

**HOUSING POLICY IN MALAYSIA: CONDITIONS,
PERSPECTIVES AND ISLAMIC VALUES**

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**The candidate confirms that the work submitted is his own and that appropriate
credit has been given where reference has been made to the work of others.**

VOLUME II

NOTES, TRANSCRIPTS AND SUPPORTING MATERIAL

Volume II

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24 November, 1996

Y Bhg. Dato'/Tuan

**Kajian "field work" Mengenai Dasar Perumahan Malaysia
Bagi Pengajian P hd.**

Sukacita saya menarik perhatian Y Bhg. Dato'/Tuan mengenai kajian tersebut di atas. Terlebih dahulu, saya ingin mengucapkan berbanyak terima kasih di atas kerjasama yang telah Y Bhg. Dato'/Tuan berikan kerana telah sudi mengadakan temubual pada _____, dan selanjutnya telah menjayakan kajian ini. Bersama-sama saya sertakan catetan temubual tersebut untuk rujukan Y Bhg. Dato'/Tuan.

Untuk makluman, catetan ini yang menyentuh isu-isu mengenai dasar perumahan telah dikelompokkan dalam beberapa tajuk-tajuk besar. Tujuan saya menghantar catetan ini adalah untuk mendapat pandangan, pendapat, pengesahan, pembetulan atau input tambahan kepada kandungan temubual, sekiranya ada. Saya sangat berterima kasih dapatlah kiranya Y Bhg. Dato'/Tuan, memberikan "response" kepada catetan ini untuk dikandungkan dalam tesis Ph D saya, ke alamat dibawah:

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Di atas kerjasama Y Bhg. Dato'/Tuan, saya ucapkan ribuan terima kasih.

Yang benar,

(Muhamad bin Hamzah)

cc

Dr Malcolm Harrison,
Department of Social Policy and Sociology,
University of Leeds.

**Schedules of questions used as the starting
point for interviews /discussions with informants**

N.B:

For "influentials", the schedule was very much a reminder for the interviewer of topics he hoped to cover. In practice the interviews were more open than the questions below (some of which might seem a little "leading") imply.

Housing policy, objectives, achievements and distributional issues.

(1) Distribution of wealth (housing as one aspect) has been one of the main objectives of the national development policy as embodied in: the New Economic Policy 1971-1990 and the New Development Policy 1991-2000. What do you feel about the achievements of housing programmes known to you in reaching different types of households including different income levels?

- (a) How do you perceive your roles in low-income housing?
- (b) Does this goal need to be balanced against others?
- (c) What are the criteria used in selecting a successful or a potential occupier of government low-cost housing?
- (d) In practice, are all these criteria being observed in the selection process?

Islamic values and Housing

(2) Do you have any views on the role of Islamic ideas in solving housing problems?

- (a) Are there examples where Islamic ideas have played an important role in solving housing problems?

- (b) What about the strengths and weaknesses?
- (c) Any examples or experiences where Islamic solutions have made a contribution in public housing programmes recently?
- (3) It could be argued that a solution to overcome current problems in housing and as a way forward to meet housing need might be to inject Islamic approaches in key areas: finance, land administration, and house design itself. In your view do you see any advantages and disadvantages of adopting Islamic approaches in these key areas?
- (a) How important are these ideas for housing?
- (4) Since the Government launched the Islamisation Policy in the 1980s, it is observed that in many sectors of public administration, the Islamic values, norms and practice are being implemented. How far do you think this has influenced public finance?
- (5) In your view, what are the problems (if any) which delay the implementation of an Islamic housing finance system?
- (6) It is sometimes thought that what seems significant to enable an effective implementation of Islamic financing is to improve the Islamic finance infrastructure network. For example, in the banking sector, at present, only Bank Islam Malaysia Berhad operates according to an Islamic system in lending housing loans. However, the bank itself has a limited capacity to meet society's need. In your view, how important is it to improve the network of Islamic finance systems in particular to deal with housing loans?

(7) A housing bank seems to be a common policy in many developing economies, such as Korea and Brazil (rapidly industrialising economies). Experiences of these countries show that a housing bank plays a very important role in housing finance. In your view, would it be relevant for Malaysia to establish a housing bank? Could such a bank operate within the framework of Islamic principles?

Land Administration.

(8) In your opinion, how do you view our government's land policy?

(a) What about the recent amendment of the land acquisition act?

(b) Do you see advantages and disadvantages in land supply for housing from the amendment?

(9) Do you have any view or experiences concerning the possible role of waqf institutions?

(10) In my research work, I find that in the Muslim Central Asian countries, land stock is in the form of waqf. And the waqf institution plays a dominant role in land supply for housing purpose. Waqf land may be equated to a land bank for example in terms of holding land stock. Do you think it is a good idea to promote waqf land as a policy instrument in a country like Malaysia as an alternative to a land bank?

(a) Any advantages/disadvantages of waqf institutions?

(b) Any limitations?

Design

(11) Do you have views about desirable house design?

(a) Should it always consider general needs such as family structure and size, women's privacy, aesthetics, appearance and religious norms and values?

(b) Should it take account of cultural diversity, social economic change and westernisation?

(12) How far should housing design try to cater for the extended family today?

Optional Questions

(13) Do you have any views and experiences on Islamic ideas of land tenure. For example:

(a) right of ownership for those who put to proper use virgin land (ihya-al-mawat);

(b) principle of no land tax prior to land being developed (al-iqta);

(c) principle of cessation of ownership after land left idle for three years by the owner; and

(d) principle of limiting the size of "land holding" to what one can afford to work by oneself and with the help of employed labour.

These principles might perhaps function as redistributive instruments for an equitable access and distribution of land. What is your impression about these principles?

Do you think they are relevant today and meaningful in solving land problems for housing, and any limitations?

(14) In your view, do you think housing policy, strategy, and programmes are adequately formulated to benefit the poor and the low-income groups?

(15) Do you have suggestions to improve housing delivery, especially low-income housing?

(16) I wish to draw on your experiences of traditional housing.

In a traditional Malay house for example, house design preference is for an open space and signifies flexibility of utilisation of space: convertible room for sleeping at night, open hall/courtyard for social activities and functions. Do you think such design preference is practical for the present day living style and as a means to affordable housing?

(17) What is your view about a suggestion that people build their own houses instead of the government. By this way government is released of financial burden of spending public money on housing. The Government's roles are more of enabling: regulating land supply and its distribution, regulating the supply of construction materials, devising affordable standards, etc.?

Household Group I:
Families in PAKR
Socio-Economic Profile

- (1) Lokasi responden (Location of respondent:) _____
- (2) Status of respondent
 Status responden
- (a) Ketua keluarga (Head of household): _____
- or (b) Suami/isteri atau Lain-lain:
 Spouse/Other(dependents,etc) _____
- (c) Umar (age): _____
- (3) Jantina (sex)
- (a) Laki-laki (Male): _____
- (b) Perempuan (Female): _____
- (4) What is your occupation or trade or skill?
 Apakah pekerjaan saudara or kemahiran saudara?
- (5) Keturunan/Bangsa (Ethnic Origin)
- (a) Melayu (Malay)
- (b) China (Chinese)
- (c) India (Indian)
- (d) Lain-lain (Others)
- Sila namakan! (Please name!)

(6) Agama (Religion)

- (a) Islam
- (b) Kristian (Christian)
- (c) Hindu
- (d) Budha (Buddha)
- (e) Lain-lain (Others)

(7) We want also to know about other people living together in this dwelling. Our objective is to compare household size with the size of the dwelling. Would you tell us details of household members?

- (a) How many people live in this dwelling?
- (b) How many children in the family attend school, what level (primary, secondary)?
- (c) How many children do not attend school and give reasons.

Kami ingin mengetahui tentang lain-lain orang yang tinggal bersama saudara dalam rumah ini. Tujuan kami ialah untuk membuat perbandingan di antara saiz isirumah dengan keluasan rumah. Kami harap saudara dapat memberi maklumat mengenai ahli-ahli isirumah.

- (a) Berapa orang tinggal dalam rumah ini?
- (b) Berapa bilangan anak-anak dalam keluarga yang bersekolah (peringkat rendah, menengah)?
- (c) Bilangan anak-anak yang tidak bersekolah

(8) For the purpose of our survey, we need to know a rough estimation of the income of your family. [By income of the family, we mean a total income earned by head of household if he/she is the only breadwinner; or income of other members of the family living in this dwelling, added together. In which of these groups did your total family income belong:

(a) RM\$ 299 and below

(b) 300 - 399

(c) 400 - 499

(d) 500 - 599

(e) 600 - 699

(f) 700 - 799

(g) 800 - 899

(h) 900 - 999

(i) 1000 - 1249

(j) 1250 - 1499

(k) 1500 - 1749

(l) 750 - 1999

(m) 2000 - 2499

(n) 2500 and above

Bagi tujuan kajian ini, kami ingin mengetahui anggaran kasar pendapatn keluarga saudara. [Dengan pendapatan keluarga, kami maksudkan jumlah pendapatan oleh ketua keluarga jika hanya beliau seorang sahaja yang bekerja; atau pendapatan lain-lain ahli keluarga yang tinggal bersama dalam rumah ini. Dalam kumpulan pendapatan manakah, dapat dikategorikan pendapatan isirumah saudara:

(a) RM\$ 299 dan kebawah

(b) 300 - 399

(c) 400 - 499

- (d) 500 - 599
- (e) 600 - 699
- (f) 700 - 799
- (g) 800 - 899
- (h) 900 - 999
- (i) 1000 - 1249
- (j) 1250 - 1499
- (k) 500 - 1749
- (l) 1750 - 1999
- (m) 2000 - 2499
- (n) 2500 dan ke atas

(9) In your view do you think savings is a necessity to enable you to buy a house, or to build a house of your own?

Pada pandangan saudara adakah saudara berpendapat tabungan atau simpanan perlu bagi membolehkan saudara membeli rumah, atau membina rumah sendiri?

(10) What bank do you prefer to keep your personal savings in, and reason for choosing that particular bank? Do you have savings with this bank?

Apakah bank pilihan saudara untuk menyimpan wang dan sebab-sebab saudara memilih bank tersebut?

(11) Do you save in any other ways?

Adakah saudara mempunyai simpanan dalam bentuk lain?

House Acquisition and Financing

Perolehan Rumah dan Pembiayaan

(12) Where did you live before moving to this new house and why did you choose to move here?

Dimanakah saudara tinggal sebelum berpindah kerumah baru ini. Mengapa saudara pilih untuk berpindah kesini?

(13) Is this your own house? If so when did you buy this house and at what price?

Adakah rumah ini rumah saudara? Jika ya, bilakah saudara beli rumah ini dan harganya?

(14) Would you tell us how did you buy this house: is it from your own savings; bank loan; government hire purchase finance scheme; or government housing loan scheme for its employees?

(a) How much are you paying in the monthly installments for the loan?

(b) How much do you think you can actually afford to pay in the monthly installments?

Bolehkah saudara beritahu kami bagaimana saudara beli rumah ini: adakah daripada simpanan sendiri; pinjaman bank; skim sewa-beli kerajaan; atau skim pinjaman perumahan untuk kakitangan Kerajaan?

- (a) Berapakah bayaran ansuran bulanan yang saudara bayar?
- (b) Berapakah jumlah bayaran ansuran bulanan yang saudara mampu bayar?

(15) What is your view about the price of the low-cost house, taking into consideration your income?

Apakah pandangan saudara terhadap harga rumah kos rendah, dengan mengambilkira pendapatan saudara?

(16) In your view, what do you think of the interest rates that banks and the government are charging for housing loans?

Apakah pandangan saudara mengenai riba atau bunga yang dikenakan oleh bank dan Kerajaan ke atas pinjaman perumahan?

(17) Do you have any view or experience on Islamic approach or ideas for housing finance? .

Apakah saudara mempunyai pengalaman dan pandangan berhubung dengan kaedah atau buah fikiran Islam dalam membiayai pembinaan rumah?

(18) In your view, do you think an Islamic approach to finance for housing would be a good idea to replace the interest bearing loan?

Pada pandangan saudara, apakah saudara berpendapat kaedah kewangan secara Islam bagi membina rumah satu cadangan yang baik bagi menggantikan sistem riba?

(19) The Islamic bank has been set up in this state for a number of years. In your view, what do you think of the Islamic bank in giving housing loans?

Bank Islam telah ditubuhkan beberapa tahun di negeri ini. Apakah pendapat saudara mengenai Bank Islam dalam memberi pinjaman perumahan?

(20) Do you think that more Islamic banks should be set-up so that more people will get access to Islamic financing for purchase of houses?

Adakah saudara berpendapat lebih banyak bank Islam harus ditubuhkan supaya lebih ramai orang mendapat kemudahan pembiayaan secara Islam untuk membeli rumah?

Housing Expectations and Satisfaction

Harapan dan Kepuasan Perumahan

(21) Before you moved to this present house, would you tell us your previous house, I mean was it a wooden house, or a terrace house or a flat?

(a) Was that your own house and your own land?

(b) (If owned house), does anybody live in that house now? Are they your relatives?

(c) Why did you decide to move to this present house?

Sebelum saudara berpindah ke rumah baru sekarang ini, dapatkah saudara beritahu kami tentang rumah saudara sebelum ini, maksud kami adakah ianya rumah kayu, atau rumah teres, atau rumah flat?

(a) Adakah rumah itu rumah sendiri dan tanah sendiri?

(b) (Jika rumah sendiri), ada sesiapa yang tinggal di rumah itu sekarang?
Adakah ia ahli keluarga saudara?

(c) Mengapakah saudara membuat keputusan untuk pindah ke rumah baru ini?

(22) In your view, how do you compare the conditions of this house to the previous house: and tell us about your satisfaction or dissatisfaction with the new house?

Pada pandangan saudara, bagaimanakah keadaan rumah baru ini berbanding dengan rumah lama: beritahu kami samada saudar berpuasa hati atau tidak berpuas hati dengan rumah baru ini?

(23) Do you have suggestions to improve the conditions of the house for better family living?

Adakah saudara mempunyai cadangan-cadangan untuk membaiki atau mempertingkatkan keadaan rumah ini bagi kehidupan lebih selesa?

(24) In your view do you think the design of this house takes into consideration the Islamic values and traditions:

(prompt)

for example segregation of women from men (separate entrance, separate hall for women), thus giving privacy for women?

Pada pandangan saudara, adakah saudara fikir rekabentuk rumah ini memberi pertimbangan atau mengambilkira nilai-nilai dan tradisi Islam:

(soalan segera)

sebagai contoh pengasingan wanita dari orang laki-laki (pintu masuk/keluar berasingan, ruang-tamu berasingan untuk wanita. Dengan ini memberi lebih "privacy" kepada wanita?

(25) Do you think these values are important enough that they should be given priority in house design?

Adakah saudara berpendapat nilai-nilai ini (pengasingan wanita, ruang-tamu berbeza) penting dan patut diberi keutamaan dalam rekabentuk rumah?

(26) In a traditional Malay house, house design preference is for an open space rather than compartmentalised into rooms thus giving more space. An open space design allows flexibility in utilisation of space: room for sleeping at night or use of courtyard for social activities and function, just to mention a few uses. It also cost less since less structure are required. In your opinion, do you think this type of house design practical for the present day living style?

Tradisi rumah orang Melayu, rekabentuk rumah mengutamakan ruang terbuka dengan itu adanya ruang yang luas, tidak seperti sekarang dimana ruang dalaman rumah dibina berpetak-petak atau berbilik-bilik. Dengan ruang terbuka, memberikan kelonggaran penggunaan ruang: dijadikan bilik untuk tidur di waktu malam, dan ruang tamu untuk mengadakan aktiviti sosial dan fungsi keluarga. Tambahan pula kos pembinaan adalah kurang oleh kerana kurang struktur yang perlu dibina. Pada pandangan saudara, adakah saudara berpendapat rekabentuk rumah seperti ini masih boleh dipakai dalam keadaan cara hidup hari ini?

Attitudes and behaviour towards

Neighbour and Community

Sikap dan Tabie Terhadap Jiran dan Masyarakat

Our objectives are to examine the impacts of low-cost housing in building a neighbourhood, and how Islamic values have had an influence (if any) in the community here.

Tujuan kami ialah untuk mengkaji impak atau pengaruh rumah kos rendah (jika ada) dalam membina kejiranan, dan bagaimana nilai-nilai Islam mempunyai pengaruh dalam masyarakat di sini.

(27) In your view, what is life like in this neighbourhood? Tell us your pleasant and unpleasant experiences?

- (a) Do people get on well with each other?
- (b) Do you enjoy living in this community?
- (c) How many families have you known in this neighbourhood?

Pada pandangan saudara, bagaimanakah corak kehidupan dalam kejiranan ini? Cuba saudara ceritakan pengalaman-pengalaman manis dan pengalaman-pengalaman pahit saudara?

- (a) Adakah keluarga-keluarga di sini mempunyai persahabatan yang akrab diantara satu sama lain?
- (b) Adakah saudara merasa seronok dan gembira hidup dalam kejiranan ini?
- (c) Berapa ramaikah keluarga yang telah saudara kenali dalam kejiranan ini?

(28) How does this area compare with your previous neighbourhood? Do you think you enjoyed living in that community more or less than the present one?

Bagaimana keadaan masyarakat dalam kejiranan ini berbanding dengan kejiranan sebelum ini (iaitu tempat tinggal dahulu)? Apakah saudara fikir saudara lebih seronok dan gembira atau kurang seronok tinggal dalam masyarakat di tempat tinggal dahulu berbanding dengan masyarakat di tempat tinggal sekarang?

(29) Do you think living in the housing scheme of this type, building an understanding and a cohesive neighbourhood is of paramount importance to create a happy community life?

Pada pendapat saudara apakah kehidupan dalam skim perumahan seperti ini, membina persefahaman dan kejiranan yang padu sebagai sangat penting untuk mewujudkan hidup bermasyarakat yang periang?

(30) If you have a choice in selecting your neighbours, do you prefer to live near people of similar life-style, views, for example in a Muslim neighbourhood; or a mixed neighbourhood (with non-Muslim).

Jika saudara mempunyai pilihan untuk memilih jiran, adakah saudara berminat untuk tinggal dengan orang-orang yang mempunyai cara-hidup, pandangan yang serupa, sebagai contoh dalam kejiranan orang Islam; atau kejiranan yang bercampur

(31) Can you tell us what are the advantages that you benefitted from when (if any) you moved to this housing scheme?

Dapatkah saudara ceritakan apakah kebaikan yang saudara perolehi apabila saudara pindah ke sekim perumahan ini.

(32) Can you tell us the disadvantages in this housing scheme?

Dapatkah saudara ceritakan keburukan-keburukan dalam sekim perumahan ini?

(33) In your view, do people in a scheme like this have any role to play in influencing government or officials to solve the problems of acquiring public low-cost housing?

Pada pandangan saudara, adakah penghuni dalam sekim perumahan seperti ini mempunyai peranan yang boleh dimainkan dalam mempengaruhi kerajaan atau pegawai-pegawai untuk menyelesaikan masalah-masalah mendapatkan rumah awam kos rendah?

Understanding of Government Housing Policy

Kefahaman Dasar Perumahan Kerajaan

(34) It is the policy of the Government to build low-cost housing for low-income families. Do you know about this policy and how did you get to know about getting to this scheme?

(prompt)

through village chief, village committee, your state/parliament representative or his/her aides, or through the district office?

Adalah menjadi dasar Kerajaan untuk membina rumah kos rendah bagi keluarga-keluarga berpendapatan rendah. Adakah saudara tahu tentang dasar ini dan bagaimanakah saudara mengetahui tentang sekim ini?

(soalan segera)

melalui ketua kampung, jawatankuasa kampung, wakil rakyat atau pembantu-pembantu mereka, atau melalui pejabat daerah?

(35) Many people claim that it is difficult to apply for government low-cost housing and they have to wait for a very long time to get selected. Some claim that they have to submit application forms two or more times before they can be considered. How many times did you apply and how long did it take to be selected to join this housing scheme?

(a) Did anyone help you in your application?

(b) What factors helped you get this house?

Banyak orang mendakwa bahawa sangat sukar untuk memohon rumah kos rendah kerajaan dan mereka terpaksa menunggu lama untuk dipileh. Ada yang mendakwa mereka terpaksa mengemukakan borang permohonan dua atau tiga kali sebelum mereka diberi pertimbangan. Berapa kali saudara telah memohon untuk mendapatkan rumah ini, dan berapa lama masanya diambil sebelum saudara dipilih untuk menghuni sekim perumahan ini?.

(a) Adakah saudara mendapat bantuan atau pertolongan dari sesiapa dalam permohonan saudara?.

(b) Apakah faktor-faktor yang membantu saudara untuk memperolehi rumah ini?

(36) In your view, how do the government and the district office/municipal council choose who to assist in distributing low-cost houses?

Pada pandangan saudara, bagaimanakah kerajaan dan pejabat daerah/majlis tempatan memileh siapa untuk dibantu dalam mendapatkan rumah kos rendah?

(37) Many people believe that it is very important for members of society to be involved in community organisations especially organisations headed by politicians and bureaucrats. In this way it may be easy to get their help when in need. In your view do you agree with this opinion?

(a) What types of organisations are there in this housing scheme and their activities?

(b) Are you a member of any of these organisations?

(c) Does this organisation in any way benefit or assist you?

Banyak orang percaya bahawa adalah penting bagi ahli masyarakat untuk terlibat dalam pertubuhan-pertubuhan masyarakat terutamanya pertubuhan-pertubuhan yang diketuai oleh orang-orang politik dan pegawai-pegawai kerajaan. Dengan cara ini, ia menjadi mudah untuk mendapat pertolongan apabila diperlukan. Pada pandangan saudara, adakah saudara bersetuju dengan pendapat ini?

(a) Apakah pertubuhan-pertubuhan yang ada dalam sekim perumahan ini dan aktiviti-aktiviti pertubuhan-pertubuhan ini?

(b) Adakah saudara ahli kepada pertubuhan-pertubuhan ini?

(c) Bagaimanakah pertubuhan-pertubuhan ini memberi faedah atau membantu saudara?

