieve the envisioned future. Lack of funding and guidance may also be a hinder for more operators and developers to embark in these projects.

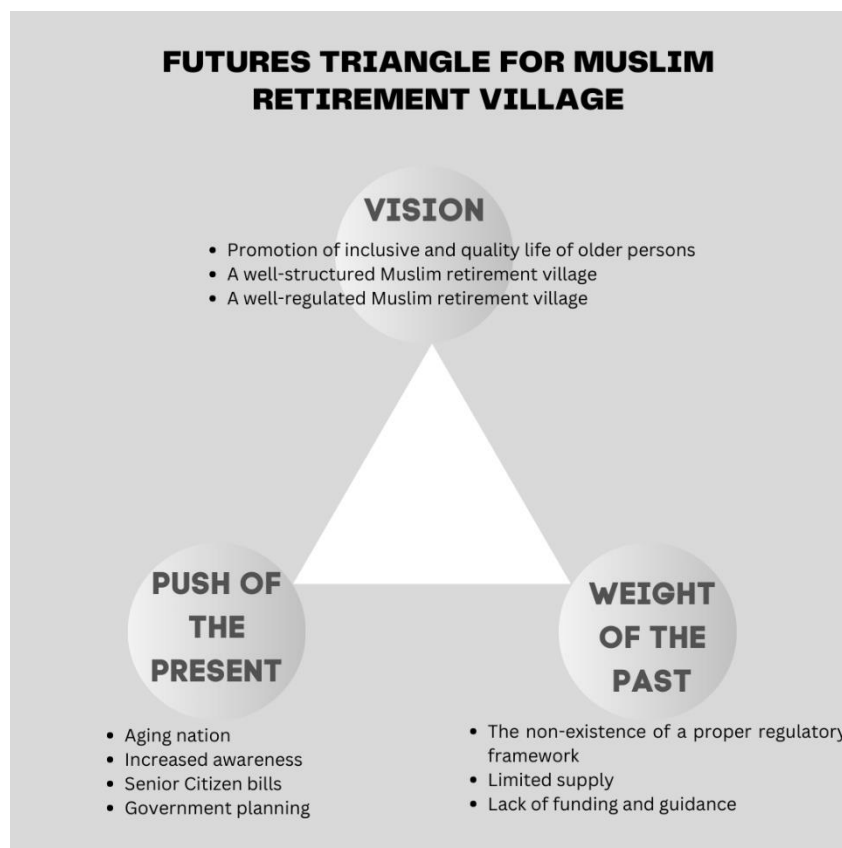


Figure 5: Futures Triangle for Muslim Retirement Village

Conclusion

From this study, it can be concluded that MIMNI has been able to meet the emotional and spiritual needs of its elderly residents to enjoy a better quality of life in their golden age. MIMNI succeeds in creating an atmosphere of motivated living, a sense of security and peace, family bonds that are always intact, healthy social relationships and leisure activities that encourage seniors to stay active. Therefore, the community and the government particularly the Islamic agencies need to

provide support, especially in terms of financial aids, trainings and advices to these institutions so that they can continue to grow to serve the elderly in Malaysia. This is crucial in ensuring that these institutions can sustain for a long period of time. The agenda of elderly should always be given attention as this is the future of the country. All the plannings, infrastructures and amenities should consider to be elderly friendly as this is the future that we will be living in few years' time.

Acknowledgement

The authors would like to express gratitude to Universiti Sains Islam Malaysia (USIM) for commissioning the work under USIM Special Research Grant scheme entitled " Muslim Retirement Village in Malaysia; Developing a Sustainable Regulatory Framework" code: PPPI/KHAS ISI-FSU/USIM/17522.

Bibliography

- Abd. Majid, M., Abu Bakar, S., Ismail, S., & Abd. Razak, Z. (2017). Program Pendidikan Warga Emas di Institusi Pondok Al-Jenderami Negeri Selangor. *Jurnal Hal Ehwal Islam Dan Warisan Selangor*, 1(1).
- Abdul Kadir, K., Abdul Jalil, E. A., Hassan, H., Raja Mohd Khalid, R. K., & Hamid, A. A. (2022). *The Investigation of the Preparedness of an Aging Society for a Sustainable Way of Life ; a Conceptual Framework*. 15(Jan), 77–81.
- Abdul Majid, N. H., Hamidi, M. H., & Denan, Z. (2018). Retirement Village for Malay Muslims. *Asian Journal of Environment-Behaviour Studies*, 3(9), 137–150. <https://doi.org/10.21834/aje-bs.v5i17.48>
- Abdul Mutalib, M., Kamaruzaman, N. A.-F., & Abdullah, N. A. (2023). ELDERLY EDUCATION AND LIFELONG LEARNING: LEGAL AND SHARIAH PERSPECTIVES. *Malaysian Journal of Syariah and Law*, 11(2), 230–242. <https://doi.org/10.33102/mjssl.vol11no2.405>
- Abu Bakar, S., Ismail, S., & Abd Majid, M. (2016). Faktor Pemilihan Pondok Oleh Warga Emas Kajian Di Pondok Yayasan Al-Jenderami, Selangor Dan Pondok Madrasah Ar- Rahmaniah Ad-Diniah Lubuk Tapah, Kelantan. *Jurnal Pengajian Islam*9, 9(II), 1–23.
- Adha, N. ', Hamid, A., Othman, N., Salam, N. A., Hana, S., Rahman, A., & Khan, A. (2023). Issues and Challenges of Population Aging: Studying from Japan Super-Aging Nation and Malaysia Perspectives. In *Journal for ReAttach Therapy and Developmental Diversities* (Vol. 6, Issue 3s). <https://jrtdd.com>
- Che Amani, N. binti, Kahar, R. binti, Ibrahim, R. binti, & Hasbullah, M. binti. (2021). Elder Financial Abuse Experience: A Qualitative Study from the Perspective of Older Persons in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 11(8). <https://doi.org/10.6007/ijarbss/v11-i8/10409>
- Ferngani, A. (2020). Futures Triangle 2.0: integrating the Futures Triangle with Scenario Planning. *Foresight*, 22(2), 178–188. <https://doi.org/10.1108/FS-10-2019-0092>