(38) In your view, what do you think of the government efforts in providing housing to families like yours?

Apakah pendapat saudara tentang usaha-usaha kerajaan dalam menyediakan perumahan kepada keluarga-keluarga seperti saudara?

(39) What is your view about the idea that people build their own houses?

And that the government role is only to provide necessary support such as providing land/site, and infrastructure facilities?

Apakah pandangan saudara berkenaan cadangan supaya keluarga membina sendiri rumah-rumah mereka?

Dan peranan kerajaan hanyalah untuk menyediakan sokongan-sokongan perlu seperti tanah atau tapak, dan kemudahan-kemudahan infrastruktur?

(40) Do you think there are a greater advantages or disadvantages for people building their own houses?

Adakah saudara fikir ianya lebih memberi faedah dan kebaikan atau keburukan jika keluarga membina sendiri rumah-rumah mereka?

Household Group II:**Families in traditional villages****Socio-Economic Profile****Profil Sosio-Ekonomi**

- (1) Lokasi responden (Location of respondent): _____
- (2) Status respondent (Status of respondent)
 (a) Ketua keluarga (Head of household): _____
 or (b) suami atau isteri/lain-lain
 spouse/Others (dependent,etc) _____
 (c) Umar (Age): _____
- (3) Jantina (Sex)
 (a) Laki-laki (Male): _____
 (b) Perempuan (Female): _____
- (4) Keturunan (Ethnic Origin)
 (a) Melayu (Malay)
 (b) China (Chinese)
 (c) India (Indian)
 (d) Lain-lain (Others)
- (5) Agama (Religion)
 (a) Islam
 (b) Kristian (Christian)
 (c) Hindu
 (d) Budha (Buddha)
 (e) Lain-lain (Others)

(6) What is your occupation, or trade, or skill?

Apakah pekerjaan, atau kepakaran atau kemahiran saudara?

(7) We want to know also about other people living together in this dwelling. Our objective is to compare household size with that of size of dwelling. Can you tell us some details of household members living together in this dwelling?

(a) How many people live in this dwelling and their age?

(b) How many many children in the family that attend school?

(c) How many children do not attend school and give reasons?

Kami ingin tahu tentang lain-lain orang yang tinggal bersama saudara dalam rumah ini. Tujuan kami adalah untuk membuat perbandingan di antara keluasan rumah dengan bilangan isirumah. Dapatkah saudara beritahu kami berkenaan ahli-ahli keluarga yang tinggal bersama dalam rumah ini.

(a) Berapa orang tinggal dalam rumah ini?

(b) Berapakah bilangan anak-anak yang bersekolah dalam keluarga?

(c) Berapa bilangan anak-anak yang tidak bersekolah dan sebab-sebab?

(8) For the purpose of our survey, we need to know a rough estimation of the income of your family. [By family income, we mean a total income earned by head of household if he/she is the only breadwinner; or income of other members of the family added together]. In which of these groups did your total income belongs?:

(a) RM\$ 299 and below

- (b) 300 - 399
- (c) 400 - 499
- (d) 500 - 599
- (e) 600 - 699
- (f) 700 - 799
- (g) 800 - 899
- (h) 900 - 999
- (i) 1000 - 1249
- (j) 1250 - 1499
- (k) 1500 - 1749
- (l) 1750 - 1999
- (m) 2000 - 2499
- (n) 2500 and above

Bagi tujuan kajian ini, kami ingin mengetahui anggaran kasar pendapatan keluarga. [Dengan pendapatan keluarga, kami maksudkan jumlah pendapatan oleh ketua keluarga jika hanya ia seorang sahaja sebagai sumber mencari nafkah; atau pendapatan lain-lain ahli keluarga dicampur sekali]. Dalam kumpulan pendapatan mana, pendapatan saudara boleh digolongkan?:

- (a) RM\$ 299 and below
- (b) 300 - 399
- (c) 400 - 499
- (d) 500 - 599
- (e) 600 - 699
- (f) 700 - 799
- (g) 800 - 899
- (h) 900 - 999
- (i) 1000 - 1249
- (j) 1250 - 1499

- (k) 1500 - 1749
- (l) 1750 - 1999
- (m) 2000 - 2499
- (n) 2500 and above

(9) Does any member of your family support the family expenses?

Adakah ahli-ahli dalam keluarga saudara membantu dalam perbelanjaan keluarga?

The following questions are to seek respondents views about savings, bank of preference for deposits of saving, and financing system.

Soalan-soalan berikutnya untuk mendapat pandangan saudara mengenai simpanan, pilihan bank untuk menyimpan, dan sistem pembiayaan.

(10) In your view, do you think savings is a necessity to enable you to buy a house, or to build a house of you own?

Pada pandangan saudara, adakah saudara berpendapat atau fikir simpanan wang adalah perlu bagi membolehkan saudara membeli ruma, atau membina rumah sendiri?

(11) What bank do you prefer to keep your personal savings in and reasons for choosing that particular bank? Do you have savings with the bank?

Apakah bank pilihan saudara untuk menyimpan wang dan sebab saudara memilih bank tersebut? Saudara mempunyai simpanan dengan bank ini?

(12) Do you save in any other ways?

Saudara mempunyai simpanan dalam bentuk lain?

(13) In your view, what do you think of interest rates that banks and the government are charging for housing loan?

Apa pandangan saudara tentang kadar bunga oleh bank dan juga oleh kerajaan ke atas pinjaman perumahan?,

(14) The Islamic bank has been set up in this state for a number of years. In your view, what do you think of the Islamic bank in giving housing loans?

Bank Islam telah ditubuhkan sejak beberapa tahun di negeri ini. Pada pandangan saudara, apakah pendapat saudara berhubung dengan Bank Islam memberi pinjaman perumahan?

(15) Do you think that more Islamic banks should be set up so that more people will get access to Islamic financing for purchase of houses?

Adakah saudara fikir lebih banyak bank Islam perlu ditubuhkan supaya lebih ramai orang mendapat kemudahan pinjaman secara Islam untuk membeli rumah?

Housing Tenure and Housing Financing

Pemilikan Rumah dan Pembiayaan Perumahan

The questions under this section seek to address respondents views about their housing need, the conditions of housing they live in now, and information related to accessibility to land and their view about self-build housing.

Soalan-soalan di bawah bahagian ini bertujuan mendapat pandangan saudara berhubung dengan keperluan perumahan, keadaan perumahan yang didiami sekarang, dan maklumat berhubung dengan kemudahan tanah dan bina rumah sendiri.

(16) Is this your own house or do you rent it? How long have you and your family lived here?

Adakah rumah ini rumah saudara sendiri atau saudara sewa? Sudah berapa lama saudara dan keluarga tinggal di sini?

For rentee:-

Untuk penyewa:-

(17) Paying for rent consumes a substantial amount of income. How much are you paying rent per month? How much can you afford to pay for the monthly rent?

Bayaran sewa menggunakan sebahagian besar pendapatan. Berapakah sewa bulanan rumah ini? Berapakah sewa yang saudara mampu bayar?

(18) In your view, do you think owning a house is important to you and your family?

Pada pandangan saudara adakah saudara fikir memiliki rumah penting bagi saudara dan keluarga?

(19) If you were given a choice, what would you prefer: a piece of land for you to build your own house; or the government low-cost housing?

Jika saudara diberi pilihan, mana yang saudara pilih: sebidang tanah (tapak rumah) untuk saudara bina sendiri rumah; atau rumah kos rendah kerajaan?

For squatter:-

Untuk setinggan:-

(20) In your view, did you find it easy to get access to land for building a house in this area.

(a) How did you know that this land was available?

(b) Is this government land or private land?

(c) What did you do to get settled on this land?

(d) Do you pay rent for this land and how much?

(e) Have you ever been threatened with eviction by local authority or landlord?

Pada pandangan saudara, adakah saudara dapati mudah untuk mendapat tanah bagi membina rumah dalam kawasan ini?

- (a) Bagaimana saudara mengetahui ada tanah kosong di kawasan ini?
- (b) Adakah ini tanah kerajaan atau tanah milik persendirian?
- (c) Apakah saudara buat atau usaha saudara untuk dapat tinggal di tanah ini.
- (d) Adakah saudara bayar sewa untuk tanah ini dan berapa bayarannya?
- (e) Pernahkah saudara mendapat amaran untuk dipindahkan atau diarah keluar oleh pihak berkuasa tempatan atau tuan tanah?

For owner-occupiers:-

Untuk rumah sendiri:

(21) If this is your own house, did you build it yourself or buy a ready-built house?

Jika rumah sendiri, adakah rumah ini dibina sendiri atau beli rumah siap?

(22) When you built this house, did you get assistance from your neighbours, or the family relatives?

Semasa rumah ini dibina, adakah saudara mendapat pertolongan dari jiran-jiran, atau saudara-mara?

(23) How much did it cost to build this house? This amount, did it include cost of labour input by neighbours?

Berapakah kos membina rumah ini. Adakah jumlah ini termasuk kos buruh oleh jiran-jiran?

(24) How did you raise money to pay for the house?

Is it from your own savings, or borrowed from relatives and friends, or through a middle-man or bank loan? Do you face any problem of getting finance?

Bagaimana saudara dapatkan wang untuk membayar rumah ini. Adakah dari simpanan sendiri, atau pinjam dari saudara-mara, kawan-kawan, atau melalui orang tengah atau pinjaman bank? Apakah saudara menghadapi sebarang masalah mendapatkan pembiayaan?

(25) Do you feel satisfied living in this house.

Do you have any plan to move to the government low-cost housing?

Adakah saudara berpuashati tinggal di rumah ini?

Saudara ada sebarang rancangan untuk pindah ke rumah kos rendah kerajaan?

House Design, Expectation and Preferences

Rekabentuk Rumah, Hasrat dan Citarasa

(26) What did you and your family most favour for the design of the house?

Apakah rekabentuk rumah yang paling saudara dan keluarga paling disukai atau idami?

(27) How many rooms are there in your house and are you satisfied with its present design and conditions.

Berapakah bilangan bilek di rumah ini dan adakah saudara berpuashati dengan rekabentuk dan keadaan rumah ini?

(28) In a traditional Malay house, house design preference is for an open area rather than compartmentalised into rooms thus giving more space. An open space design allows a flexibility in utilisation of space: room for sleeping at night or use of courtyard for social activities and function, just to mention a few uses. It also cost less since less structures are required. In your opinion, do you think this type of house design practical considering the present time living style?

Tradisi rumah orang Melayu, rekabentuk rumah mengutamakan ruang terbuka dengan itu ada ruang yang lebih luas, tidak seperti sekarang dimana ruang dalaman rumah dibina berpetak-petak atau berbilik-bilik. Dengan ruang terbuka, memberikan kelonggaran penggunaan ruang: dijadikan bilek untuk tidur di waktu malam, dan ruang tamu untuk aktiviti sosial dan fungsi keluarga. Tambahan pula kos pembinaan adalah kurang oleh kerana kurang struktur yang perlu dibina. Pada pandangan saudara, adakah saudara berpendapat rekabentuk rumah seperti ini masih boleh dipakai dalam keadaan cara hidup hari ini?

(29) Do you have any idea or view about Islamic values and traditions in house design?

(a) What do you think of the idea of segregating women, for example providing seperate hall and entrance for women?

(b) What is your opinion about women's privacy at home?

Adakah saudara mempunyai buah fikiran atau pandangan mengenai nilai-nilai Islam dan tradisi Islam dalam rekabentuk rumah?

(a) Apakah pendapat saudara mengenai pengasingan wanita, contohnya menyediakan dewan atau bilek dan pintu masuk berasingan untuk wanita?

(b) Apakah pandangan saudara mengenai privacy wanita di rumah?

(30) Do you think these values are important enough that they should be given priority in house design?

Adakah saudara berpendapat nilai-nilai ini (pengasingan wanita, ruang-tamu berbeza) penting dan patut diberi keutamaan dalam rekabentuk rumah?

(31) Do you enjoy living in this community. Tell us your pleasant and unpleasant experiences in this community?

Adakah saudara rasa gembira dan menikmati kehidupan baik dalam masyarakat di sini? Ceritakan kepada kami pengalaman-pengalaman manis dan pahit dalam masyarakat di sini?

Understanding of Government Policy

Kefahaman Mengenai Dasar Kerajaan

(32) It is the policy of the government to build low-cost housing for low-income families. Do you know about such policy and if so, how did you get to know it? through village chief, village committee, your state/parliament representative or his/her aides, or through the district office?

Adalah menjadi dasar kerajaan membina rumah untuk keluarga-keluarga berpendapatan rendah. Adakah saudara mengetahui tentang dasar ini dan jika tahu, bagaimana saudara mengetahuinya, melalui ketua kampung, jawatankuasa kampung, wakil rakyat atau pembantu beliau, atau melalui pejabat daerah?

(33) In your view, what is your opinion about the government's effort to provide low-cost housing for people like you?

Apakah pendapat saudara mengenai usaha-usaha kerajaan menyediakan perumahan kos rendah kepada keluarga seperti saudara?

(34) Many people claim that it is difficult to apply for government low-cost housing and they have to wait for a very long time to get selected. Some claim that they submit application forms two or more times before they can be considered. Did you ever apply for government low-cost housing and have you experienced such problem?

What was the result and was it a satisfactory experience? Will you apply again if there is an opportunity?

Banyak orang mendakwa bahawa sukar untuk memohon rumah kos rendah kerajaan dan mereka terpaksa menunggu lama untuk dipilih. Ada yang mendakwa terpaksa menegemukakan permohonan dua kali atau lebi sebelum dapat dipertimbangkan. Pernahkah saudara memohon rumah kos rendah kerajaan dan masalah yang dihadapi atau alami? Apakah ianya satu pengalaman yang memberangsangkan? Apakah saudara akan memohon lagi jika ada peluang?

(35) Have you had help from important people in your community when you applied for government low-cost housing? Gives reasons.

Adakah saudara mendapat pertolongan dari orang penting atau orang kenamaan apabila saudara memohon rumah kos rendah kerajaan? Nyatakan sebab-sebab.

(36) In your view, how do the government choose who to assist in giving low-cost housing?

By your experience, do you think you have been discriminated against? Give reasons.

Pada pandangan saudara, bagaimana saudara melihat cara kerajaan memilih orang-orang yang hendak dibantu mendapatkan rumah kos rendah?

Pada pengalaman saudara, adakah saudara fikir saudara telah didiskriminasi dan nyatakan sebab-sebab.?

(37) Many people believe that it is important for members of society to get involved in community organisations especially organisations headed by politicians and bureaucrats. In this way, it may be easy to get their help in time of need. What is your view and experience (if any) of such relationships?

(a) What types of organisations are there in this area?
and their activities?

(b) Are you a member of any of these organisations?

(c) How does this organisation(s) in any way benefit or assist you?

Ramai orang percaya adalah penting untuk ahli-ahli masyarakat terlibat dalam pertubuhan masyarakat terutamanya pertubuhan yang di ketuai oleh orang-orang politik dan pegawai kerajaan. Dengan cara ini, mudah untuk mendapat pertolongan di masa perlu. Apakah pandangan dan pengalaman saudara (jika ada) dalam perkara ini?

- (a) Apakah jenis pertubuhan-pertubuhan yang ada dalam kawasan ini? dan aktiviti-aktiviti mereka?
- (b) Adakah saudara menjadi ahli dalam pertubuhan-pertubuhan ini?
- (c) Bagaimana pertubuhan-pertubuhan ini memberi manfaat atau membantu saudara?

**Population distribution, growth rate and percentage
by states, 1991.**

State	Pop. 1980 (000)	Pop. 1991 (000)	Growth Rate %	Pop. 1980 %	Pop. 1991 %
Johor	1580.4	2063.7	2.4	12.0	11.7
Kedah	1077.8	1303.6	1.7	8.2	7.4
Kelantan	859.3	1181.2	2.9	6.5	6.7
Melaka	446.8	506.8	1.1	3.4	2.9
Negeri Sembilan	551.4	701.1	2.2	4.2	4.0
Pahang	768.8	1043.9	2.8	5.9	5.9
Perak	1748.7	1883.6	0.7	13.3	10.7
Perlis	144.8	181.4	2.0	1.1	1.0
P.Pinang	900.8	1064.6	1.5	6.9	6.1
Sabah	929.3	1739.1	5.7	7.1	9.9
Sarawak	1235.6	1653.5	2.6	9.4	9.4
Selangor	1426.3	2296.1	4.3	10.9	13.1
Terengganu	525.3	763.9	3.4	4.0	4.3
Kuala Lumpur:	919.6	1144.5	2.0	7.0	6.5
Labuan:	26.4	55.9	6.8	0.2	0.3
Malaysia	13136	17583	2.7	100	100

Source: Population and Housing Census of Malaysia 1991; Statistics Department, 1993;

Note: The table is based on "Jadual" 2.2 (p.10) and "Jadual" 2.3 (p.11)

Poor households in Urban and Rural Areas

	1990			1995		
	Total	Urban	Rural	Total	Urban	Rural
Percentage of all households poor	(%)			(%)		
	17.1	7.5	21.8	11.1	4.2	16.8
Number of poor households	(000)			(000)		
	619.4	98.1	530.3	85.5	84.3	401.2
Percentage of hard-core poverty	(%)			(%)		
	5.2	1.4	4.0	3.2	0.6	2.6
Hard-core poor Households (000)	(000)			(000)		
	143.1	16.3	126.8	88.8	12.3	76.5
Total Households	3614	1183	2432	4389	2004	2386

Source: EPU, Sixth Malaysia Plan (1991-95);

Notes: (a) Numbers are to the nearest decimal point;

(b) Numbers for 1995 were estimates;

**Households income share and distribution
of total monthly gross income, 1989**

Income (\$)	Total		Urban		Rural	
	% H'holds	% Share Income	% H'holds	% Share Income	% H'holds	% Share Income
< 299	9.4	1.6	3.9	0.5	12.0	2.5
300-399	8.2	2.5	4.1	0.9	10.2	3.7
400-499	8.1	3.1	5.5	1.5	9.4	4.5
500-599	8.6	4.0	6.2	2.1	9.7	5.6
600-699	8.0	4.5	6.7	2.7	8.7	5.9
700-799	7.2	4.6	6.6	3.0	7.6	5.9
800-899	6.3	4.6	6.2	3.3	6.4	5.7
900-999	5.2	4.2	5.4	3.1	5.1	5.1
1000-1249	10.0	9.6	11.4	7.9	9.4	11.0
1250-1499	7.0	8.2	8.9	7.5	6.0	8.7
1500-1749	5.0	6.9	6.8	6.8	4.1	7.0
1750-1999	3.5	5.6	4.8	5.6	2.8	5.6
2000-2499	4.8	9.1	7.5	10.3	3.5	8.1
2500-2999	2.9	6.8	4.6	7.9	2.1	5.9
3000-3499	1.7	4.6	3.0	6.0	1.0	3.5
3500-3999	1.0	3.3	1.9	4.5	0.6	2.3
4000-4999	1.3	4.9	2.5	6.9	0.7	3.3
>5000	1.8	12.0	3.9	19.6	0.8	5.7
Total	100	100	100	100	100	100

Source: EPU (1992), Household Income Survey, 1989 (unpublished).

**Mean monthly gross household income (RMS) of the
top 20%, middle 40% and bottom 40% by ethnic groups (000) 1989**

Region/Ethnicity	Top 20%	Middle 40%	Bottom 40%
Peninsular Malaysia:	2924	1025	421
Bumiputra	2839	840	353
Chinese	3839	1425	610
Indian	2796	1083	401
Others	11305	2566	401
Sabah:	2966	996	390
Bumiputra	2158	805	352
Chinese	5048	2121	961
Others	5586	2046	818
Sarawak:	3089	1041	436
Bumiputra	2316	796	376
Chinese	4012	1632	747
Others	10682	4235	1011

Source: EPU(1992), Household Income Survey, 1989 (unpublished).

**Share of low-cost housing units in
Five-Year Development Plan**

Production	MP2 1971-75 (units)	MP3 1976-80 (units)	MP4 1981-85 (units)	MP5 1986-90 (units)	MP6 1991-95 (units)
Total housing units built	259,810	482,800	953,300	701,500	573,000
Share of low-cost units:	120,071 (46%)	222,200 (46%)	376,510 (39.5%)	495,000 (70.6%)	343,800 (60%)
Low-cost by sector:					
Public sector:	55,209 (46%)	122,200 (55%)	286,510 (76%)	120,900 (24%)	128,100 (37%)
Private sector:	64,862 (54%)	100,000 (45%)	90,000 (24%)	374,100 (76%)	215,700 (63%)

Source: Sen, 1982, and EPU, Sixth Malaysia Plan, 1991

Abbreviation: MP for Malaysia Plan

Workers and employers contribution to the EPF

Effective Date of Contribution	Rate (% of wage)		Total
	Workers	Employers	
1.1.1952 - 31.7.1975	5	5	10
1.8.1975 - 30.11.1980	6	7	13
1.12.1980 - 31.12.1992	9	11	20
1.1.1993 - to date	10	12	22

Source: EPF Annual Report, 1995.

Note: The dividend paid by the EPF to its members showed an increase. Between 1953-75 the rate of dividend was 2.5%, 1960-62 was 4.0%, 1963-73 was between 5.0% to 5.85%, 1974-75 was 6.6%, 1976-79 was between 7.0% to 7.25%, and 1980-94 was between 8.0% to 8.5%.

EPF withdrawal schemes

Types of Houses	Withdrawal Schemes
Low-cost/Village House	withdrawal of an amount of not more than 40% of the purchase price of the house or the member's total savings, whichever is the lesser, subject to a maximum of RM\$10,000 for the purchase of a low-cost house or a village house costing not more than RM\$25,000 in Peninsular Malaysia or not more than RM\$32,000 in Sabah and Sarawak.
Non-Low-cost	withdrawal of an amount not more than 20% of the purchase price of the house or 45% of member's total savings or the difference between the cost of the house and the amount of the housing loan whichever is the least, subject to a maximum of RM\$40,000 for the purchase of or building of a house; includes purchase of a shophouse cum dwelling unit.
Withdrawal for reducing/redeeming housing balance	<p>reducing/redeeming housing loan withdrawal for purchase of or building a house, if member has obtained a housing loan:</p> <p>(a) to purchase a low-cost house, member is entitled to withdraw an amount equal to the lowest of: balance of loan; 40% of the cost of the house; balance of savings;</p> <p>(b) to purchase/build a non-low-cost house, member is entitled to withdraw an amount equal to the lowest of: balance of loan; 45% of savings; RM\$40,000;</p> <p>(c) to purchase/build a village house, member is entitled to withdraw an amount equal to the lowest of the: balance of loan, cost of the house; balance of savings subject to a maximum of RM\$10,000.</p>

EPF's direct and indirect roles

In housing finance

Malaysia Plan (MP)	EPF's Direct Contribution Through withdrawal schemes (RM\$ m.)	EPF's Indirect Contribution Through: MBSB BHMFB RM\$ m. RM\$ m.
1963-1970		LC= 0 LC= 0 MC=23.7 MC= 0 HC=23.7 HC= 0 TL=47.4 TL= 0
1971-1975 (MP2)		LC= 0 LC= 0 MC=43.3 MC=18.7 HC=21.7 MC=21.3 TL=65 TL=40
1976-1980 (MP3)	LC = 17.7 NLC = 0 TL = 17.7	LC= 90 LC= 0 MC=106.7 MC=14 HC= 53.3 HC=50 TL=250 TL=29
1981-1985 (MP4)	LC = 30.8 NLC =651.2 TL =682	LC= 76 LC= 0 MC=327 MC=23.4 HC=163.4 HC=26.6 TL=566 TL=50
1986-1990 (MP5)	LC =1,569.8 NLC =1,969.6 TL =3,538.4	LC= 0 LC= 0 MC=26.7 MC= 0 HC=13.3 HC= 0 TL=40 TL= 0
Grand Total	4,238.1	968.4 119

Keys: MP: Malaysia Plan, NLC: Non-low-cost, MC: Medium-cost,
LC: Low-cost house, HC: High-cost, TL: Total.

**EPF's withdrawal schemes and
impacts on house purchase**

Withdrawal scheme	EPF Contribution (1977-90)	
	Units	Payment (RM\$)
Low-cost house	240,144	1,617,266,969
Non-low-cost house	397,569	2,620,760,440
For mortgage balance	8,673	113,113,459
Total	646,386	4,351,140,868

EPF Information paper, 1995

**Building and urban planning
codes and etiquette**

Principles

(1) Rights of property owners

Rights of original usage:

Granting certain right to older, earlier ownership or on established facts.

Respect for others' property:

The ownership and integrity of a property (land, building etc.) must be respected and no action is allowed which will depress its value or usefulness or be a nuisance to its owner.

Pre-emption:

The right of a neighbour or partner to purchase an adjacent property when offered for sale by another neighbour or partner. The intent is to protect the neighbour or partner from the potential harm or inconvenience of a stranger becoming a joint owner of an indivisible property.

Property owner who wishes to sell his property needs to announce any defects to the property.

Right of five-foot-way belongs to the owner of the house or building which abuts it.
[This principle was introduced by Caliph Omar].

(2) Principles and specifications related to design

Rights of building higher within one's air space, even if it excludes air and sun from others:

This was to allow the owner of a property or building to maximise its utilisation for personal benefit e.g extension of the structure within the property's vertical air space. However this allowance was waived if the intention to build higher was to harm a specific neighbour getting fresh air, sunlight.

Privacy:

Respect of privacy of others and prohibition of its invasion - no direct visual corridors into private domain of others, manner of announcing one's presence to the occupants of a house.

The minimum width of public thoroughfares as between

3.23-3.50m:

The specification of public right of way was to allow "transportation vehicle" (animals such as camel or horses) to move with ease.

Harm:

Rightful exercise of one's right but without generating harm to others.

Interdependence:

A framework that provides building solutions to the special requirements of the built-form in Islamic cities.

No obstruction temporary or permanent to any public right of way:

(3) Public right and responsibility

(a) Encouragement to keep things clean, including the five-foot-way.

(b) Encouragement to feel responsible and a sense of public awareness.

(4) Planning of townships to be close to each other.

Sources: Hakim (1986); (3) Bewley (1989); (4) Al-Hilali and Khan (1993), and Ali (1989).

Hypothetical cases in Islamic housing financing

Musharakah Mutanaqisah

"Musharakah mutanaqisah" - partnership leading to ownership¹ - is a partnership contractual agreement between two parties, for instance a bank and a housebuyer, for a purchase of a house. Under this agreement, both parties contribute a share of a specified amount of money. One party, in this case the bank, agrees to sell its shares to a housebuyer (its partner) during the period of the contract until the bank share finishes and ownership of the house is transferred to the partner.

For example, a housebuyer A wants to buy a low-cost house costing M\$25,000.00. Lets suppose for instance A has M\$5,000 and negotiates with bank B for a loan of M\$20,000.00 from bank B for a period 120 months. In this hypothetical case of a partnership contract, A holds a share of M\$5,000.00 or 20 percent and B holds M\$20,000.00 or an 80 percent share. The bank B then rents the house to A. The rental can either be fixed based on market price or any amount both parties agree with. Lets say the rent is fixed at M\$264.30 per month (costed based on 10% interest rate for a loan of RM\$20,000.00 in conventional financing). The monthly rental is paid by A to B. But since A holds 20 percent share or M\$52.86 for every RM\$264.30, A increases his share in "the company" every month and B's share correspondingly decreases, until it

¹This contract "musharakah mutanaqisah" is discussed with illustration in Baharum, pages 91-98. According to Baharum, this form of contract can also be applied for housing refinancing. He suggests that those who are involved in an interest-based housing loan from a conventional bank could opt for refinancing by Islamic financial institutions.

becomes 0 in 120 months. When the partnership contract ended, A's share increased to RM\$6,343.20.

Time-multiple counter loan

The time-multiple counter loan works along similar principles to the musharakah mutanaqisah. It involves a partnership agreement with specified shareholding. As the name suggests, if A wants to raise a loan from bank B to buy a house, A is required to deposit a certain sum of money in bank B for a certain period of time. Bank B does not charge any fee for the loan, but instead uses A's saving for its profitable transaction. All the profit accrued from A's saving belongs fully to B. Time-multiple means that A is required to deposit in bank B for a longer period of time than the period B is loaning the money to A, in order for B to maximise its returns. B on the other hand, provides a larger amount of loan than A's deposit. A repays the loan after the specified period and so B returns A's deposit in the same amount after the specified period.

For example, A wants to buy low-cost house costing M\$25,000.00. A then raises a loan from bank B. For B to give out the loan, it requires A to deposit lets say M\$10,000.00 in the bank for 15 years. B agrees to give out the loan to A for M\$25,000.00 to be repaid in 10 years, either in lump sum or installment. After 15 years, the bank B returns A's deposit in the same amount. The bank profited from A's saving by maximising its return without sharing with A.

**Detailed notes from interviews
with "influentials"**

(N.B. Not always in standard English: see Thesis, p.10)

Respondent: ER1

(i) Housing Policy and Distributional Issues

The in clarity of housing policy objectives to fulfil peoples' need is a matter to be concerned with. Housing has become a market commodity. The consequential effect is a conflict in the distribution process. Houses are grasped by people having means or money for investment purposes and not for people in need of shelter. Thus, distribution of houses for people in need is not achieving target. Renting is expensive especially in city like Kuala Lumpur. It takes one month salary to pay for rent, easily about RM\$600-RM\$1,000. Renting, therefore is not viable. For majority of people, it is difficult to find suitable houses within their means, more so the Bumiputra who are even worse affected. Houses allocated for Bumiputra in the private sector market, as a result were taken up by others who could afford. In public or government low-cost schemes, selection process is plagued with malpractices such as backdoor dealing. My role, I have no role to improve the situation except to voice out grievances.

(ii) Life-style, Design and Alternative Housing

The manner house prices hike, is unrealistic. For example, in Sri Damansara. Before (a few years back), a link house cost only RM\$170,000-RM\$180,000. But now the price rose to more than RM\$200,000. Price hikes, partly is attributed to life-style

and preferences. Admiration for a majestic and beautiful design, glossy finishes and favour for expensive ceramic tiles are some of the examples. Other example is a condominium house which cost very expensive. Condominium life-style is not suitable to Malaysian culture. No doubt that life-style and preferences change with social and economic achievement and impact of westernisation, what is important to look for is a kind of a modest life-style and a modest home. But choices are rather personalised and depending on individual. My view of a modern house is that the design is not suitable to climatic conditions. As such, it needs air-conditioning for cooling.

As an alternative housing, self-built houses might cut down costs to about one-quarter or even one-half of ready-built houses. For example, in Kelantan. By self-built, save on cost of construction material through self purchase. Traditional Malay houses, the design was such that, it has style, comfort (even though sometimes small and compact houses), it has a lot of windows and enjoy a natural cooling effect. There is no need for air-condition for cooling.

My view on the relationship between house design and the need of extended family, such relationship is less profound in today's society. The traditional form of family relationship has changed. Now, the notion of extended family takes a different form. My own experience, my family still receives frequent visits from parents, in-laws and other relatives, but in most cases they seldom stay overnight. They leave the same day. This is possible through transportation facilities such as by air, inter-city coach services etc. In city, the manner social functions are organised have changed from traditional practices. For example, a marriage ceremony is only a few hours or a day affair, not like in traditional society where the ceremony might take 3 days and three nights. Nowadays, families hardly hold the marriage ceremony in their homes, but instead in the community halls, mosques or even hotels. Therefore, now do not need a big house any more.

(iii) **Islamic Values and Housing**

In a Muslim system, meeting man's needs including shelter are fundamentals. It is the duty of state to provide housing. However state is not expected to do everything. State authority can encourage people to build their own houses, or through privatisation (private sector).

On the question of land administration in Islam, there is a potential towards this. But somebody needs to do a study on this since Islamic land law has not been very significantly developed and used in land administration. The awareness to accept Islamic principles are there but must be in the context of present situation. The present land law, certain policies are good such as giving land to landless, for example through scheme like Federal Land Development Authority (FELDA); rehousing of squatters affected by land development to temporary housing (in long houses) giving them a priority in allocation of flats houses is a commendable policy; in areas' outskirts, squatters are given land plots. These are illustrations of a sound land policy. However, such efforts have to be cautiously implemented to ensure that people are not making it as a habit becoming squatters in order to accumulate land or houses.

Land acquisition by government acts as a tool for continuous development. The advantages are that it might be easier for housing development and also to ensure smooth running of development projects. Whether the practice is acceptable or not, the yardstick is compensation to land owner. So long compensation is not oppressive and paid according to market price, people will not have grievances. What people are complaining is that compensation paid to ordinary man is lower than compensation paid to VIP. If it is true as reported then that is not right. The disadvantage or advantages thus boils down to compensation. Malpractices in land administration. It sometimes requires to know the right people. There was a case in Gombak, where land

administrators could not decide between awarding land title for housing development or to remain agricultural land. Such indecisiveness and confusion affect housing development.

Waqf land and waqf institution is something that must be respected. By measure of price, waqf land can act as a wonderful instrument especially in meeting need for land for housing development. Waqf land normally is priced at very minimum, only building materials costs are charged. Therefore house price would not be high. The question is how large the stock of waqf land and in many cases is uneconomic for use for development. For example land that is waqf for building mosque, while in that area there is already a mosque. It gives rise to duplication of facilities and uneconomic use of valuable land in city. In planning land-use, waqf land pose limitations and inflexible. My suggestion, state should convert land which has expired leasehold titles (normally 99 year period) to waqf land. By this, waqf land stock will increase.

In respect of Islamic finance and banking, my view a basic principle of "akad" [offer and acceptance in sale and purchase] is fundamental in Islamic finance and banking. As a start, this instruction must be done first so that a loanee is aware what and how much they pay for housing loans in the end of the day. I have reservation about the manner Bank Islam Malaysia operates its lending for house purchase. People complain that they pay more under Bank Islam loan than a commercial bank. Islamic banking, no doubt it is non-oppressive system. Islam is not just beautiful in theory, but practically it should also be beautiful.

Housing bank to complement existing banks is a good idea only if it makes easier and more convenient for people. There is no restriction or limitation for housing bank to operate within the framework of Islamic principles. The implementation of

Islamic ideas, they take time to give results. This is common for any new thing or idea. But something is happening (giving effects) in Islamisation.

House design incorporating Islamic principles, values and norms- direction of Qibla, privacy, guest room, prayer room or hall, number of rooms- is not happening in Malaysia. Design do not cater for the need of the Muslim people. This is an advantage of building own house where principles, values and norms can incorporated as opposed to buying a ready-built house.

My suggestion to control housing market is to impose restriction on speculation by charging higher price for second or third houses bought. For the first-time house buyers, offer a discount say 5% along the line what government is doing currently for Bumiputra buyers. In this way, it encourages the poor to buy houses. There seems to be many options for the government to choose to satisfy housing need of the people.

Respondent: ER2

(i) Housing Policy and Distributional Issues

Housing need in Islam relates strongly to two basic concepts: "dharurah" (a very basic need that must be fulfilled) and "khariah" (need or provision according to affordability, for example a big house of four or five bed-room). The use of right terminology is also essential in a study about Islam, for example a distinction between the terms "Islamic" and "Muslim". The term "Islamic" implies something that relates to an act of worship such as prayer, while the terms "Muslim" connotes a system and it has strong relationship to socio-cultural behaviour of ethnic groups. The Muslim system outlines four general principles of wellbeing of man: (i) good neighbours, (ii) a decent house, (iii) a well-behaved and well-mannered wife, and (iv) having an

appropriate means of transportation. These concepts and principles should influence the form of housing policy, financing and design of different types of houses: low-cost, medium-cost and high-cost.

A basic and a serious housing problem is the shortage of supply over demand. The target by the government to produce 60,000 units of houses a year has not been met. "Affordability" should be a major consideration in meeting housing need of average Malaysians. Urban housing faces a set back because of problem of land and high prices. So the issue is a question of matching land availability, cost of land versus quantity of houses. A new and popular trend in urban housing is for a condominium house for a middle-range income generation. Condominium housing offers a wide range of choice for rental. A planning issue which is very important in housing is transportation facilities to cater for a far distance from workplaces.

Housing production is business oriented and profit making. High prices of houses in the market is partly attributed to price control by the government in the low-income housing sector. The fixed price imposed on low-cost houses which is not parallel to the actual net cost thus forced developers to cross-subsidise from medium-cost and high-cost houses. This raise a question whether middle-income and high-income house buyers need to pay for the subsidy. Because of growing number of middle-range income Malaysians, there is dire need for medium range house.

A leakage in the distribution of low-cost housing is a natural phenomenon. Human beings are human beings. If the number is limited, they are bound to be discarded [deselected].

Housing policy has been adequately formulated. The issue here is an implementation problem to deal with individual preferences; and house buyers dissatisfaction because of high incidence of structural defects. There is no common

strategy to overcome the problems, but there needs to be a balance strategy. For example, to ensure house buyers pay worth their money for a house is to introduce build first and sell later concept. Prospective house buyers can choose from a variety of finished houses in the market. Professionals involved in the house building should receive a fair commission payment to ensure quality of products and works. [Educating consumers is seen as equally important in fulfilling their need.] "If you pay the price of sugar, don't expect to get honey". For banking sector, bank must "exercise flexibility in giving out and collecting loans from house buyers."

(ii) **Life-style, Design and Alternative Housing**

A condominium housing of a higher quality finishes is a new trend of life-style among the middle-range income generation. Affordability is high among this group and they spent more than 25% of their income for such housing. This is contrary to a common proposition that spending on housing should not exceed the 25% mark.

Urban life-style demand the Malays to change their tradition use to live in a compound house and to adapt to a new situation and environment. The Malays should learn to live above ground (high rise accommodation). The current policy direction is for a house with a minimum of three rooms. This fit well to average family size of 5.3 person for the Malays so that separation between boy and girl children can be effectively done as envisaged by Islam. Other races, the average family size goes beyond that figure. In general three bed-room is still inadequate when consider a need to cater for visitors at time. By current policy, a 3 bed-room house might be considered as a standard requirement or a core house, which means a more desirable quality is for a bigger house in relation to peoples affordability. Extended family system is fading in society and moving towards nuclear family. The changes in standard and varying need pose challenges to designers.

Preferences for western life-style is not a cause for a rise in house price. Modern facilities are essential nowadays except air-conditioning as still an assertive influence. Nevertheless, "at heart we are still Asian". In a society today, there is a tendency for a design back to timber. This sort of preference is seen as a way for people working in office to detach themselves from office environment. A desirable design should take into account cultural diversity, social economic change and Western as well as Eastern values. Westernisation is beneficial to society in terms of technology, facilities and equipment while the East rich in concept and ideas. House design should appear an "inviting look" to visitors and not scaring, for example a tall concrete perimeter fencing that block and isolate inhabitants from outside view.

(iii) **Islamic Values and Housing**

The interpretations of Islamic ideas in housing in the present contexts of multi-ethnic and multi-religion society. Large size of land is difficult to find to create Islamic community on its own. However, there are examples of Muslim village, an Al-Arqam Community Village in Sungai Penchala and Tabligh Village. The present policy of national integration through housing from Islamic point of view is acceptable. The mixed development cut off communal feeling. So there is no reason why different ethnic groups cannot stay together. The terrace house concept fails to realise this aspiration, due to regimentation of lay-out that miss eye-contact of residents.

The composition, awareness, knowledge and training of Malaysian architects and designers are the obstacles that inhibit the realisation of Islamic norms and values in housing. Muslim (Malay) architects constitutes only about 30% of 1,800 architects in the country and they are not trained in Islamic education. Probably only 2% might have knowledge and interest in Islamic architecture. Incorporation of Islamic values is desirable for a high-class housing to comply to space. Only these people could afford such standards: separation of men and women by means of separate lounges is

practically possible; open courtyard to receive and accommodate visitors during festive celebration, to receive visitors at all time; and to cater for two types of kitchen- (i) for a traditional cooking and (ii) western kitchen might be show only.

(iv) Land Policy

The present land policy is adequate. It has both allocative purpose as well as acquisition right by government for public purpose. Acquisition for public purpose enables government to perform its obligation to society. If right of acquisition is granted to private sector as allowed under the current acquisition act, then the weakness is obvious whether it serves the public purpose.

The use of Islamic approaches in land administration is a problem because of strong influence of customs, traditions and cultures. Examples are Adat Pepateh [Matrimonial Land Custom and Tradition where female is dominant in inheriting the wealth in family] and Adat Temenggung (Patrimonial Land Custom and Tradition]. In the Adat Pepateh, the culture and practice is for an extended family use of land.

(v) Waqf land and waqf institutions

The basic problem with waqf land is the improper inventory and management. The observations are that states religious council (majlis agama negeri) which administer waqf land for the respective state do not keep proper inventory. As an example, there is a piece of land in Segambut, Kuala Lumpur with an old structure resembling an abandoned mosque on it, but is occupied by a "non-rightful party" for use as motor car workshop. Waqf land is left undeveloped and do not gain any profitable return. There are cases where waqf land are rented out to unrightful person and for unrightful activities, and being intruded by unrightful person. The potential of waqf land for housing development are there. The example is Kampong Air (Water

Village) in Brunei with a massive low-rise structure houses and self-financed by the people.

A better method for the development of waqf land is along the line and concept of "Tabong Haji" (Fund for Pilgrimage). Even the Tabong Haji model could be questioned about the ownership of agriculture plantations which Tabong Haji invested, whether they are owned by the contributors to the fund or by the management. Tabong Haji should invest in housing projects and development of waqf land. But this needs to refer to "Fatwa" (unanimous decision of Muslim jurists) how the proposal can be implemented. State religious councils must be serious in waqf land inventory and its management.

(vi) Islamic Banking and Financing

The impact of Islamisation policy is obvious. The establishment of Bank Islam, Tabong Haji and Islamic pawnbroker system in Kelantan are the examples. The progress of Islamic banking and financing is regulated by the conventional banking rules- regulations and procedures that inhibit its expansion and use. Under this circumstances, Islamic approaches has to be done incrementally. The present banking and financing acts has to be repealed and amended, to remove restrictions and allow Islamic banking, financing and insurance in order to penerate the market freely. The existing network is adequate but Islamic banking can do more in housing such as financing Inherited Land for housing development on cost-sharing principle. This type of business venture might not be profitable but the impacts will be felt for generations.

In respect of Islamic values and norms in housing, I see no disadvantages at all.

Respondant: ER3**(i) Housing Policy and Distributional Issues**

Housing issues and policy implications needs to analyse from two production sources: the public sector and the private sector. The private sector, it has a corporate objectives to achieve that is profit as its ultimate objective. They are not or less concerned with social responsibility to fulfil the need or demand. Housing production by types is a function of price and affordability. Distribution, thus is limited to those who have or who can afford. This has led to speculative demand.

For the public sector, it is more concerned with distributional objectives. However, it faces problem of bureaucratic process due to three-tier system of governments: the Federal Government, State Governments and Local Governments, that delays implementations of housing projects. Selection of target groups also is a problem. From information sources, there are people who claimed that they did not have opportunity of access to public housing. There were many cases where tenants did not pay installment payments under the government hire-purchase housing scheme.

Demand for low-cost housing is very big. However supply is small due to constraint of supply of land. My role in housing is more of a "promoter" and to increase more housing entrepreneurs in low-cost housing. Self-build housing sounds acceptable and it serves individual preferences, but must also consider several factors such as bureaucracy and its red-tape, affordability and orderliness in term of its proper planning and provision of infrastructure facilities. For those who can afford, can raise loans and build themselves. However conventional approach is less problem in terms of provision of facilities. Efforts to improve production of low-cost houses should remedy procedural and regulations matter, supply of construction materials, and commitment of both the public and private sectors. Islamic principles may apply in

respect of cleanliness, neighbourhood, and extended family tradition to service senior citizen.

The achievement of housing programme has to be measured against targeted production. You may wish to refer to the Sixth Malaysia Plan Document for detailed information.