- Foo Chung, C., Pazim, K. H., & Mansur, K. (2020). Ageing Population: Policies and Programmes for Older People in Malaysia. *Asian Journal of Research in Education and Social Sciences*, 2(2), 92–96. <http://myjms.moe.gov.my/index.php/ajress>
- Ibrahim, N., Zarina, M. S., & Ahmad Ramly, F. Z. (2014). Isdc 2014. *ISDC2014 Conference Proceedings*.
- Inayatullah, S. (2008). Six pillars: Futures thinking for transforming. *Foresight*, 10(1), 4–21. <https://doi.org/10.1108/14636680810855991>
- Jumadi, N., Mat Noor, N. A., & Bujang, A. A. (2019). Active Ageing and Housing Environment Concept Among Elderly Muslims. *Journal of the Malaysian Institute of Planners*, 17(1), 305–318.
- Kamal, A., Sulaiman@Mohamad, A. A., & Mohammad, M. T. (2019). Sumber Pembiayaan Institusi Warga Emas Di Antara Darul Ilmi Dan Darul Insyirah. *Persidangan Industri Warga Emas Peringkat Kebangsaan: Menuju Pengurusan Patuh Syariah 2019*, 5–15.
- Md Nor, N. N. F., & Ghazali, S. (2016). Peranan Anak Lelaki Sebagai Penjaga Utama Warga Tua Melayu di Luar Peranan Anak Lelaki Sebagai Penjaga Utama Warga Tua Melayu di Luar Bandar : Kajian Kes di Daerah Jerantut , Pahang. *Geografi*, 4(1), 25–34.
- Mohd Hasli, S., & Hamzah, M. I. (2023). KERANGKA PEMBINAAN MODEL PEMBELAJARAN SEPANJANG HAYAT DI PONDOK UNTUK WARGA EMAS DI MALAYSIA [A FRAMEWORK FOR THE BUILDING OF A LIFELONG LEARNING MODEL IN PONDOK FOR ELDERLY IN MALAYSIA]. *International Journal of Contemporary Education, Religious Studies and Humanities*, 3(1), 19–31.
- Nawi, N. H. binti, Voo, P. H. M. A. M. D. A. M. G. C. H. I. P., & Kiyah, W. (2016). Intergenerasi, Sokongan Psikologi dan Sosial Penjagaan Warga Tua dalam Pelbagai Etnik di Sabah. *Southeast Asia Pscychology Journal*, 4, 24–34.
- Nayan, S. (2006). Keprihatinan yang Luntur Terhadap Warga Emas. *Jurnal Intelek*.
- Shaffie, F. (2001). Institusi Pondok di Malaysia Satu Sorotan dari Perspektif Sejarah. *Jurnal Pembangunan Sosial*, 2, 116–132.
- Siop, S. A. J. (2008). *Disability and Quality of Life of Non-Institutionalized Older Malaysians*. Universiti Putra Malaysia.
- Siren, N. R. (2015). Psikologi dan Penerimaan Warga Emas di Kompleks Warga Emas al-Jenderami. *Jurnal Usuludin*, 41, 73–93.
- Sooryanarayana, R., Wan Yuen, C., & Hairi, N. N. (2017). Alone and Lonely: A Case Report on Elder Abuse in Malaysia. In *Journal of the American Medical Directors Association* (Vol. 18, Issue 5, p. 447). <https://doi.org/10.1016/j.jamda.2017.01.018>
- Sulaiman, N., Baldry, D., & Ruddock, L. (2006). Issues Concerning Housing for the Elderly in Malaysia. In *3rd International Built a. Human Environment Research Week*.
- Syed Ali, S. R. (2012). Pengaruh Faktor Peribadi, Sokongan Sosial, Tahap Kesihatan dan Agama Ke Atas Warga Tua Produktif. In *Universiti Utara Malaysia*.
- Wan Ahmad, W. I. (1994). *Hubungan Sosial , Sokongan , Dan Kesejahteraan Warga Tua: Satu Kajian di Pedesaan Kelantan*Wan Ibrahim Bin Wan Ahmad.