(ii) **Life-style, Design and Alternative Housing**

Life-style, culture and preferences have no relationship to increase of prices of houses. Price increase is due to cost-push factor such as house builders set a certain standard of profit margin normally 20% as a minimum return. The actual value of houses is far less from the cost when consider other factors such as poor quality workmanship, building not to the specification and low-quality material used which reflect "cheating" by builders. For example, I have a friend who bought a house. He found out later that the house was without a septic tank. It is a demand-pull factor that causes house prices to increase. Because people want to live in a particular area, they are willing to pay a high price for houses in that area. When houses are in short supply, it boils down to speculation. If there is influence of culture, only after the house is bought where normally people modify or alter the interior decoration, or do external extension based on the preferred design to suit their taste. For the start people need a basic house.

My suggestion, there is a need for a review of housing the poor and low income families. The types of houses could vary by location. The present low-cost housing: terrace or flat houses is more accurately suitable for urban or suburb community, but not in rural areas. For rural areas or villages, the preference is for wooden house suitable to rural setting and environment. A prefabricated wooden house such as the "Kayu Sedia Prefab House" might serve the purpose of rural people.

(iii) Islamic Values and Housing

Islam views housing as a basic necessity. As basic necessity, housing provision if possible should be given free or at the lowest price. This is in line with Prophet Muhammad's (pbuh) saying about public ownership over pasture, air and fire. To me public property and public ownership implies that everyone should have it or access to it. The government must involve or interfere in a best possible manner in providing basic necessities, instead of leaving it to the private sector. I am very keen to see Malay house builders produce their own design that incorporate and integrate Islamic values and norms. Islamic codes and norms might help to reduce price and for a better quality house. For example, a project in Terengganu where a Malay house builder is working on Islamic model house. There are three principles as basis for interpreting whether certain conducts, norms and values are according to Islamic or not, as follows: (i) contradictory, (ii) non-contradictory, and (iii) neutral. Norms and values which are non-contradictory or neutral to Islam are adoptable in everyday life. Islam allows flexibility in the conduct of all aspects of human life. The Prophet encouraged parents to teach and educate their children with new values (relative values) of their time.

(iv) Land Administration

Land administration in Islam promotes a proper and economic use of land, more so where land is a scarce resource. Islam does not stop housing to go high-rise if land situation and availability demand for such planning and its prudent use. What is important, Islamic characteristics in housing are observed and retained. Equally important is the issue of land taxation. These taxes are burden to people. For example the Prophet's saying, that "Jesus is sent by Allah to this world to abolish taxes (jizyah)". So taxes which are burdensome to people should be removed. During the Caliphate Umar, his government imposed taxes on people, but taxes that were not of burden to his subordinates.

Recent amendment to the Land Acquisition Act gives rise to political problem. Public opposed the amendment. Whether it conforms to Islamic, the yardsticks are equity and justice. The act or for that matter all enactments are supposed to give justice to people and society, if not then do not need such acts. The trend in Malaysia, is to follow the West for its legal instruments. It becomes so dependent that without any enactment, actions could not be taken on offenders for offences done. Where as in Islam, anything bad that are not morally acceptable to religious norms and values are considered injustice and an offence. The impact of amendment of land acquisition act to increase land supply must not be viewed for housing only for other public projects.

Development of waqf land has its limitations because of definitional problems. A review of waqf land in respects of substitution of use and valuation is necessary. For example, waqf land designated by its donor for a mosque, is also used for other purposes on substitution or complementary need to give more economic use and return. A similar proposition is for a review of valuation of waqf land designated as cemetery to be made according to market price for more economic use. Conceptually, waqf land already implied a land stock and thereby is a land bank. The difference is only its limitation of use. Muslims must be more developmental in thinking to handle emerging issues such as waqf land to suit the present context.

(v) Islamic Financing and Banking

Evaluation of Islamisation policy and its effectiveness should consider three criteria: a line of thought for an Islamic course, belief in its course, and practice in daily life guided by the Shari'ah. Islamisation process must integrate these three criteria and they must be simultaneously implemented, otherwise it remains a slogan. Malaysia has not yet attained these standards. For example in the economy, we still adopt capitalism. In the context of taxation the line of thinking is not yet towards an Islamic

system. Similarly in housing, society has not put much thought to an Islamic dimension.

Bank Islam fulfils the line of thinking of Islamic course, but the Bank's policy and operation does not practise the true spirit of Islamic transactions. It can be illustrated by rigidity of interpreting "acceptance deed" (akad). For example, a housing loan was agreed for RM\$180,00 to be paid in 20 years. But if a loanee decides to pay the loan in full say in 5 years, he still has to pay the amount agreed of RM\$180,00. The Bank's attitude is oppressional whereas Islamic system is opposed to such practice. Under this circumstances, the option for Muslims is for conventional commercial bank for housing loan. If Islamic bank does not operate according to Islamic principles, then such bank can not be called Islamic bank. Muslim must not be parochial in thinking, therefore not necessarily focus on Bank Islamic alone.

The definition of interest and its application in Islam is still disputable among Muslim scholars. You may wish to refer to a book written by Professor Ahmad Shalaby. Financing by "al-mudarabah" seems to be the main attraction while there are other Islamic methods of financing available today. Islam accepts any method or approach that does not contravene its fundamentals. A non-Islamic bank if its methods and approaches conform to Islamic way, it can be accepted. Thus do not need more Islamic banks.

Housing bank is a matter of specialisation in banking. If there is housing bank, then the focus on housing would be more committed and guaranteed in housing sector. If a housing bank is to serve socio-economic objective, then it is acceptable. Even if there is no housing bank, housing loan can still rely on existing banks.

(vi) **House design**

In Islam any form of house design is acceptable so long as it does not contradict Islamic fundamentals. What is relative in Islam can change according to a particular situation and environment. House design is relative to culture of a society and must not necessarily adopt Arab design or norms. Thus a Muslim house does not necessarily possess Arabic characteristics. Islamic culture is not synonymous with Arab culture. An example is Chinese Muslim mosque in China. The design resembles a temple, due to the influence of Chinese culture. A Muslim house should have certain quality: beautiful design and inside decoration, a clean kitchen, sufficient number of rooms for a decent family life (for example three bedrooms), two or more bathrooms, a family hall, a prayer hall, a guest room. These qualities signify a happy family life. A sufficient number of rooms is important to accommodate family members and for their privacy. The impact on family members for not adequately accommodated is the emergence of "stationed culture" (budaya lepak) which is wide spread in major cities. It is happening in society because "at home he or she has to sleep in lounge because of not enough room for the family members. To this people it makes no difference to station anywhere possible.

In Islamic architecture, beauty is a holistic concept. Contemporary house design, beauty is only partially concern. House design in Islam should blend with natural forces- wind direction, sunlight and air; and surrounding environment for natural ventilation and reduces thermal heat. In tropical climate, forces of nature enable a cheaper house to be built. A naturally ventilated house (example design that provide airwell for a free flow and circulation of air in the house) and natural lighting is cheap to maintain because it consumes less energy. Similarly, in temperate climate, house design requires adaptation to the climatic conditions. Nonetheless, Islam guides lay-out should be aligned to wind passage, not facing direction of sun rise and sun set, facing the Kaaba. Inside the home, a bed should be positioned so that leg should not face the

Kaaba during sleep, a toilet should not face the Kaaba. Islam allows such position only if there is a wall or a partition. Cleanliness is equally important as Prophet's saying to keep the the back of the house clean, so that all part of the house- the front and the inside- is kept clean too. Shoes for wearing outside should not wear inside the house.

Design of neighbourhood in Islam is to allow a less restricted movement of neighbours. So Muslim house do not have fence that separate neighbours. However in todays society, house need fencing for security and safety reason which Islam allows to do. Islam is not rigid in housing standard. Housing standards should match with the situation of society of the time. An example of varying housing standard which was practised in Muslim society was between houses in Madinah and in Syam (Syria) during the Caliph Umar regime. Muawiyah, the Governor of Syam [now Syria] had a big house and of relatively high standards because Muslim houses here were relatively of high standards and the people of Syam could afford such luxury. The luxury and prosperity in his governate required him to have a similar luxury to gain respect of his people. On the other hand in Madinah, Muslims were largely poor, thus State officials lived according to the standards of the people there.

Respondent: ER4

(i) Housing Policy and Distributional Issues

Giving a right definition for shelter is fundamental in housing policy. [She defines] shelter as not merely a house with roof, wall and windows, it goes beyond these. It should encompass a conducive living environment outside, inside and neighbourhood relationship. Low-income housing means meeting a social responsibility.

For Malaysia, there is still a big demand for housing. But housing problem is not acute in Malaysia compared with other developing countries. Malaysia is in a better position to provide housing for her population (citizen) because of better performing economy. But the need for low-income housing is still there, in addition to meet a new demand from lower-middle income brackets of monthly income of RM\$1,000-RM\$2,000. The better off has no problem with housing. For the last 15 years, low-income housing is very much subsidised through price control and cross subsidy by middle-income and high-income buyers. The ceiling price RM\$25,000 is not reasonable any more due to rising costs of materials, labour and land. Cross-subsidy worked under certain conditions such as where housing projects are successfully launched thus no large holding cost incurred by developers, and subject to condition of economic cycles. At time of good economic growth, the target of low-income housing is achievable and at its worst during economic downturn. Private developers' share and contribution in low-income housing has been effective in the previous development plans depending on the economic cycles.

Private developers follow the criteria set by the government in selecting candidates. For example, the requirement on the part of developers to surrender some units of low-cost houses to be distributed to qualified applicants. This has been relaxed by the government. The current practice by developers is on "first come first serve basis". Now that because of abuses, directive has been issued for developers to be more stringent on enforcing qualified applicants. Such action is to combat practices by low-income applicants [who] resell their property in the secondary market at 100% profit- purchase price of RM\$25,000 and resell at RM\$40,000 to RM\$60,000. Low-cost houses is becoming a little bit speculative, depending on location, and even location of flat level in the case of high-rise units. (I did a survey myself in the secondary market and the abuses are really happening.) On the part of private developers, a recent move by the Ministry of Housing to introduce a National Register (NR) is timely but the NR must be open to all.

Improvement to low-cost housing delivery requires a sharing of social responsibility between the government and private developers. No single party should work in isolation and neither by way of imposing quota, price ceiling such as what the government is doing at present. Governments must give assistance such as land. The present system of land tenure and ownership, requires states governments to be involved such as having more joint-ventures between states governments and private developers. The other possible strategy is to get people themselves such as squatter families involved in house building along the concept of "gotong royong" (mutual help). For instance developers could employ labour from the families affected by the housing projects. Their labour inputs are accounted into building costs as cost sharing. They are given concessionary price for purchase of low-cost units. Such arrangement helps to reduce labour cost and eventually provide an affordable housing for the poor.

There needs to be a clear demarcation between roles of governments, developers and dwellers. Governments must be responsible for basic needs. Developers must not think of making as much money as they can and for tomorrow leave to new cycle to dictate. This ought not to be the line of thinking. For house owners, the mentality of I pay this much for the house, and developers' responsibility to deliver the house and I can alter the design to my tastes and preferences, should consider in totality the neighbourhood environment they live in for a more respectable neighbourhood life.

(ii) Life-style, Design and Alternative Housing

At present, a rise in housing cost is not influenced by life-style or design preferences. In the long term, such relationship might correlate under certain circumstances. At present, only those who are wealthy and those who are exposed to

western values are in a position to afford western life-styles. Such life-styles are within their means. For man on the street and average income Malaysians, they could not afford it and thus have very little choice in the style of housing. They are more concerned with getting a house that they can afford.

To me, a reverse notion explains such relationship. It is the housing costs that dictate the life-styles. If housing costs are affecting them, they have a choice to live in landed property or in a particular area. In Malaysia, houses are built by category and by location. Average Malaysians have little choice and housing options available to them. If the costs they afford only link houses, then they live a life-style different from those who lived in bungalow houses. Thus life-styles change according to housing environment. An example given is a case where a family who lives in a link house. But for reason of economic set-back that they faced, the family is forced to live in a medium-cost apartment. The family life-styles then changed with the living environment. In Malaysia, urban development is very centralised. It put pressures on land-use pattern, employment and housing provisions. It is bound to happen that house prices are high in the highly urbanised areas and less in less concentrated areas.

The types of houses people live in dictate their daily habitual activities. The example is a small house where due to space constraint, a single facility may serve a multi-use- dining table and chairs become a lounge set. So if a family grows under this condition, it leads to a different way of family interaction, may be due to stresses. The outcome is obvious as in other parts of the world. Remarks and comments by overseas visitors give the international impression about housing preferences of Malaysians. They were suprised to see that Malaysian accept the fact that they could lived in rows, cluster or boxed houses and pay very high prices. If converted into their currency, the price is not muh more than what they pay for houses that would provide a lot more space and a better conditions environment. They suggested Malaysians to pressure developers to built a house worth the money.

The forms of houses built is also linked to the level of development and land availability of a country. Examples given are Hong Kong and Singapore. The people in these countries live in high rise flats houses because of influence of development-pressure on land that dictates housing density.

(iii) **Islamic Values and Housing**

[The questions on Islamic values were not attended to by the respondent for the reason that she had no knowledge about Islam. Her only response was on Islamic land principles. Her view was that those principles concerned equitable access to land. But she could not comment on how the principles had impact on current land administration.]

(iv) **Land Administration**

Land is a very important issue in housing. The types of land such as Malay Reserve Land, and state or privately owned land has its affect on housing development. Except the Malay Reserve, the rest of other types of land is transferable. In a market economy such flexible land holding is conducive for private housing development. What is wrong with land acquisition is the abuses that is happening. It raises questions what the amendment is for. The acquisition must follow its very purpose and must be made transparent to the public. The public must not be misled of its original purpose. The general public view land acquisition has been so abused that they serve personal gain and vested interest. The question now is about a measure of dividing land in the most equitable and acceptable system of distribution that does not lead to price increase in the wake of land conversion for different land-use.

Islamic principles such as land given to a tiller who works the land, a quantity that one person can own land and other principles may not apply in modern time. Malaysia is no longer an agricultural society.

(v) **Islamic Financing and Banking**

[The respondent did not want a discussion on this topic for the reason that she had little knowledge about the subject matter.]

A housing bank as a concept is very interesting but the question arises whether housing industry is big enough to support it. The Central Bank's view is important towards this effect. In Malaysia, MBSB's activities is a close example of a financial institution that solely provides housing. The question of the effectiveness of the MBSB must be measured from consumers, developers and financial point of views. Financially, it is not one of the most competitive in the country in terms of interest charges. The interest may be slightly higher.

(vi) **House design**

An ideal house design should take all factors- family structure and size, women's privacy, aesthetics, appearance, religious norms and values, cultural diversity and social economic change in any situation- into consideration. But not all these factors are given consideration in present housing. If at all, these factors may apply only to building own house or customised housing. But if these factors are ranked according to priority in house design, family structure and size, women's privacy and aesthetics are the most important. What happen in Malaysia, houses are designed in the same way with a basic structure either two-bedroom or three-bedroom houses. It is only the cosmetic that changed. Really, to build a house like this, don't really need architect to design. One can design by oneself.

One very important issue in house design is a consideration for climatic factor. Malaysia being in a tropical climate, however houses are designed in such a way that ventilation has become not important. Good ventilation is lacking in low-cost and lower-medium cost flats. Space is already a constraint, but sometimes the manner house is designed added to further limiting the provision of facilities. Developers give more importance to cosmetic, modelled on western ideas and styles. The illustration is obvious as seen on advertisement with bungalow, semi-detached or even link houses given Spanish or Italian names and look. The meaning of aesthetic is more than appearances but as a pleasant physical environment in the house and within the house as well as accounting for a well-ventilated areas that serve to nurture families, and not in terms of external beauty as commonly perceived and understood.

Similarly, families only think of environment within their house boundaries and less concerned with neighbourhood environment. The neglect by families of neighbourhood responsibility is very obvious such as in link houses and sub-divided buildings (flats). In link houses community, families seldom consider their neighbours or community's feeling, [citing examples of various forms and sizes of "temples" erected within their house compounds]. In sub-divided buildings, the common areas such as corridors, staircases and common garbage disposal areas has become nobody's "business". Such attitudes influence house design. If there is a change in mind-set, there would also be a change in design. Residents need to be educated about the environment they live in.

In traditional Malay Kampong, people live near to each other, houses had no boundary drawn. There was so much respect for neighbours and cohesiveness in these communities. For instance nobody threw rubbish into neighbour's compound. This is in contrast to modern housing estates where people do not give much care about their neighbours- throw rubbish into neighbours bins, or in the drains or on council land. In

my view, to overcome these mind-set is to form a resident committee and give more responsibility and accountability. This committee help to encourage neighbourliness, check on crime and regulating the environment. On the enforcement side, regulatory bodies has to ensure the regulations and systems are there to prevent abuses.

House design and structure vary by geographical location, climatic factor, culture and tradition. For example, a Chinese courtyard house in the past was like a palace and ideal in those days in China, but may not be applicable now in Malaysian context. Under the present conditions, if courtyard house is not practicable anymore, then must identify commonly desired factors- family structure and size as well as climatic condition- in house design that would house a family comfortably. The extended family system and house design has to go hand in hand. From the production and supply side it would be possible if there is demand from such family system. In Malaysia, the extended family system seems still intact in rural areas and not prevalent but quickly disappearing in urban society. Urban families perceive family unit in a different form and share different values and therefore less tolerant with one another. For instance, they are less inclined to live with in-laws. Modern house because of its structure can not support big families. What use to be a big house with enough room for children and parents, when they married the family break-off. The extended family if they stay together, it is out of sheer case of no choice, may be because they could not afford to live on their own. The moment they can afford they will split and live on their own.

In Singapore, it shows a reverse trend giving great importance to the extended family system. The breaking-up of extended family system is seen as moral and social issues. The government policy is to promote and encourage extended family system as a basic structure to foster family moral values. In comparison, Malaysia does not have a conscious public policy on this issue, partly due to pressure of growth. Society becomes self-centered and creating a generation of "me first and me only attitudes".

The "Vision 2020" which gives so much stress on caring society must address the importance of family institution. If caring does not start with family, don't expect society to change their attitudes. Failure to accord this important agenda, then it is only a lip-service by the Government. Spritual development is a must to reorientate the society.

Respondent: ER5

(i) Housing Policy and Distributional Issues

According to the last National Census, there are more houses than households. Yet there still seems to be a high demand for houses. The interpretation here means that people already housed are looking for another house. Most likely they want a better house, or that they are now renting and wish to own their own houses. Low-cost and low-medium cost houses are the most in demand. Because of the high cost of houses, even medium income people are competing with the low-income people for low-cost and low-medium cost houses. It is difficult to lower the cost of providing low-cost houses because that would mean lowering standards, and also contradict the government commitment to maintain reasonably adequate housing and infrastructure standards. The bechmark is squatter houses. They are of a fairly high standard, which means the standards for low-cost housing need to be fairly high too.

The public sector housing production target for the Sixth Malaysia Plan is still far short of what was planned. A high opportunity cost in terms of land usage adds to the problem of public housing programme in Malaysia. For example conflict of land-use where government preference is for land development for golf courses rather than for housing.

The distribution criteria for the low-cost housing is primarily income based. The qualification income is a total household monthly income of RM\$750.00. This income yardstick qualification includes employees of the public sector. Besides income, other criteria is a place of residence (current place). However, numerous other considerations help indicate priority. In practice, sometimes the sum total of these "other considerations" outweigh the main income criterion. There are a number of measures specifically geared towards helping the poor and low-income group. For example the ruling that at least 30% of a housing project should be a low-cost units. However, the implementation and enforcement often do not commensurate with the original intention. As such that the 30% low-cost units could be bought by non low-income people, or resold to non low-income people. On the other hand, there seems to be a large number of beneficiaries of public housing to renege on their payments. Such attitude is unIslamic, although most of them are Muslims.

The roles of the Ministry of Housing and Local Government is seen as "two-pronged": (i) Coercion on the states authorities and private developers to build more low-cost and low-medium cost houses. However, high cost of subsidy incurred by developers and low-profit of providing these houses put off many developers; (ii) The ministry itself may have to build low-cost and low-medium cost houses if these conventional suppliers continue to perform poorly. The ministry's direct involvement will mean that it has to grapple with the high subsidies involved. Other alternative that is seriously considered is for government agencies to buy all low-cost houses. Its sale would be done by these agencies in order to ensure only low-income people buy them. Under the proposed system, if the owners want to sell the house, they should sell it back to these government agencies. The Housing Ministry is considering to establish a housing board to take responsibility to build and sell low-cost houses on a large scale.

(ii) **Life-style, Design and Alternative Housing**

Rising land cost is the primary reason for rising housing prices. Where land cost is nominal, for instance in a squatter area, even very low income people can build reasonably comfortable houses on their own. The Housing Ministry traditionally estimates that a family can afford 1/3 of its income to be spent on housing. Now that the remaining 2/3 might be inadequate for the remaining needs due to the tendency for more material conveniences, particularly motorised transport and household electrical goods. From Islamic point of view, an Islamic life-style need not necessarily mean lessening such material needs. Motorised transport to work is still necessary. Public transport is not at all that cheap either as an alternative. The use of electrical goods is not inconsistent with Islam. Rather, religious programmes over radio and television for example appeals to many Muslims.

(iii) **Islamic Values and Housing**

The provision of housing for the poor as a social responsibility is not a uniquely Islamic principle. As a welfare obligation, it is as much a practice of secular societies. Stretching the point, it even bears some similarity to the Marxist dictum "from each according to his ability, to each according to his needs". Several discussions that the Housing Ministry has had with various people to solve housing problems in Malaysia, none has yet put forward ideas which are claimed to be exclusively Islamic. Exchange of ideas has been held with officials from fundamentally Islamic countries. They do not seem able to solve their housing problems either. Under these circumstances, it raises uncertainties as to what constitutes "Islamic approach". Any ideas that could contribute towards practical solutions would be welcome.

However, the inculcation of Islamic values may help address two main problems of: (i) high selling price of houses (due to a high profit margin), and (ii) poor quality of houses built (due to cutting corners- cheating in specification). These are achieved on the premise that Islamic values are really universally accepted good values. Thus ethics based on such values would encourage developers not to take advantage of buyers, nor "cheat" on material and quality. [cf R3].

The Islamisation Policy is interpreted in different ways, and its implementation therefore is often misunderstood. The various interpretations to Islamic policy such as inculcation of good work ethics, the incorporation of religious rituals into the work routine, basic intention as the primary concern, and accountability if not to fellow men at least to God. It seems the accountability concept would have a likely influence on the provision and utilisation of public funds. Even the provision and utilisation of public funds is subject to further interpretation such as emphasis on providing more mosques and more religious schools rather than more houses.

(iv) Land Administration

Land availability and land administration is closely linked to affordable housing. A standard designed low-cost house can be constructed for as low as RM\$10,000. But when land and infrastructure costs are added, the total costs soar up to well beyond RM\$25,000 low-cost house. High premium charges by state authorities for state land for housing make it difficult to reduce cost of public low-cost houses. Where land premium charges is nominal, it encouraged an unusually large number of low-cost houses built by private developers, as experienced under the Special Low-Cost Housing Programme. The pressure for land is extremely high in urban areas, exacerbated further by its limited supply and opportunity cost for other uses. A land bank would be a useful strategy, that could operate under a housing board.

In recent years, there is a growing impression that the government is allowing land to be developed more for commercial and private interests rather than public interest. Land development for golf courses is an example of such attitudes of the government. The public impression from such land-use planning and strategy is that it benefits a few elitist people, at the expense of social good for the masses had the land been used for housing or even if preserved as a catchment area. In this respect, it seems that many states authorities are ignoring the Structure Plan drawn-up to provide planning guidelines for land-use.

Land acquisitions and the amendment of the Land Acquisition Acts is perceived by the public to bring benefit to the vested interest. If previously land acquisition is primarily for public utility purposes, now it can as well be for private commercial development projects. The acquisition ammendment to public eyes means that the rights of land-owners could be manipulated by other parties with vested interest. The often cited cases are the authorities turn down application from land owners to develop their own land but allow a third party to develop that land without consulting the owners.

There is no doubt that land acquisition law enables land use for housing projects, even for non-public housing. The acquisition is likely at a reduced cost or lower price than purchased in the open market. It could provide an incentive to accelerate more housing projects. The issue here is the distribution and share of lower land cost. It is not passed on to housebuyers but instead kept by developers for higher margin of profit.

Waqf land are not many and often located in rural areas where the need for housing is not critical. While the use is for common benefits, if houses were to be built on waqf land, it should be for public housing and for rent. This would allow successive

people to benefit from waqf deeds. Instead, if the houses are sold, only limited few would have exclusive enjoyment of it.

(v) Islamic Financing and Banking

Two factors affect the implementation of Islamic finance system: a misconception that excluded non-Muslims from Islamic financing system where commercial banks may not want to take the risk of losing its non-Muslim clientele should they switch-over to Islamic system, and a much higher "haram" interest rate charged to users under Islamic finance system. There should not be any problem of expanding the network of Bank Islam since it already has many branches in many parts of the country. Neither, its limited capacity to meet society's need is an issue. It is a question of whether Bank Islam is able to attract more clienteles to make its expansion economically viable. The service charges by Bank Islam in lieu of interest rates is often said to be higher than the interest rates of conventional banks. The lack of Islamic finance institutions should not pose a serious problem. There are several other alternatives, albeit from "secular institutions" to provide housing loans. Similarly the lack of a specific housing bank is quite adequately met by the normal commercial banks. The Central Bank exerts a degree of control over these institutions that should curtail unscrupulous practices contrary to Islam. There are regulations that would ensure these banks give attention to the needs of the housing industry and house buyers. Still, many low-income people would find commercial banks unwilling to provide adequately large loans to purchase a house. Many has to find supplementary sources to augment the loans.

(vi) House design

The Islamic principle most commonly declaimed is the need for three-bedroom house to accommodate male and female members of family in separate room, better

suit for average family size and for a more conducive social habits. The three-bedrooms requirement has been made a standard feature in most public housing projects by the government. As such a three-bedroom house has become buyers preferences, even non-Muslim families. The Housing Ministry is experimenting with designs whereby additional rooms may be built later when needs arise.

A house designed to cater for an extended family is likely to be of a big size and the price would be too daunting for most buyers, even if members of the extended family were to pool their resources. What more in most families there is only one money-earner. Extended family is often a temporary arrangement in most towns and break-off when members of the family raise their own families later on. Under such family characteristics, it seems that a normal designed house should be adequate to serve the family unit.

Traditional designs have every potential to be beneficially adapted into the present day houses. People can build good houses on their own as squatters do. With a little planning control and provision of infrastructure, squatter areas could be nice places to live in. This form of settlement normally on prime land leads to a question of optimal land-use, which means a higher density accommodation- high rise housing. It has become beyond the ability of common people to cope with on their own. Multi-storey flats houses are often necessary in town areas that would enable more people to live nearer to their workplaces. The physical pressures, conditions and stress from such accommodations could be eased by providing more support such as public parks.

Respondent: ER6

(i) Housing Policy and Distributional Issues

The New Economic Policy (NEP) to a certain extent has achieved its objective in income distribution, and in urbanisation as well. By comparison with other countries, Malaysia has achieved its distributive objectives. The indicators are rapid urbanisation and increase in urban population. The ratio of Bumiputra population also has increased as a result of migration from rural areas. The need and demand for housing is reflected also by the population increase. Secondly, the urban people has shelter to stay because the system has catered for their need. The standards of housing we want is a different matter. But our housing standards is higher compared with other countries. Even squatter house standards is very high, equivalent to medium costs in other countries.

In housing production, Malaysia has achieved the numbers, but not in terms of the absolute target of 70% by the private sector and 30% by the public sector. In term of wealth in relation to housing, the distribution has been effective. But providing housing through subsidy is not the answer. It has a minor effect. The economy can not go on subsidising, because it will drain the resources dry. The better approach is to provide employment and to increase the peoples' incomes. We have achieved this- full employment.

Human wants is the same whether rich or poor. By choice nobody would want to live in squatter areas. They choose to because of their incomes. The feeling of stigma is a conflict. An obvious indication where squatter youngsters are ashamed to tell people that they live in squatter areas. The moment they are better-off, they will move out and do not need to force them. The fact that squatter areas are not growing shows that squatting is only a transition. For example in Kuala Lumpur, squatter

population remaining stagnant in numbers indicates that the better-off among them move up to better housing and new comers take up their places. If we address our policy of providing better income and more employment opportunities, squatter areas will reduce by themselves. This approach is proving more successful. Now in Kuala Lumpur and other urban areas, squatter population is more or less represented by foreign nationals and immigrants.

No countries in the world have been successful in addressing housing for the poor. The social economic strata- low-income, middle-income and high income will remain. To eradicate poverty may be impossible but can reduce the gap through distributive strategy. Poverty and low-income is a relativity. In Malaysia, the definition of low-income changes from RM\$175.00 increased to RM\$275.00 and now is RM\$350.00 per month. Malaysia has been very fortunate because since independence, the government is committed to the policy of "Growth with Equity" to correct "structural" imbalances. Our Gini-Coefficient is closing rapidly. Now that this model has been acknowledged internationally. If left to market economy, it does not lead to achieving peoples' aspiration. The new policy direction with emphasis on private sector led economy "taxation for redistribution" is a strategy that will encourage private sector to make as much profit as possible. The corporate taxation will redistribute income.

Recognising the social economic strata, but the housing policy is not to segment the society by income groups. It is endeavouring on mixed kind of development incorporating low-income, middle-income and high income. The notion here is not to stigmatise the residents like before such as village boy, estate boy etc. By mixed-housing and with proper zoning and design, neighbourhood can have a decent environment to cater for all cross-section of a community. Developers resist such planning form because high landed property value becomes lower with mixed housing - pulled down by low-cost housing.

The problem is the inadequate supply of low-cost housing, due to competition from middle-income buyers who overcrowded the low-cost housing market because developers are not building enough of low medium-cost houses. Dictated by market forces of supply and demand, undercounter transactions and no strict control on checking the target group, again low-cost houses do not reach the low-income [households]. These problem could be overcome by way of inducing the market giving developers the choice whether to build low-cost houses or low-medium cost houses, persuading developers to venture into these housing types and instituting a mechanism of selecting the buyers.

The old planning doctrine such as garden city and combining workplace with housing is becoming less applicable. City environment based on western values and standards give rise to many shortcomings in society. In the old doctrine, human is only seen as an element and with so much concerned with physical form of city. Housing synergy in the 21st Century demand for a better land-use planning. Planners can not anymore look from single-land use concept. Land zoning and planning standards need to be on the basis of mixed-development so that the poor can also enjoy the facilities provided for the rich. Malaysia has moved to a new planning doctrine called a "Universal Planning Doctrine". The fundamental of this doctrine is the focus on human being and his natural instincts. The three basic principles of the Doctrine are (1) Human relationship with his Creator, (2) Human relationship with his fellow human being, and (3) Human relationship with his environment. These principles and values for which the source is from the Qur'an are authentic and transparent in Islam. These are the messages brought by Prophet Muhammad (peace be upon him). These principles are translated into planning jargons by Town and Country Planning for use universally. Any society can adopt the Doctrine and can even be incorporated into Agenda 21².

² Agenda 21 was the action plan of the Earth Summit in 1992 which concerned for sustainable development. In the Global Report on Human Settlements 1996, the Human Settlements chapter of Agenda 21 urges, among other things:

These planning principles were used in the Planning of Putra Jaya New City Centre. The planning doctrine has been disseminated to States Planning Committees and the Housing Developers Association.

The principle of human relationship with his Creator explains how man from the early civilisations until now seeks to find his Creator and to be spiritually close to Him. In the planning sense this feeling should not be ignored, and must be fulfilled by providing more places of worship. The examples cited for such city planning were early Muslim cities in Iran and Baghdad in Iraq. The manner these cities were planned facilitated people coming back from workplaces to meditate or offer prayers on their way home. Spritual endowment and commitment to his Creator, would make men more responsible in society, to his fellow man and with the environment they live in.

Human to human relationship is to improve their relationship not only at individual level, but within a neighbourhood and a community at large. In the housing sense, the idea is to remove self-barricade or self-imprisonment resulting from such

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- a. The promotion of understanding among policy-makers of the adverse consequences of unplanned settlements in environmentally vulnerable areas and of the appropriate national and local land use and settlements policies required for this purpose.
 - b. The promotion of sustainable land use planning and management, with the objective of providing for the land requirements of human settlements development through environmentally sound physical planning and land use.
 - c. That all countries, as appropriate, and in accordance with their national plans, objectives and priorities...adopt innovative city planning strategies to address environmental and social issues.
 - d. The creating as appropriate, of national legislation to guide the implementation of public policies for environmentally sound urban development, land utilization, housing and for the improved management of urban expansion.
 - e. The development of fiscal incentives and land use control measures, including land use planning solutions for a more rational and environmentally sound use of limited land resources.
 - f. The development and support of the implementation of improved land management practices which deal comprehensively with potentially competing land requirements for agriculture, industry, transport, urban development, open spaces, preserves and other vital needs.

practice of building tall brick wall perimeter fence round the house. A brick wall not only isolate families from their neighbours, but it incurs an "economic cost". The new strategy, the house design is not to deter people from visiting the inhabitants but its openness connote a sense of welcoming people. The concept is towards promoting "my home is my heaven". Once people develop a sense of security, later there is no need for a concrete perimeter wall. Everybody will do away with it. Such attitudes and consciousness would pave a way further for neighbourhood planning to nurture and achieve a caring society. The illustration of caring society as a case, was a village community. In this community, the social fabric was so closely knitted that it was an accepted norm for "your son is my son". If a teacher punished a student for misconduct, community did not object to such action. Even members of the community could punish neighbours' children for their misconducts or for wrong doing. It was an accepted practice by the community, a cohesive community.

The third principle of man's relationship with the environment calls for a prudent use of resources to benefit the society. There are many Qur'anic verses which advocate man to respect and preserve the environment, and for its balanced use. Even though this has been observed in societies in the West and in Japan in their plannings, but its universal acceptance is still lacking and outrageously abused by world communities.

(ii) **Life-style, Design and Alternative Housing**

The expectations, life-styles and preferences to a certain extent affect unlimited human wants. What is seen on television becomes affectionate and demand for beyond their means. Similarly demand for housing, in the era of information technology. The notion of political expectation by the public, the government has to accommodate such demand. For example, before, housing is conceived as a roof over the head and single bed-room was considered as adequate housing. Now, the demand is for a three-

bedroom house. That is the reason why core house is not accepted by the society in Malaysia today, while it is accepted in other societies. People even want marble floor for the low-cost housing that added to higher costs. Without all these frills or cutting down the frills, perhaps the cost could be lowered.

It is very difficult to contain and stop human wants, unless we want to shield the new information technology to the public. Only society with faith is able to control and resist unlimited wants. To fulfil public expectations, one way is to make effort to increase income of the people so that they have the means to buy their expectations.

(iii) **Islamic Values and Housing**

The role model in Islam is the concept of "my home is my heaven". This is the concept that needs to be promoted to create a living environment, the families and children that grow in it will possess Muslim characteristics. This forms the basis of a society with the elements of solidarity and resilient that can handle any eventualities. Such society will nurture intelligent generation in society. An important element in housing is to separate qualitative from quantitative values. Quantity in housing increase hand in hand with increases in population. Quantity wise, houses can be produced with the technological innovation. But quantity does not depict quality.

Under Islamic approach, the two values- quantity and quality- are part and parcel of the whole process of fulfilling human needs. There are a number of examples where designs are not congruent to Islamic values. Take a very obvious one such as toilet. In a Muslim house toilet must be separated from bathroom because in the bathroom, normally, Muslims take their ablution. A place for taking ablution is expected to be clean from dirty things. Combining a toilet and bathroom together poses a great deal of difficulties and inconveniences for Muslims. Similarly for a public toilets. Muslims must wash (clean) after easing. But washing bowls or facilities are not

provided in the lavatory itself. So has to inconveniently wash at the sink in the open. From Islamic perspectives, design must incorporate values of Divinity. These values are not looked into in the present design.

(iv) **Land Administration**

Malaysia is fortunate because it has a land tenure system which is very well documented using the Torrens law where all land has its titles. The administration and distribution of these titles are well embodied in the National Land Code (NLC). The Code provides for a certainty of ownership and guarantee of right for citizen to own property. The NLC also categorised land into three main categories: agriculture land, industrial land and residential land with flexibility to convert from one use to another, in line with the Structure Plan and Local Plan in local authorities. The need to refer to statutory plans is to ensure "justice" in land-use for the benefits of the public. Public involvement in the planning of land-use of the areas are reflected by the public scrutiny of structure and local plans.

Government has the right to acquire land because ownership is hereditary in nature. For example it is a society's accepted rule that all land belongs to the king or ruler (government), and rulers alienate the land to individuals. Because land is alienated, then the ruler has the right to acquire for public purpose, and has to pay compensation adequately. Land owners have no right to stop the acquisitions, only to contest on compensation. The public purpose has been well defined in the National Land Code. Only recently the term public purpose includes everthing. As such there are cases where states governments abuse the Land Acquisition Acts. Lands are acquired for public purpose but in turn give them to third party to develop the lands.

The ammendment of the Land Acquisition Acts and the National Land Code as well, brings advantages to administration of housing and property. An example cited is

the control over foreigners in buying houses and landed property in Malaysia. To foreigners for instance Singaporean, houses in Malaysia are cheap because of its strong currency. If there is no restriction, they will flock the housing market and cause rising competition with local people. If they buy very high-cost houses, it in a way benefits the locals in the sense that they help cross-subsidising the low-income housing.

(v) **Islamic Financing and Banking**

[Questions on financing were not discussed because of constraint of time. The time allocated for the interview was for one hour and a half, approximately. Therefore, based on the respondent vast experience on planning, the questions asked were planning-related questions on land and design.]

(vi) **House design**

A good house design must always be a localised design to the wish of the people. An accepted house standard now is at least three-bedrooms. For Muslims, three-bedrooms enable them to separate parents, male and female children in their own room. Adequate and conducive living environment would help to resolve the problem of stationed culture among youngsters. House design must give every consideration of human elements. Universal architecture can not operate to satisfy diverse social and cultural values. Housing for extended family needs a clear understanding of the form of extended family today. Where in the extended family, it involve in-laws stay together, then there is a need for additional room. But for the extended family concept of receiving guests, then open space concept is sufficient to cater for guests. In Malay society, does not need sophisticated elements- just enough with space available and a pillow for rest at night. This is the way of life of Malays in the villages.

Respondent: ER7

(i) Housing Policy and Distributional Issues

Housing problem in Malaysia is not so much a supply problem, but it is more a problem of distribution. In the last housing census, the housing stock was more than households. However, if viewed by housing category: low-cost housing, medium cost housing and high-cost housing, the situation is different. In medium-cost housing, the problem is negligible while in the high cost housing it is over supply. The problem area is the low-cost housing and the issue of distribution. In both production sectors- the public sector (30% production ratio) and the private sector (70% production ratio), they are facing problems. In the public sector, the problem is its capability, only produced a small quantity because of certain problems. In the private sector, they are less interested in building low-cost housing because profit margin is small. Despite that it delivers. But distribution problem is serious in the private sector because they consider their role is only to build low-cost houses. They are not concerned with the target group and sell the low-cost units to whoever wants or can afford to buy. There is no control over it which is also a problem in the private sector.

In public low-cost housing, "DO" (District Officer) handles the selection of house buyers. The selection in most cases meets the target group. The element of control is there such as through a hire purchase scheme, or renting scheme of flats houses. These help to determine the right target groups- the income brackets of RM\$750.00 and below. The supplementary housing programmes even though limited in implementation such as a "site and services" sold at RM\$5000.00 and "core house" at RM\$10,000.00 do help for a wider distribution to the low-income families. So for PAKR and other public housing there is an element of control, if not fully. A major problem and a weakness is in the low-cost housing by the private sector because they

themselves do the selection. There is no control and difficult to ascertain and to ensure the distribution benefits the target group.

A second major problem is housing for the workforce in urban areas and growth centres such as in Klang Valley, Penang and Johor Bharu- centres or manufacturing and high-tech industries. However, in these areas, low-cost housing was not given adequate attention. Only a small quantity was built whereas the need is high. The reason being high infrastructure costs in these areas. The situation in future years will be more alarming. According to a projection, by Year 2000, 51% of the population will be in urban areas. Yet low-income housing does not correspond to development in these areas. There needs a thorough and integrated planning and involvement of all sectors. If leaves it to a private sector alone, it will not be able to achieve the objectives. Government needs to play an effective role.

Another factor is less emphasis given to housing which created imbalance between housing and other components of development. While government emphasises economic and industrial developments, etc. the need for housing in various sectors of the economy is not given equal opportunity. This pattern of development does not support industrialisation but poses a problem. The government has realised this mistake and is taking action under the Seventh Malaysia Plan to correct the situation.

In the context of housing, the Department of Land and Mine has a limited and an indirect role, only on land matters. That only involves overseeing land laws are observed and help in land acquisitions on behalf of the Federal Government for development of projects. At the state level, land acquisitions is done by state authority. The speed of land acquisitions is important for a speedy implementation of housing projects. In this respect, the Department's role is to ensure land laws cope with a current situation, review the law if necessary and to give training to land officers. The

problem in land acquisition today is the dispute over low compensation. People affected are not accepting a low compensation. And this prolongs settlement of acquisitions that delays implementation of projects.

(ii) Life-style, Design and Alternative Housing

Culture has small influence on house price. But a life-style and preferences of a certain or a particular group plays a big role. For those with "big" incomes they have reached a status of luxury. For them, housing has surpassed the basic need and a luxury is the ultimate. When this happens it stimulates housing developers to maximise the opportunity. When the economy "booms", housing developers build more luxury houses to cater for this group. The higher the price the higher a profit margin. Demand by foreigners also influences the price. Thus preferences, supported by a higher means not only cause price increase but also focus the attention for an expensive house.

For the poor and low-income families their concern is more for "shelter". For instance, squatter families. When they came to cities to seek jobs, they were not provided with housing. The needs are there, but they have no choice. For them so long as they have shelter for their families, that is enough.

(iii) Islamic Values and Housing

(a) Principle of "Dharuri"

Islam views housing as "dharuri" (a basic need) and it must be provided to every family as it is an "aurat" for a family. The concept of housing consumption in Islam is only to fulfil the basic need and for family comfort, but not for luxury. Islam regards luxury as a form of "wastage". As "vicegerency", the bounty and wealth from Allah (God) is for Muslim to do good deeds and services for others. Men's needs is

only to the level of his comfort only. But Muslims today do not understand the concept of consumption in Islam, thus they focus so much on luxury and give him no space to do services to the poor and low-income families. The trend of wastage is obvious where Malaysians even build a house which cost RM\$4.0 million. Housing developers have already reserved a 500 acre site to build such houses for this elite group. Whereas Islam proposes housing a family only for the purpose of comfort. There is no ideal example or model of Islamic housing that can be put forward in contemporary Muslim society. It is difficult to reach an ideal because Muslim takes Islam in parts and not as a whole system. For instance, Islamic financing, Islamic administration, and etc were introduced, but that will not solve the problem. Islam desires an integrated approach and offers a package that begins with strong belief and consolidated faith. Anything short of these fundamentals is not an Islamic solution. Thus, there is a need to beef-up "dakwah" (inform about Islam) to increase faith of Muslims so that the actions that follow will take Islamic course.

(b) Principle of "Aurat"

In Islam a house is considered as an "aurat" (its original meaning refers to parts of men/women body that must be covered) of a family. Thus a house has to take a role to provide cover for a family. In this respect, in Islam a house as an "aurat" must have these elements: (1) A fence to protect people's view from outside. It does not matter whether a concrete wall, but what matters is to protect outside viewers. In the Middle East, most houses have solid wall. This requirement is neglected in today's Muslim community. The fence if any, is to protect from animals coming into the compound; (2) A guest room separated from other utility rooms such as dining room, kitchen. If guest room has no wall, then must provide with curtains. This is for privacy of guests and to restraint their views about the house- not penetrating into dining or kitchen. It is also for privacy of family members and for their conveniences while accepting guests; (3) Sufficient rooms- for parents, for sons and daughters. Grown-up children especially

female need to be separated. An ideal house in Islam is for three rooms, but at least two rooms. The "aurat" is a holistic concept. It covers the exterior of a house- a fence to restrain outsiders view; the interior - a closed guest room, to restrain their view about the home; and rooms to cater for privacy of family members. A Muslim house should have these features and characteristics of "aurat": exterior, interior and within a family. Islam places a priority to these functional elements in a Muslim house.

(c) Community Guest House

In Islam the extended family system extends beyond family relatives. Guest is part of extended family. If could afford, a Muslim house must have a guest room. Guests are accepted as a necessity in Muslim system and within the means. In Islam a concept of family is viewed as a loving entity. Thus it is important to provide room for parents or relatives if they wish to live together or if they come to visit to stay overnight. This is to foster feeling of familiness. In today's house a guest room is rarely provided, if relatives come to visit, they hesitate to stay overnight because it is not convenient for them and to the host family. From Islamic perspectives, if families could not afford to provide guest room in their houses, it was the responsibility of the community to provide such facilities- a community guest house. In a Muslim village, it must have a guest house to cater for family that could not afford guest facilities because Islam stresses importance to foster a feeling of love among members of a community. The guest house is for public use and collectively shared and managed by the community. This is forgotten by new generation and as such in villages or housing estate, guest house is uncommon. In the PAKR community, rooms are just enough for family members. But they do not bother to collectively provide a community guest house.

The concept of a guest house means to tie the hearts of Muslims and inculcate feeling of brotherhood. A life in a Muslim community is focused more towards

instilling and inculcating these two objectives. Thus Islam encourages for Muslims to frequently visit their brothers, offer help for those in need. In Malay society, a concept of "gotong royong" (mutual help) arose from the need to tie the hearts of community members. Today, because of influence of materialism and secularism, brotherhood and mutual help slowly diminish whereas Islam place importance in these. People today build a house for individualistic need and follow individual style and preference. This is opposed to Islamic objective of fostering love and care for community, a concept of "togetherness and cooperation". Islamic housing must reflect and carry with it these values and also a concept of "share of happiness and sadness", principles of "ehsan" and "equity". The principle of equity carries a holistic notion and action of what I have I want my brother to have it, what I like I want my brother to enjoy it and what I hate I want my brother to dislike it. This is the framework adopted by Prophet Muhammad in fostering "ukhwah" (brotherhood) among the "muhajirin" (Muslim families from Makkah who migrated to Madinah) and the "ansar" (Muslim families of Madinah who received the Makkan families) when established he Muslim State of Madinah.

(d) Planning In Islam

In Islam, in whatever aspect of planning, the objectives must be to integrate "akidah" (belief), "iman" (faith) and "persaudaraan"/ "ukhwah" (brotherhood). These are prerequisites and foundations to revive the glory of Islam in all aspects of life.

(iv) Islamic Financing and Banking

Islamic financing and banking follow a similar package system. It is more than banking alone but involvement of the rich and wealthy Muslims. The efforts being undertaken now such as banking without interest which is widely in operation is to allow a choice for Muslims who do not want to be involved in interest to acquire a house. Islamic financing in a way helps Muslims to achieve their objective. But the

Islamic system demands more than that. Wealthy Muslims should take a role of a bank for the community. The attitudes and motives are not for self interest but to seek the pleasure of God and the hereafter. This was the attitudes and roles of wealthy Muslims during the time of Prophet Muhammad. This should be the ideal in Muslim society. For instance, housing developers should double the effort to build more low-income housing, or the wealthy build low-income housing for rent. But what happen today, wealthy peoples and companies give donations in million of dollars for sports for praise and fame. Housing for the poor and low-income families is critical, yet does not receive attention by these people. Wealthy Muslims, managers and board of directors of companies who have strong faith will see this as the most priority to help solve human need and for an everlasting good deeds.

Why progress of implementing Islamic financing takes a slow pace has got to do with the manner the system is perceived. The system is not implemented as a package as what Islam desired. The problem arises because emphasis is on Islamic idea rather than the "spirit" of the Islamic system. So much so implementation of Islamic system is according to a situation and a need of a particular time. Thus the effectiveness is suspect. If emphasis is focused on the "spirit" of the system itself, it will draw a commitment for the course of Islam.

The awareness and aspiration for Islamic system has been on the increase. Islamic Banking that the country has now should be expanded to provide greater opportunities and options for savings and borrowings based on Islamic methods. Islam does not recognise monopoly and rejects it totally. If only one Bank Islam Malaysia Bhd. exists, then it is a monopoly and tends to abuse. Society today can not avoid from involvement with loan to purchase a house. The expanded network helps for greater accessibility. A housing bank can provide one of the options in the system. Housing is a growing need and with a housing bank it can help to generate more lendings and speedier process. But housing bank must differentiate its motives from a general bank,

it must focus on a target group and a problem area- low-income housing. If a housing bank has a general housing motive, then it defeats the purpose. For middle-income and high-income groups, they can obtain loans from other banks because they can afford. Housing bank can operate under Islamic principles. Banking without interest is not only meant for Muslims but non-Muslim can benefit from it as well. Thus if housing bank finances only low-income housing, it is more desirable and gives greater impact.

(v) **Land Administration**

Our land policy is quite liberal. It is based on "Torrens System" and it provides a clear-cut land ownership, measured boundary and registered owners, whether it is permanent or temporary ownerships. Under the system, owners are guaranteed by the government of their rights of ownership for those who are registered owners. This is different from the "Deed System" used before because this requires agreement to determine ownership. It involved a difficult process. Thus land policy in Malaysia allows a secured ownership, a clear-cut laws and administration that facilitate development to take place. In general, big land owners are companies successful in agriculture. Individuals smallholders own on average 8 to 10 acres. The policy to distribute land for all citizens for housing could not be done because land is diminishing and becoming a scarce commodity.

A recent amendment of the Land Acquisition Act by the Government was to encourage and expedite development through privatisation. The amendment is to support government policy to develop abandoned land and for development to take place quickly. Through this way, those with financial capital can come to government to offer to develop the land. The objective of the amendment is solely to achieve a rapid development. Whether land acquisitions help to increase land supply and housing, it is the ingenuity of developers. The intention of the government is to provide opportunities for those with capital to invest. But in reality it can not escape

speculative investments to reap quick profits. Developers might not want to develop lands but instead to sell them. It is difficult to ensure genuine developers. From another aspect, it might be that land stock for housing is already adequately provided or overprovided. It is difficult to statistically ascertain the number because there is no comprehensive survey done. Right now the authority do not have a mechanism to determine the quantity of land that has been converted and reserved for housing.

(vi) **Waqf Institution.**

The issue of waqf land is mainly due to poor administration of record or account of its stock. There is no exact figure of its stock but a rough estimate is about 1,600 hectares valued at about RM\$1 billion. There is no survey being done to account the actual quantity. The administration of waqf land is the authority of the respective state religious councils. There are 12 religious councils in twelve states with their own administrative styles. Where waqf land stock is small, the councils may look at it as not important as it incurs a high cost. The administration under the religious councils is weak and no specific law on waqf administration is instituted. Where as to manage waqf land it needs a specialised institution. There is no central administration. If waqf land is centrally managed under one institution at federal government level, the waqf land accumulation can be given special attention. From experiences, many waqf lands were left idle, scattered and undeveloped. Religious councils have many other major duties and as such administration of waqf has become unimportant. This is the reason waqf lands were undeveloped and with no proper record. Waqf land if properly managed, can help solve many problems. There needs a thorough research to identify and to account a record on waqf land for proper stock taking.

If waqf administration institution is strengthened and with a proper management by a specialised institution, it will attract more people to donate or waqf their lands, to gain a perpetual reward from Allah. People are anxious to donate land

but are cautious because of poor and low image of religious councils in administration of waqf. People do not see and visualise the impact and benefit to derive from donating their lands. There are many cases of waqf land registered under individual caretakers instead of religious councils for this reason. In Islam, waqf institution is one of the divisions of "ibadah" (good deed). Muslims especially the rich and the wealthy are encouraged to donate for waqf to help the have not. Waqf institution needs improvement and strengthening. Its motives is to overcome social and economic problems of the community. Within these contexts, waqf institution is not an alternative to land bank, but it is a fundamental and in fact it becomes necessary.

The strength and weakness of waqf depends on the decrees of its usages by donors. The most commonly decreed waqf is a "specific purpose waqf" (wakaf khas) such as for building a mosque, or for a cemetery site. This is what people perceived the purpose of waqf. People do not realise the importance of a "general purpose waqf" (wakaf umum) such as for housing project or other projects for public interest, is equally a rewarding good deed. Public perceptions as though there are no differences between the two types of waqf. It might be that waqf land for mosques is sufficiently donated and to a certain extent the waqf for cemetery. If waqf is decreed for a specific purpose such as for mosque, it can not be used for any other purpose. For example in Penang recently, there was a dispute about whether to redevelop waqf land already with a mosque on it and to replace it with a multi-purpose building comprised of offices, shop lots and a mosque on the top floor. People could not accept this replacement, more so when the decree of the donor is for building a mosque. Thus, the land is restrained from being used for a multi-purpose development. This is the problem with a specific waqf. But this involves a Shariah Law, only experts and religious council can issue a ruling on this matter.

As a policy instrument, waqf land is one of the means to reduce cost as land is donated free. Government can build transit houses (rumah persinggahan) to provide

temporary accommodations for job seekers in towns. They can live for one or two months before they find new accommodations. This is a feasible alternative for short term housing. Government build houses for rent or donors themselves build flats houses for rent. Income can be used for welfare purposes- for orphans, elderly, etc. These are some of the feasible measures to solve housing problems in urban areas. The concept of waqf in Islam has a motive to redistribute benefits from the rich to the poor. But because of strong interest on materialism where land price is exorbitantly high and thus high return, people do not seem to be attracted to the perpetual deed from waqf.

Respondent: ER8

(i) Housing Policy and Distributional Issues

(a) Policy Objective

The government has formulated a national housing policy. The objective is to provide shelter and security for citizens. The housing objective is clear in respect of promoting house ownership. But whether the policy achieved its objective is difficult to ascertain. There are still many families do not own houses especially low-income. For the middle- and high income families they are able to raise loans from banks. Housing developers, their tendency is to build medium- and high-cost houses where they can get higher profit. The majority of the population is in low income bracket, and many more families still squatting. This is the basis of government emphasis for building low-cost housing to help families with income of RM\$500 and less and squatters as well. The situation is more difficult where demand is bigger than supply. Government assurances to protect house buyers from developers malpractices is reflected by regulations in Housing Developers Account.

To achieve housing objective, it requires a balanced policy, a proper coordination and avoid conflicting ideas and strategies. For instance, at a particular time the policy is to promote home ownership but the strategy is not directed towards achieving the objective. Housing policy should coordinate with other policies such as supply of building materials at low prices, while simultaneous efforts should be taken to increase income and purchasing power. To improve delivery, it calls for a full commitment of all parties involved in low-cost housing- government, financial institutions and private housing developers.

(b) Funding for Low-Income Housing Projects

To support funding of low-income housing, government has established several funds under a management of the Central Bank such as Fund To Accelerate Implementation of Low-cost Housing. Since its launching in 1991, government has allocated RM\$500 million for the Fund. Commercial banks which includes Bank Islam Malaysia Bhd. are appointed by the Central Bank as participating financial institutions to implement the scheme. The Fund is one of the sources of bridging finance to housing developers.

Bank Islam was approved by Bank Negara to participate in this fund in March 1995 after the scheme was Islamised. Before this, the interest bearing scheme of this fund did not allow Bank Islam to participate. As non-interest bearing, funding disbursement by Bank Islam to developers is by method of "debt trading" (bai' adda'i). Under this arrangement, Bank Islam gives out loan to house developers and bought the houses from developers by method of "al bait bithaman ajil". From the transactions, a debt is created and Bank Islam then sell it to Bank Negara for reimbursement. The scheme benefits housing developers in the form of low fee charged by Bank Islam, a maximum of 2%. It is therefore a cheap source of financing to developers. The procedural requirement on the part of developer is to obtain technical clearance from

"Syarikat Perumahan Pegawai Kerajaan" (SPPK) in respect of plan and technical details of the project. However, it seems that financial institutions showed little interest to participate in this Fund. Another fund created to help financing low-cost housing is Fund for Rehabilitation of Abandon Housing Project. The fund is managed by TPPT Sdn. Bhd. a subsidiary company of Central Bank. The fund allocated was RM\$1 billion.

(c) Distribution Issues.

From experiences, selection of house buyers is the responsibility of respective government agencies such as District/Land Office and City Hall Kuala Lumpur. The criteria varies but the common ones are: income, family size, duration of stay in a particular area, and squatter displaced by development projects. In general, the criteria are observed in the selection process. But occasionally there were cases where low-cost houses fell into the hands of those who already possess a house and these were meant for rental. There were cases where people close to politics such as UMNO members who gained from low-cost houses despite already owned several houses. In the private sector housing, a bank relies on income as the main criteria.

Financial institution should not impose rigid conditions such as income criteria because low-cost house buyers are mostly from non-fixed income- labourers, fishermen and odd-job takers. For these people the value of RM\$2,000 withdrawn from EPF is equivalent to RM\$20,000 by the standard of the rich. The amount might be their savings of a life time. Government should take necessary action to ensure that distribution of low-cost houses should not involve politics, favouratism, etc.

(ii) **Life-style, Design and Alternative Housing**

Living in cities, like Kuala Lumpur with rapid growth in population and limited accommodations forced people to live in condominium and flat houses. A life-style in these environments differs from that in villages. In villages, people are used to live in single unit houses, but when come to city has to live in flat houses. But there are people who bought condominium and flat houses for rent. A particular life-style does influence house price. For instance, in nice luxury or high class housing areas such as Taman Tun Dr. Ismail, Damansara Height, Subang Jaya housing are expensive. It is just like one pays an artificial price to live in these areas. A RM\$140,000 in an interior area can buy a bungalow house, whereas in high class areas or urban areas it only pays for a small terrace house.

The concept of self-build housing is less relevant in urban areas like Kuala Lumpur. To buy land is a problem and expensive. People could not afford to build their own. In rural areas or villages it works. People are willing to build their houses incrementally to avoid involvement with "debt". To them a housing loan is a lifetime indebtedness. Islam discourages Muslim from involvement in debt. So, it is better to build incrementally. This seems a common method of self-build housing by Malay community in the East Coast, such as in Terengganu. They spend money to build a house from accumulated saving from time to time. Sometimes, they spend as much as RM\$100,000 for a house without involving loan or debt. This is a better way of building a house. By self-build, one can control cost. For instance if purchase materials by ourselves, there is no mark-up price as normally by a second party. There is a lot of cost saving by self-build housing. If buy a ready built house, the price, say RM\$100,000 paid is actually one-half of the actual cost of the house. The rest of money paid is for developer's profit.

An open space concept house and its practice depends on a life-style. For people who stick to Islamic way of life, for example experiences of my friends, their houses are normally open space with no furniture even though they can afford them. In this way they save space. They only have carpet or any other form of mattresses. They eat meal by sitting on the carpet or mattresses for themselves and also for their guests. In some families, even though the houses are small, yet they stuffed in furniture in every available space. The house becomes crowded and leave no space for place for prayer. If relatives come to visit, there is no space to accommodate them. In an open space house and without furniture, the problem of space is minimised.

(iii) **Islamic Values and Housing**

Housing in Islam involves a "mu'amalat" (business transactions). "Mu'amalat" has its laws but it does not restrict economic activities. Only the basis is different. In Islam, it has its own ways of financing housing construction. For instance, a person has capital and another person has land. They can develop the land for housing and divide the profit between them under "musyarakah" (cost sharing) concept. Similarly in banking, the arrangement for financing can take the form of "musyarakah" (cost sharing). If housing developers do not have sufficient capital, they can raise loan from financial institutions on the basis of "musyarakah". For those committed with Islam, they do not want to get involved in conventional financing. They were willing to build houses incrementally or rent first. But when Bank Islam makes its inroad, it provides an option for them to get Islamic financing.

The Islamic methods are sourced for the "Al-Qur'an" and "hadith". The laws prescribed by God (Allah) are not disputable. The system that we use today, for example our land laws, were derived from English laws. They are not congruent to Islamic system (but not all, some of them are relevant). In finance, the non-Islamic system associates with interest rate. Before, the influence of usury practice was

obvious in government loans. The Islamic methods rejected usury system. For land owners, they can mortgage their land for housing under the concept of "Ar-Rahn". In housing construction, there are many features that are not suitable to Islamic values. For non-Muslim housing developers, they are not very concerned of Islamic values and norms. But now as more Muslim developers such as subsidiary company of LUTH enter the market, Islamic housing is gaining its perspectives.

A Muslim house design must observe Islamic principles. For example, a toilet must be at a separate location and not facing the Qiblat. If the position of a toilet is facing the Qiblat, there is no "barakah" (Divine pleasure) in such a house. There should be enough room- 3 rooms at least- for parents, daughter and son. If a two-room house, separation of son and daughter could not be done. A fence is not necessary, as though Muslims live in seclusion from their Muslim brothers. If a fence is required it is only for front area of the compound and no fence in between houses. This is an ideal in a Muslim community. In reality of a mixed neighbourhood it can not be implemented. Fence seems necessary to protect from animal in particular dog.

For a Muslim, a house is regarded as his heaven. It requires space for prayer and for family affairs. If a house is crowded, there is no privacy. The extended family must consider these essentials. The concept of extended family in a Chinese system is a three-tier, grandfather/grandmother, son and grandson live together in a house. In Islam the concept of extended family is different. A family can live together with parents or in-laws. But if parents are old, it is his responsibility to bring them to live together with him. The extended family concept is not relevant because it creates many problem within a family. For this reason, it is better to live separately from parents or in-laws.

(a) **Islamic Financing and Banking**

The Islamisation policy is reflected by the measures taken by the Government such as establishment of Bank Islam Malaysia, "Takaffur" Insurance, and Islamic Consultative Council. The introduction of interest free banking scheme (SPTF) allows conventional banks to operate Islamic transactions. The Central Bank has also introduced Islamic Money Market and Islamic Clearance System. In the government itself, loans for housing and purchase of motor vehicles for its personnel were also Islamised. Private organisations also responded as more Islamic Cooperatives are set-up. The awareness among Muslims is high. Now that non-Muslim has begun to understand Islamic method such as "Al-bait Bithaman Ajil". It should be borne in mind that policy takes a long time to take effect, and that to educate the public especially in financial aspect which is a core of the economic system is difficult task. It has to involve many players. Bank Islam alone could not provide a complete system and it has a limited capacity. The implementation of Islamic system requires a more comprehensive Islamic finance network to support the demand from public. With expanding network now customers can deal directly with commercial banks in respect of Islamic financing.

Bank Islam operates as commercial banking. Financing includes all types of houses- low-cost, medium cost and high cost houses. Rate of profit charged is 9% constant rate of return (CRR) for low-cost houses and 10% CRR for medium and high costs houses. Bank Islam also offers a financing package without deposit and processing fee, to companies with a competitive rate of profit. The role of housing financing by Bank Islam has been remarkable. Bank Islam has achieved 20% financing in housing compared with the banking industry's standards of 16%. Bank Islam could increase financing if more sources of funds is made available.

Housing financing by Bank Islam is based on the principle of "akad" and it is a fixed mortgage price. This is different from loans from normal conventional bank which charges a fluctuating rate. It is subjected to a base lending rate (BLR) which fluctuates which means that mortgage price is not fixed. Even if BLR falls, normally interest rate will not fall quickly. The principle of "akad" guarantees house buyers are not affected by fluctuation of BLR. For instance, developers are unable to complete building houses where as house buyers have already paid some advance payments through Bank Islam. As an illustration, a house buyer only repays the amount which he has committed under the "akad" agreement, say RM\$10,000, even though Bank Islam has spent say RM\$15,000 to include other costs involved in the transaction. In a conventional bank, a house buyer has to pay equal the amount the bank had spent which includes interest on late payment and other costs.

The idea of a housing bank is commendable as a means to promote housing construction. The existing institution such as MBSB in which the Employee Provident Fund (EPF) holds 70% equity, could operate as housing bank. Or the most appropriate is for the EPF itself to function as a housing bank. The EPF has vast financial resources from its 3.5 million contributors. As a housing bank it should provide a new option for workers in financing housing purchase. They can withdraw their savings in the EPF to pay for deposit as currently practised and they could use their monthly contributions to pay for monthly installment. The transactions can use Islamic methods.

(iv) Land Administration

Land policy in respect of housing is commendable. State land is developed for low-income housing, provides site for resettlement of squatters and in some cases state builds flat houses for families affected by resettlement which is a better option for more comfortable housing for low-income families. But this does not mean that state

authorities should not continue subdividing land for housing and sell at cheap price to the public. For Malay Reserve Land, it can now be used as collateral to enable Malay owners to raise finance for building houses or for other commercial purposes. But in Kelantan, it seems that state government impose restriction over sale of land to "outsiders". Only the "sultan" (king) has the power to release the restriction and land office has no power at all. This is a problem.

Government acquire land for the purpose of development such as housing to benefit the people. But if land is acquired not to the benefit of the general public such as for golf courses, that is a wrong priority. Only a handful of rich people benefit from them. Land acquisition must be for public interest and not for a vested interest of certain groups or politicians. There are cases where land acquisition were meant to satisfy certain influential people such as in Kerpan in Kedah and Pantai Kundor in Melaka. Even politicians have divided views over these land acquisition cases.

(v) **Waqf Institution.**

A waqf institution proves a viable Islamic land institution. The University of Al-Azhar in Egypt was built under a waqf system. As such it offers students a low fees. Waqf institution helps to restructure economic activities. But waqf in Malaysia is not developed. Being under the jurisdiction of states governments, waqf land and waqf property are not properly managed. There were cases where waqf land is leased since World War II and the rate has not been revised until today.

If there is a national body to manage and implement waqf land, it will give greater impact. But there is a problem to establish a national body. For example, the experiences of establishing a national zakat institution. This has not resolved yet. The constraint here is the power with states governments. At non-government level, attempt is being made to establish a national waqf institution by the National Savings

Bank (BSN) in collaboration of Trust for Development of Islamic Economic Malaysia (YPEIM). Under this scheme, general public are encouraged to contribute to the BSN for the purpose of redevelopment of waqf land.

Financing for development of waqf land is not a problem in urban areas. It can be self-financing. The value of land is expensive and it is sufficient to pay for development cost. In addition, local expertise is available. In this respect, what is needed to stimulate development of waqf land is a legislation and new management approach.

For waqf land institution to play a role of a land bank, it requires a large amount of land stock. If this condition exist in Malaysia, then it has a basis as a land bank. Another constraint of waqf land is the waqf decree for a specific use as for building schools or for cemetaries only. It requires a review of the Shariah Law pertaining to a waqf decree so that waqf land can be used for commercial purposes for the benefit of Muslims and their economic use.

Respondant: ER9

(i) Housing Policy and Distributional Issues

(a) Policy Objective

Housing policy and strategies by the government are commendable. The problems are implementation problems as such low-cost housing do not achieve the numbers/target, a less favourable treatment by developers, maintenance cost involve in low-cost houses, and distribution did not reach the target group. Developers are not keen to build low-cost houses for finance and economic reasons. Low-cost housing is not a profit business and not thus economic for them to venture. To maximise profit, in

a mixed-development housing project, developers normally allocated a site in remote location for low-cost. This is a problem. Later, low-cost housing section developed into slum area within the housing estate and gives social problem.

In flats houses, it involves a wider issues such as "strata titles" (divided ownership), establishment of residents management corporation and problem of maintenance of buildings. These are inter-related problems in flat houses. For flat owners to obtain strata title, it involves payment of fees which sometimes they could not afford to pay. As a result, residents management corporation could not be formed until all residents obtained strata title. Without a management corporation, fee could not be collected from resident to pay for maintenance of building such as repair of lifts, etc. The burden is then passed on to developers to take responsibility to maintain the building. This is partly the reason why developers hesitate to build low-cost flats in town areas.

On the other hand, flats residents hesitate to pay additional fee for maintenance of the building because it is an additional cost to them since they pay assessment rates, and strata title fees. All the cost involved, it end up with low-income families pay more to live in low-cost flats houses than those families in low-cost terrace houses or even high cost link houses. By comparison, it looks that it is much cheaper to live in double-storey link house. There is no requirement for resident to form management corporation, it does not involve strata title fees, etc. Residents pay only assessment rate and land tax.

The issue of distribution of low-cost housing to the target group raise several questions. For instance, the policy guidelines stated that low-cost houses are meant for families with income of RM\$600 per month. But those who get low-cost houses are mostly from higher income bracket. It reflects the lack of enforcement at state level to closely monitor the distribution aspect. For the medium-income families (RM\$1,000

and above), the problem is more of shortage in supply of the medium-cost houses. These families could neither buy low-cost houses by virtue of their incomes, nor could they afford to buy high-cost houses of RM\$100,000 and above. The problem is acute in Kuala Lumpur and Klang Valley areas. Caught in the situations, these families (middle-income) choose to stay renting. For high-income families, housing has become more of an investment. There are also foreign buyers entering housing market which cause more competition.

(b) Distribution Issues.

The mechanics of distribution of low-cost housing varies according to states. Some states through district offices prepare lists of prospective low-income buyers from which developers are required to select buyers. If there are no buyers from a particular area, they are allowed to open to buyers from other areas. In some states, income is the only criteria and guideline for developers to follow. It gives rise to problem of control and monitoring as developer could not identify and determine eligible low-income buyers. For instance, a particular state set the income of RM\$1,000 and below. Government servants who are entitled to government housing loan, they will find it easy to buy the low-cost units. For those who work in the private sector or self-employed, they have to go to banks to raise loan. With their incomes and family size to support, they sometimes face difficulty to get bank loans.

States do not closely follow selection criteria set by Federal Government. For instance in Selangor, developers can sell low-cost houses to anybody, there is no income restriction. Given that state government can choose to defy the Federal Government guideline, it becomes a precedent for private developers to ignore government's selection criteria. On the production side, even though government imposed conditions which require developers to build 30% low-cost houses in a mixed-development housing project, it is as far as planning approval is concerned. But

when it comes to distribution, states authorities do not normally enforce the regulations.

(c) Funding for Low-Income Housing Projects

Government provides sufficient funding and sources of funds to finance construction of low-cost housing such as RM\$500 million under the Fund for Acceleration of Low-cost Housing (FALCH) by the Central Bank, and RM\$600 million government allocation under the Ministry of Housing and Local Government. For the FALCH, the SPPK is involved on behalf of participating banks in the scheme and the Central Bank. The SPPK acts as technical agency helping the inspection and monitoring developer's work progress. Until 30 June, 1991, SPPK has approved a total of 52 projects from 91 applications by housing developers. The participating banks and the Central Bank only manage, control and disburse payments to developers paid via Housing Development Account which developers are required under the scheme to open the account with the bank.

The financing is a low-interest scheme where the interest charge is only 2%. But the low-interest is conditional upon the performance of developer to complete housing project on time, within 2 years. If developer exceed the 2 year time limit, banks are allowed to charge higher interest rate than the 2%.

(ii) Life-style, Design and Alternative Housing

There is a relationship between consumer preferences and life-style to a rise in housing price. It is said that consumer preferences is directly proportional to cost. For example, a preference to live in a prime area like Damansara and many areas in Klang Valley. Housing in these areas is expensive. Even land costs is exorbitantly high. In Klang Valley, the target group is high income families, for these people choose to live

in prime areas. To cope up with cost, sometimes husband and wife sacrificed for it. There was a case in Penang, where a site originally planned for construction of low-cost housing was changed to a low medium-cost housing by the state authority because of location of land in prime area. But the infrastructure, design and quality of construction were of low-cost standards with two-bedroom and cement render finish. Location of land does influence house price.

Even though standard design and same quality of material were used in construction, but house prices varies. In some cases, prices were more expensive than in other areas. The types of finish material used determine costs. For example tiles- there are cheap tiles and expensive tiles. Comparing three-bedroom low-cost houses with three-bedroom medium-cost houses of the same size. The types of finish materials used make a difference in cost. In low-cost houses, the quality of finishes and types of material used are only cement render and kitchen sink is from ordinary stainless steel, whereas in medium-cost houses the material used are of different quality and with high quality finishes.

Another important issue which deserves serious attention is the use of standard plan and design. They do not take into consideration family size. The result, living condition became "cram".

(iii) **Islamic Values and Housing**

In a particular aspect of design to meet Islamic requirement is not important to a developer. Most architects do not consider for example location of toilet and the direction of "Qiblat" as important in design and lay-out plan. House design with orientation to "Qiblat" would enable flexible use of space, for example use of space for prayer, etc. To developers, these are difficult aspects to incorporate in house design by a developer, probably due land-use consideration and cost factor. To housing

developers, their objective is to maximise land-use for higher return. There are no developers who are really concerned with Islamic norms and values. What come first are economic consideration and profit. The only standard practice and requirement on Islamic principles is for developers to allocate a site in housing estate for building a mosque, a regulation imposed by a local authority.

The issue of extended family. From Islamic point of view, it raised a basic question whether parents/grandparents should stay together. Is this a concept of extended family? In Malay community as openly discussed over radio, it gives rise to family tension. It might be that, in Arab community, this does not happened. It might be acceptable in Malay community in the 1950s. But a society today is different. They prefer to take things within the family and more of privacy. This is a reality of today's society. The extended family demand a higher requirement. In a low-cost especially, it becomes problematic to adapt to a bigger family concept.

Islamic Financing and Banking

Islamic housing loan schemes and interest free banking introduced by Government are some of the efforts toward Islamic financing. The impacts are small, even though commercial banks participated. The reason being, the implementation is more of fulfilling certain desires and objectives than to actually wanting Islam and Islamic culture. Thus they do not conform to the spirit of Islam and therefore were no in depth effects from Islamisation policy.

The issue is whether Bank Islam offer an effective alternative for Muslim to buy a house. This is a big question. The role of Bank Islam Malaysia Bhd. in housing finance raised fundamental sceptism. A common perception and people's first impression, loans with Bank Islam is much more expensive than that by conventional banks. Buying a house is a life-time investment. Even though a difference in a monthly

repayment might be small, but the cumulative sum is big. In general, Bank Islam gives more problems and difficulties to loanee. So Bank Islam does not really solve financing problem faced by people. It is not that Bank Islam is not good, but it does not provide a stimulus. Society sees it as less attractive. Bank Islam no doubt provides an alternative.

Despite this, I believe, there is a need to widen the Islamic finance network, other than Bank Islam alone. Probably in the long term, Bank Islam would be more beneficial under Islamic system. In addition to loans for house buyers, it is also important to have Islamic financing to cater for developers' needs. This need a serious thinking. For instance, under the Fund for Acceleration of Low-cost Housing at 2% profit under Islamic method, there were 2 or 3 developers who were still entangled with Bank Islam.

The suggestion for a housing bank, it is a good idea. But, a housing bank might create a monopoly in housing finance and property development. The monopolistic position might be more felt, if it controls workers' contribution. In a wider context of property development the absence of competition, other banks will be affected and will be cut off from housing transactions. Under such conditions, it is doubtful a housing bank will operate within the Islamic framework and principles.

Respondent: ER10

- (i) **Housing Policy and Distributional Issues**
- (a) **Policy Objective and Strategies**

Housing as a mean of redistribution of wealth has not been the view of the Ministry of Housing. If housing policy and programmes create wealth for people, it

shows a sound policy. To the ministry, a more important concern is to ensure that people get access to housing and fulfil their needs. The policy and programmes have been successful to deliver houses to meet peoples' needs. In the Sixth Malaysia Plan (MP6):1991-95, for instance, by three years about 50% of the housing requirements were met. With the current performance, the MP6 is expected to achieve its target by the end of the plan. A delay in the implementation of public low-cost housing has no relationship to funding and financing issues. Financial allocation by the government has been in large proportion. The ministry has also formed a committee assisted by "academia" to help review the present housing policy and to generate new ideas and pricing policy.

In Seventh Malaysia Plan (MP7):1996-2000, a number of new strategies are formulated. The construction of low-cost houses will be scaled down due to the improvement in income level of households. Analysis by the Ministry shows that a higher percentage of the population now has income between RM\$750-RM\$2,000. The strategy is to concentrate building houses for this income category by the private sector. The government will instead take a greater responsibility for low-income housing to relieve the private sector from the burden of involving in low-income housing. The ministry is considering to establish a Housing Board to be responsible to undertake construction of low-cost housing from the present role by a respective state government. For urban housing need, it will be supplemented by more houses for rental and to help overcome problem of squatters, overcrowding and also to cater for rural-urban migration. For higher income category, the strategy of market forces will remain. For income category of RM\$200-RM\$500, it will be supported by sites and services programme. At present, the problem of cost escalation affects the construction of low-cost housing at RM\$25,000. Cost escalation is more serious where site is marginal land. Land improvement cost is unbearably high for building low-cost housing.

(b) **Distribution Issue**

The pending issue is the distribution, how far low-cost houses reached the target group. There were many complaints that low-cost houses do not reach the right people. The criteria of selection of low-cost house buyers are broad-ranged. The primary ones are: (1) household monthly income of between RM\$500-RM\$700- (highest point). Income criteria however is not strictly followed by state such as Johore which its own standard of RM\$1,000; (2) size of household- (more points for big family) ; and (3) age of applicant- (more points are given for age between 40-45 for they are considered having higher ability to earn more income. No points for a bachelor. Secondary criteria are (4) duration of residing in the area; (5) distance from present residence to the place of work; disability; and (6) employment (new criteria) with priority to public servants. In general, states (responsible for building public low-cost houses) comply with the guidelines by the Ministry. Some states, however adopt a very thorough distribution/selection method such as display of applicants photographs³ for public scrutiny and public objection. In this manner it help check undeserved applicants. On contrary, in the private sector low-cost housing, the distribution is more of concern by the Ministry. Little control on them. To redress malpractices in both the private and public sectors, the ministry is considering to establish a national register which requires low-cost house buyers to register with the ministry. The applicants will be thoroughly scrutinised in the national register. "Qualified" applicants will be given registration numbers and only they are eligible to apply and be considered for low-cost houses in both the public and private sectors.

³A more elaborate account on display of applicants' photographs is discussed by ER19. Cf ER19, page 114.

(ii) **Life-style, Design and Alternative Housing**

At present planning standards, specifications, design and structures are based on "customised" life-style of our society. For a more desirable design of low-cost housing, the Ministry organised a competition- design, material and technology- and invited developers to build model houses. The objective was to choose the best design for adoption for low-cost houses at the lowest construction cost. The alternative housing to a western preference and life-style would be a traditional housing where space is really made use of and a settlement provided with basic amenities: mosque, shop houses to serve community's need. In fact these have been incorporated in the present housing. In a traditional house, a veranda was in fact a utility space and commonly used to receive guests. Unlike a modern house with too much aesthetic in design; it shows little benefits in terms of space utilisation. For example, a balcony which can be equated to veranda is hardly used as utility space. If at all used, a balcony is fitted with iron grille, which cause inconveniences. It is a waste of space and money.

(iii) **Islamic Values and Housing**

Islamic life-style, requires an understanding of Islamic laws, concepts and requirements which Islam desires. One of the ideas that emerged as a result of the need for segregation of the male and female family members is for the low-cost houses to have three rooms. So the new design of low-cost housing will incorporate three bedrooms to cater for parents, male and female children. For reason of cost limitation within RM\$25,000, it is difficult to conform to Islamic principles. Where it is not possible under such limitation, the alternative is for developers to provide extra space for future expansion by family when they can afford. The other variation is a slightly higher standard- a three bedrooms and extra facilities to cater for civil servants who could afford a higher loan from government, normally at RM\$35,000.

An extended family system in Islam as well as eastern values requires children to take care of parents and to live together. In low-cost housing with two bedrooms it is a problem to accommodate a big family members. Already for a three bedrooms low-cost housing, it requires a substantial subsidy. Extended family demands a bigger space house and higher cost. There is exception to concept of living together. Parents may have their own house somewhere else. It is a question of distance. They may have to sell their house and move close to their children's place. In Malaysia, nuclear family is a characteristic of Malaysian society. They want their own family.

Besides the issue of segregation and extended family, Islamic housing in its true sense, there also needs a segregation between Muslims and non-Muslims. But this should not prevail in a multi-ethnic society like Malaysia. The challenge to housing planners is the manner to incorporate Islamic housing values for multi-ethnic needs and to foster them to live side by side in a community.

(a) Islamic Financing and Banking

There is no reason for not implementing Islamic housing financing for construction of low-cost housing. Islamic financing has been implemented in the private sector market. The same principles in the private sector can be used to finance public housing. But for public low-cost housing, loans to states by Islamic method is not implemented yet. Since it is a central government loan to states it could be easier to convert to Islamic method. The ministry attempted to introduce Islamic financing method. Under the concept the government needs to provide a big sum of money upfront, but eventually it is able to recover the cost without any interest. The idea was however abandoned. Financing part is important to serve the varying needs of society. Otherwise later on, house buyers might not want to buy houses associated with non-Islamic financing. On selective basis, government has already taken steps to do away with interest for housing loans such as for sites and services scheme and housing loan

on a small sum of RM\$7,500 for poor families. Only public low-cost housing, the 5% interest rate is still maintained by the government and there is no serious consideration towards Islamising its financing, despite public interest for its implementation.

The idea of a housing bank is not a favourable proposition in the context of Malaysia. The existing commercial banks and financial institutions have already provided housing loans to people guided by lending guidelines by the Central Bank. What is needed is a better coordination in lending activities and special regulations relating to loans to ensure the right people benefit from loan facilities. A housing bank may have a choice to operate using Islamic principles similar to the methods by Bank Islam Malaysia.

(iv) Land Policy and Administration

(a) Shortcoming of Land Policy

The question arises is whether or not Malaysia has a land policy. The only policy on land is what exists in the National Land Code- land categorised according to use such as agriculture, residential and industry. The categorisation is good to a certain extent but for a proper development, land policy needs to be translated for its actual utilisation for example for housing, industry etc. It requires some forms of master plan to translate land for its actual use. Housing development is affected at present because of unclear position in actual land use. For example at the Central Government level decisions are made on the quantity and types of houses to build, beyond that, it can not be sure when houses are to be built, locations. These are states roles to translate policy and plan into actual housing construction. Many cases in MP6 illustrate the conflict of land use. In certain areas, too many condominium houses were built whereas in those locations the types of houses needed were medium cost and low-cost houses. This is the effect when land policy is not translated into its actual use. Under such

circumstances what ever plans done at the Central level will not eventually realise on the ground. Land policy needs to address land availability for housing. For example, if a plan is to build 30,000 units of low-cost houses, states have to make available land required. Similarly for a high-cost houses. They must not be overbuilt.

(b) Land Acquisition and Land Stock

The government must given priority to acquire land for public purpose. But the compensation to land owners must be based on market price. The problem normally arises after land has been acquired and change of used from the original purpose. For example, government acquired land, developed the land into industrial estate by the State Economic Development Corporation and sell them at a much higher price to investors. The anger expressed by land owners that they were not given a fair deal. What land owners desire is for partnership in land development project to get a better share of profit from land sale.

Land acquisition is useful tool for land stock for future need of low-cost housing. A land stock is becoming more important because at the rate development is taking place at present, it is difficult to obtain cheap land in the future. The ministry plans to set up such land stock to cater for such need.

(c) Waqf Institution and Administration

There is a great potential for waqf land. To a Muslim, he has done his duty or role to give out his extra properties for waqf. But the problems (are) there are no proper administration, no proper register with land office and waqf land stock is not monitored. With a proper administration, waqf land could be developed like any other land, for example Malay Reserve Land. For Malay Reserve Land at least there is a proper register. What is needed is an organisation to develop the land. The position of

waqf land is one step lower than the Malay Reserve Land. The stock is all over the country, in older towns, but its propriety [control] is not being established at all. For example in Melaka, waqf land is compiled in a register, but the authority did not know to develop the land.

The other problem is its limitation of use depending on the intention of the donors. Mostly land is specifically donated for religious use such as for building a mosque. An in depth study is necessary to determine its usage, development concept, etc. For example, a land donated for building a mosque. But after sometime the mosque is not needed anymore there. How do we convert such waqf land for other uses such as housing, whether it can be sold and the money is used to finance other public project and how other Islamic countries manage waqf land.

Respondent: ER11

(i) Housing Policy and Distributional Issues

(a) Policy Objective and Strategies

Housing policy did not achieve its objectives especially under the New Economic Policy. What had happened, government forced and imposed quota on housing developers to allocate 30% of housing units to the "Bumiputra" (Malays and indigenous people), but without relating it to their purchasing power. The question that arises therefore is whether the 30% quota were taken up by the Bumiputra or is it a mere allocative policy. When Bumiputra could not afford to buy, the houses allocated to them were sold to non-Bumiputra. For this reason housing policy was a failure and for failing to give consideration to a very significant factor- the purchasing power of Bumiputra. It does not mean that the policy discriminate against non-Bumiputra. There are low-income non-Bumiputra and they are eligible for low-cost houses. But, a great

majority of them could afford a more expensive houses because they have greater purchasing power and thus greater choices, either buy low-cost or high-cost houses. The situation is different for Bumiputra who actually could only afford low-cost houses. Housing planning needs to be more broad-based and to cater for a low-income civil servant such as school teacher. They might not afford to buy a double-storey link house but their incomes and access to government housing loans offer them a better opportunity to buy a better housing than a low-cost.

Purchasing power relates to inflation in the economy. To maintain the purchasing power, it needs to control and regulate inflation. For example, a recent government policy on zero-inflation, it is a desirable policy. However, what is important is to keep inflation rate low, increase purchasing power in order for people to afford to buy a house. But housing must consider giving people a high quality of life and wellbeing- value system, comfort, more number of rooms (from a two rooms to three rooms) and not a cramped and congested environment as in the present low-cost housing. These elements are features of housing in a developed economy which Malaysia strived for in her development efforts.

(b) Distribution Issue

The poor and low-income groups belong to several categories depending on location they live. Analysis of housing problem must give due consideration to location because affordability varies with location. For example in a village, people may have their own land but they have no "capital" to finance building a house. Government grant of RM\$3,000 for the poor to help refurbish old and dilapidated houses is inadequate to cover cost. For the poor and low-income families in urban areas, they might not have both- land and capital. But they have a fixed income that enable them to pay for a monthly housing cost (installment repayments). The problem, houses offered to them are standard plan houses at a standard price that gives rise to

the issue of ability to pay. Therefore, government strategies do not help solve housing problems of the poor and low-income families in urban and rural areas. To the government, there is limitation to a subsidy and the affordability to do so. For example, a subsidy for urban housing in the form of low-cost housing where the price is below cost, and direct grant in the form of cash money and building materials for rural housing. Despite these subsidies, it will not be able to solve a problem of low-income housing.

The distribution of low-cost is suspect due to invalidity of information by applicants. The process must be able to identify and determine the qualified and non-qualified applicants. For instance, income criteria needs a thorough verification. Not all criteria are observed. At present there are many "unqualified" (ineligible) families who owned low-cost flats for investment and not for their basic needs. I was offered a low-cost flat by the Kuala Lumpur City Hall. The reason being at that time there was economic recession and apparently many houses were not sold. The City Hall had to break its regulation on the 30% Bumiputra quota and open it to the market in order to avoid a burden of holding cost of keeping the houses. A second reason for the flexibility was to provide more opportunities to non-Bumiputra to acquire low-cost houses.

(c) Improving Housing Construction

[The suggestions were] for urban areas (1) need to seriously research the concept of housing bank, (2) improve the effectiveness of the existing policy to ensure low-cost housing really benefits the target group, (3) check on new squatter areas because there were evidences that showed land in these areas were purposely intruded by syndicates who already owned houses. They were motivated by compensation money paid by the government every time they were evicted and they were unsympathetic to housing problem. But there were also evidences that showed people

sought squatting because they failed to get access to low-cost housing. For rural areas low-cost housing programme should adjust to rural situation. For instance, people owned land, alternative to building terrace houses as in urban areas, government should consider giving loan say RM\$25,000 to land owners and they build houses by themselves. With RM\$25,000 they can build a decent house. Government should explore this concept and review the present policy of giving a grant RM\$3,000 to the poor for building new houses or rehabilitate the existing poor conditioned houses.

(ii) **Life-style, Design and Alternative Housing**

(a) **Life-style and Design**

A life-style of Malaysians today is influenced by Western values and their way of life. We are changing our way from traditional housing mostly single unit houses and its environment to a double storey semi-detached, detached bungalows and link houses. The trend of Western life-style can be seen and penetrating into rural areas such as self-contained apartments for young families. They demand equally same space and facilities available in a double storey link house. An apartment costing RM\$120,000, the built-up area is the same like a double storey link house. At present an apartment is equally expensive to a bungalow house reaching RM\$400,000. Their preferences differ from "old generation" who preferred a compound house. The changes are the result of better income, better education, etc. and as the economy expands and prospers, it creates more affluent society and higher affordability. These factors support the trend among Malaysians to follow Western life-style. With better and improved incomes, it affects house price but a Western life-style does not influence price to rise.

But a Western life-style is adjusted to a traditional village environment- a single-unit house with a green environment. However, the differences and contrasts

can be seen in the design motives between the traditional and modern houses. A modern house replicated from the West, the trend in the design, architecture and aesthetic tend to reflect family status and wealth. In contrast, a traditional house the design, architecture and aesthetic did not relate to status or wealth of a family, but more of retaining its identity.

(b) Alternative Housing

However, an open space concept as in Malay traditional house is not practical to the changing way of life and family environment. Such a concept is not part of the values of Muslim society in Malaysia today. In a traditional society, the need was different. They preferred a big and spacious house to cater for a family's social activities such as "kenduri" (feast or religious meal), marriage ceremony and to entertain or receive guests or family members. During those times the use of a curtain to make a room was acceptable. Children's exposure to social life was different. Society valued and placed great respect to a sense of "shyness".

Now the situation is different. It is true that open space concept cuts construction costs. But what is more important is its practicality in the present Malaysian society. A dynamic social life today, made traditional values outmoded. In a traditional society, they did not have many furniture in their home. But for the present society, furniture are part of modern life-styles and values. If a house is open space there is no place to keep the furniture such as bed. Guests or even family members that come to visit do not want to stay overnight. If they do, they prefer to stay in a hotel for reason of not wanting to trouble the host. This happens even though it is rather odd in Malay society. For family activities such as marriage ceremony, religious party, etc. it has become a norm in urban areas to use a multi-purpose community hall. For rich people, hotel is the most favoured place to hold such activities. Needs are adjusted according to a situation and affordability of a family.

Self-build housing is not uncommon among a well to do family. They themselves determine a particular design. It is not a problem for these people. The problem of self-build, we are confronted with poor and low-income families. For these people they have little choice. For instance, if government offer them flat houses they accept flat houses. If government gives them land, the question is whether it is given free. Even if land is given free, they still have to pay for site preparation and construction costs. In addition land is scarce. In urban areas, it is a burden to government to provide land, more so the cost is exorbitantly high. For example in Kuala Lumpur, land cost constitutes about 40% to 50% of construction cost. Given these circumstances, self-build will not help to release the financial burden of government, but instead gives more burden. Self-build housing is not viable in urban areas. For target group such as low-income civil servant, they should be encouraged to buy a more decent house because of their ability in the long-run due to access to government housing loan. They should be encouraged to own a decent house, give them a sizeable land plot for them to build their own houses.

(iii) **Islamic Values and Housing**

In Islam the principle is for everybody to have a shelter even a tent. The principle helps to solve housing problem but its implementation poses a problem. In the context of Malaysia, where shelter standards keep pace with economic advancement, shelter means to a decent house at least a low-cost house. Wafq land and Malay Reserve land are potential sources of land for housing development. Islamic financing methods could be used to help a low-income group with income of RM\$400-RM\$500. For income brackets of RM\$1,700 and above, government does not need to take care of them. They are accessible to finance facilities in the market. In Malaysia, the key issue is a high repayment of a monthly installment whether it is Islamic financing or non-Islamic financing. Islamic financing proved to be ineffective.

There is no one example of an Islamic idea or model which has been successful in solving housing problems. To a certain extent, Islamic housing concept has been adopted, for example provision of a mosque in housing areas- a very central importance for Muslim to organise and operate religious activities. Before this feature was in existence.

For a Muslim, Islamic values and features must be incorporated in housing such as interior design: segregation of women/men- room for women if possible should be far apart from men, location of toilet, types of toilet bowl to use- squatting bowl, ablution room and should be close to a prayer room so that one does not need to cross other places for fear that he might step on something that cancel his ablution. For the exterior design, it could adopt western style and architecture. But the problem in Malaysia, in town and urban areas houses are ready built. Renovation to incorporate those Islamic features and norms will be very costly. Except that if one owns land, he can easily incorporate those in design.

A ready built house is impractical to raise an extended family because of constraint of space. It requires for more than three rooms or at least four rooms for a practical segregation- parents, male and female children and in-laws. It may work in self-build housing. But in urban areas where land is expensive, it imposes a limitation for an extended family system. In villages, where land is cheap land is available, it can afford to cater for an extended family. But Malay society, normally they do not prefer to share a house more than two families. The most they can tolerate is for in-laws to live together. Affordability is the limitation even though they sometime consider to raise extended family when plan to buy a house. Extended family is therefore irrelevant today in Malay society and in favour of nuclear family.

Reason for an ineffective Islamic financing in Malaysia is attributed to the idea is not fully developed. The Islamic idea is adopted only to provide alternative to a

secular financing system. For example, a government housing loan, the idea of Islamic financing is to give choice for civil servants to choose either conventional loan or Islamic loan and is not meant for the purpose to reduce a financial burden of loanees. Bank Islam for example, a monthly repayment of its loan is about the same with conventional banks. This happens because the intention and objective of Bank Islam is "merely" to make lawful for what is forbidden by Islam in financial transactions and practice.

The key issue to solve housing problems entails into a question whether a person is able to acquire a house or not, whether under Islamic or non-Islamic concepts. This is the ultimate factor in the evaluation of housing policy. Islamic methods must ensure that it enables to reduce a burden of a monthly installment. A low monthly installment is an essential factor towards attaining Islamic housing. Only then, the concern for Islamic values can be realised and incorporated in house design.

(iv) Islamic Financing and Banking

What the government is doing at present in respect of Islamic financing is to offer an alternative and for a motive of political mileage. For instance in the public sector, the clients are there, who were used to conventional financial transactions: they could now switch to the so called Islamic system. So government does not need to worry about customers or clients because all Malays and Muslims will opt for the Islamic system. The attitude of the government is wrong. If government is serious about having an Islamic system, a very important consideration should address to reduce financial burden of loanees. What happens now, no serious thought is given for this crucial element.

In the private sector, the implementation of Islamic system was delayed because commercial banks are not owned by Muslims. Understandably, it would be

difficult for them to accept the system. In addition, it took longer time for them to understand the concepts. Secondly, as the motive of Islamic system is only to offer alternative, for non-Muslim they see no benefit for them because the Islamic and non-Islamic systems offer no differences, but the same thing. In general, in Malaysia, "innovations" in respect of Islamic methods are still lagged behind. This is the reason why Islamic system does not receive good support from public and the network is limited. The network needs to be widened. The low-income group are potential clients need to be assured that Islamic methods cost less. Such assurance is important and necessary because the present generation sees the conventional system and interest as acceptable, except those who are knowledgeable and understand Islam. To attract people to the Islamic system, it must portray not only from a religious view point but also non-religious elements such as a low monthly repayment, easy repayment scheme, etc.

A housing bank if implementable in other developing economy, it should be a viable proposition for Malaysia too. The Islamisation of a housing bank requires staff with knowledge about Islam, even the chairman. Bank Islam Malaysia Bhd. for instance, the staff particularly the key personnel do not have indepth knowledge about Islam. That is the reason why Bank Islam does not implement fully Islamic methods in banking practice.

(v) Land Policy and Administration

The policy of conversion of land title which has been relaxed and allows and done freely from agriculture land to industrial or residential use has resulted in housing construction being tailored towards market forces but not for low-cost housing. Where as originally agriculture land was normally awarded to low-income families. A conversion to residential use influences land and housing prices to rise exorbitantly. As a result, low-cost housing has to give way to a more expensive housing and become

beyond means of even land owner to buy. Similarly with Malay Reserve Land in urban areas. A high development cost involved means housing is beyond the affordability of the Malays. For example, land in Kapung Bharu, Kuala Lumpur. With excessive costs of development required, Malays could not afford to buy a house here. And no developer would be keen to develop the land.

Land acquisition is not a major issue. It seems justified for government to acquire land for development of infrastructure projects. For housing purpose it is justified in suburb areas to cater for urban people. For example in Kuala Lumpur, residential is not concentrated in the city but on its fringe. Land acquisition therefore gives more advantages. However, a malpractice occurs in agriculture land. It cost less to acquire but its value is appreciated to future value after acquisition.

Islamic land administration principles have pros and cons. The principle of right of ownership for those who work the land poses a problem. For example in Kampong Kemesah in Ampang, Selangor illegal immigrants opened up land illegally for their settlements. The land becomes theirs. Similarly for Malay Reserve Land. The result would be, the rights of the Malays are at stake. A legal issue seems likely if somebody works on idle land that has a legal title. But some principles seem acceptable. For instance, a principle of ownership ceased if land is left idle for three years consecutively and a principle of tax on land after it is being developed. The deprivation of ownership could be useful for the purpose of ensuring distribution of land. Taxation principle needs to be adjusted according to purpose houses are built or bought. For the first house, it should be tax free, but a higher tax for second and subsequent houses. This helps check housing speculation. These principles are relevant for solving housing problem and home ownership, but not the land problem.

As land is a sensitive issue and a problem of states, it requires a political will to incorporate and implement those principles and to change the perceptions of vested

interest people who are involved in housing industry, that housing is a lucrative and a source of chance to become "millionaire". This very misconception about housing industry needs a rethinking.

(vi) Waqf Institution and Administration

In Malay society, an understanding about waqf gives a simple meaning- waqf is meant for public use, land left behind by the deceased, an idle land and has no commercial value. The connotation of waqf land itself reflect little dynamism. The connotation in a way is just like a mental block by those who hold the waqf trust. To them waqf is not for commercial exploitation. If there is any charge for its use, it is in a form of a token money for the purpose of maintenance. For example, waqf land under the administration of Wilayah Persekutuan Religious Council. Land in Kuala Lumpur is very precious and valuable, and yet they are not utilised productively, for instance building shopping complexes. Thus, among the older Malay Muslim, the government's suggestions recently to develop waqf land and "baitul-mal" (public treasury) on commercial basis has shocked them. To the young generation their perception and acceptance of the ideas is more open. In Malaysia, if waqf land is well organised, it helps to improve the economy of Muslims. What is important for the start is to give a commercial value to waqf land, or at least link them to commercial activities. The problem that confronts us is to inculcate the understanding and educate the people that waqf land could be used for income generating activities and productive alternatives. The incomes could then be spent on socio-economic needs of Muslims such as building houses for rent.

The large stock of waqf land offers a big potential to help solve housing problems of Muslims, if not fully at least partly. There is no doubt about the constraint to develop waqf land more so if they are donated for religious and social purpose. The other constraint is the capital required. The government seems supportive of the idea of

developing waqf land and it has financial resources. The society seems also receptive of Islamic housing ideas including the non-Muslim. The environment in Malaysia is conducive for development of waqf land. Waqf institution is a plausible policy instrument for land management and as an alternative to a land bank. The main problem here at the moment relates to its administration which is decentralised under the respective state. State religious council may not have the capital to develop waqf land under its jurisdiction. So the first step is to standardise the regulation and administration of waqf land in the states. For an effective regulation and administration, it requires a single jurisdiction, suitably by the federal government. By this arrangement, waqf land can be used for productive purposes such as for housing, etc.

Respondents: ER12 (Discussions with two respondents)

(i) Housing Policy and Distributional Issues

(a) Policy Objective and Strategies

In general housing provision especially the low-cost housing is not satisfactorily met, an achievement that could not be proud of. Low-cost housing is not a profitable venture. Developers are more keen to build high-cost houses where profit margin is lucrative. They are involved in low-cost housing because they are required to comply to government policy. The government itself recognised that the supply is inadequate despite the plan to build 80,000 units per year the 80s. The government is still making a pledge to provide more low-cost housing in the last general election. To its credit, Malaysia is one of the countries in the world that takes care, shows concern and gives priority to house ownership for low-income families. The government commitment seems serious, but whether housing programmes are implemented correctly, effectively and distribute equitably are still questionable. There isn't any role

model internationally to compare Malaysia's efforts. But there are rooms for policy improvement.

For Employee Provident Fund (EPF), it has opened up its policy of employees contribution for old age retirement to a policy which allows its members to finance a house purchase. The withdrawal scheme for the low-income contributors started in 1979 and other contributors began in 1982. Under the new policy, it is recognised that shelter is a preparation for old age. In this respect, the EPF's role is to assist and enable its clients (contributors) to withdraw their savings up to 30% for purchasing a house and they are also allowed to withdraw more than once. The impact on housing market is tremendous. It is one of the factors that contribute to price escalation especially when the new withdrawal policy was initiated. It has increased the purchasing power and encouraged people to buy more than one house. The result, it gives great opportunity to developers to increase the prices. Under these circumstances, the objective to help low-income families to buy a house is difficult to achieve.

(b) Distribution Issue

In low-cost housing there are many manipulations in the distribution. It is characterised by vested interest and malpractices have become open secrets. Despite large numbers of low-cost housing projects being implemented, squatter problems remained unsolved. People who do not deserve but are associated with politics and members of a political party have privileges, normally under-counter dealing. For example, my friend has acquired five units of low-cost houses and sold them at big profits. The foul play deprived who badly needed low-cost houses. This reflected the failure of the policy.

The idea of housing authority to introduce a register of applicants was heard long before, but today under-counter dealings still persist. From hearsay, it is difficult

to acquire a low-cost house. The process is very discriminating. Even among the people who deserve low-cost houses, the practice divides them into its own category and with different criteria: who you are, relationship with politics, position in a party, race and religion. It is becoming more discriminating and inequitable. But we must not deny the fact that low-income families benefited from the low-cost housing projects.

For medium-cost housing, supply is not proportionate to demand. The reason for short supply could not be easily established. It could be the outcome of artificial demand and speculation which was very active in 1970s and 1980s. The evidence of cost escalation is alarming. House price rose from RM\$100,000 to as high as RM\$200,000. The government has for a long time "overlooked" the issue of medium cost housing. The market trend shows a shift to luxury and expensive houses, to cater for the rich and famous. Kuala Lumpur has no place for the poor. Land is converted for building bungalow houses and golf resorts. The conflict in land-use which is widespread and attitudes to maximise profit in land-use lead to "environmental destruction" and less numbers of low-cost and medium-cost are built. In a foreseeable future, the middle class will emerge a new burden group in the society.

(ii) Life-style, Design and Alternative Housing

If we asked the preferences of the low-income families in urban areas, probably they prefer a similar life-style they used to enjoy in villages. But urban environment does not permit them to reinstate village life-style. For instance, in a modern city like Kuala Lumpur, people would not prefer a simple structure traditional styled house. They have higher affordability to pay for modern house. Telephone has become a necessity for parents to communicate with their children at home when they are at work. In squatter housing, house furniture is of equal standards with families in a housing estates. The life styles of their neighbourhood inspired them to compete or to adapt it. This is one of the reasons some squatter families do not prefer to live in low-

cost housing. They feel deprived of the comfort they used to enjoy in squatter housing. They also viewed that low-cost houses are expensive. To them, with the same amount of money they pay for a low-cost house, they can build bigger house. If they are forced to move to low-cost houses, in most cases, they rent out their houses and they remain squatters.

(iii) **Islamic Values and Housing**

If Islam is accepted as the perfect religion and a complete way of life, then we have to fall back to Islam to find solutions to a defective financing and housing system. Islam proposes a moderation in conducting our life and opposes usury completely. In the context of Malaysia, there are some doubts about the effectiveness and achievement of the policy of inculcation of Islamic values. For instance in banking. It raises a key question of the sincerity of the government. The Islamisation policy might be just for a cosmetic or window dressing. Profit motivation overrides other priorities. In addition, the awareness about Islam in government sector is only by a handful of people. To persuade the public is not an easy process; it may not be that we are so used to a secular system for a long time. Most of the educated generations were brought up under a secular system. We in a modern time came to hear about Islam having financial and economic systems, only lately, 15 years ago or so. There is no model to follow and research needs to be done to find a suitable one in the context of Malaysia. Even the Islamic bank in Switzerland which was supposed to provide a role model, but it failed. The experience raised scepticism of such a model for Malaysia. Other major difficulty, a change in Islamic system involves major change: expertise, administrative costs, profitability, appropriateness, etc. Public resistance to new ideas can not be ruled out.

In low-cost housing, Islamic values and norms are not given priority. With two rooms, it can not segregate male and female children in a family. In squatter housing,

some houses are small and do not have room at all. A concept of Muslim house: it should have a prayer room to allow family members to perform prayers together. A lounge is not suitable for prayer as it is perceived not a clean area for prayer. Because of this constraint, parents do not or seldom congregate for prayers with their children. A toilet should not face the "Qiblat".

Islamic values and norms are neglected for many reasons. Our architects are trained and educated in the West and they do not study Islamic architecture. In Malaysia, Islamisation and inculcation of Islamic values do not gain perspective in architecture. Muslims are so used to non-Islamic ways and practices that they ignored their traditions and customs. To house developers, profit making overrides other considerations, Islamic requirements because it seems that to conform to the Islamic values and norms involves building a big house and requires a big land area. On the other hand, price control in low-cost housing gives no opportunity for developers to raise price accordingly. Effective demand by Muslim buyers is also a significant factor. For instance, if 70% of the buyers are non-Muslim, from developers point of view why should the market cater for "minority buyers" (Muslims). From market point of view, the popular demand comes first and that "minority" consumer should adapt to the "majority". Under such circumstance, Islamic norms could be easily incorporated in self build housing. For a ready built house, it is difficult to adopt the norms.

In our society today, consumers have no say. They are being dictated by certain groups of people who control the industry. Consumers have to accept what is given and produced. Renovations will cost more. Only recently, government proposes to build three bedroom low-cost houses.

(iv) **Islamic Financing and Banking**

In Islam a loanee pays the exact amount he borrows. But in practice, this is not followed. It seems that Islamic methods give more burden to a borrower than under the usury system. The experience of my friend with Bank Islam is a good example. Bank Islam charged him RM\$2,000 extra than by a conventional bank. Probably the calculation method used probably does not contradict Islamic rule, but from the spirit of Islam, it become doubts. The philosophy and objective of Bank Islam is not clear. Its housing mortgage is a burden. Loanee has to pay double compared with that of conventional banks. Similar complaint is made against Takaffur Insurance. We can not put the blame on the Islamic system for the weaknesses, but the people who implement the system. They might not have a clear understanding of Islamic methods. As such, Bank Islam is not creative in financial management. For instance, the idea of Islamic method of crediting monthly salary for workers. Such scheme is timely for implementation as alternative to crediting salary in conventional banks. But Bank Islam does not take initiative to sell out this idea.

The prospect for Islamic banking services could be measured by demand by Muslims for Bank Islam to establish more branches in their areas. Their request is not for reason of giving them opportunity to Islamic loans but to facilitate them to save their salaries in Bank Islam. Thus, the network of Islamic banking needs to be expanded in order to implement Islamic financing successfully. The expanded network offers more choice for Muslims for banking services. With most commercial banks having already set up a non-interest bearing investment for their customers, the services can integrate with Islamic system. However, the success or failure of Islamic system rests on national policy and seriousness of the government to implement Islam.

The EPF does not comprehensively adopt Islamic principles in management of financial resources. But EPF is putting effort to Islamise some sources of its

investments which is forbidden in Islam. For example, investment in gambling and brewery sources have been stopped. This is in line with public pressures and the attitudes of new management team who have strong faith in Islam. However, EPF still practice and accept interest on money lent by the EPF to other agencies. But dividend paid to the contributors is not based on fixed rate of return, but the annual rate depends on the profit made by the EPF. Other programmes to Islamise its operation is the plan to introduce separate savings accounts: saving for Muslims and non-Muslims contributors. It gives contributors the option to choose for their savings. Under the saving scheme for Muslims, the dividend will be based on profit sharing principle. Investment portfolios is in sectors permitted by Islam such as in property market.

A housing bank if it works successfully in other countries, it would provide an alternative housing finance apart from the EPF and commercial banks. The MBSB, a subsidiary company of EPF seems not to have a clear function in giving out housing loans (to low-income families). A housing bank would get support from workers for it would take cater for their interest. There are many complaints that commercial banks are very selective in giving out housing loans.

(v) Land Policy and Administration

The land acquisition act does not conform to Islamic practice. In Islam land can be acquired only for public purpose. Today, land is acquired for commercial or vested interests. If land administration follows Islamic rules, people would not be victims of injustice and discrimination. In fact, the recent amendment of the Land Acquisition Act is against the declaration of Organisation of Islamic Countries (OIC). The OIC declaration on land administration is founded on the Shariah Law.

A legal case in Islamic court of law during the Caliphate of Umar: Caliph Umar vs Ibn Abbas was an example of Islamic land administration. The case

illustrated that even the ruler could not acquire land needed for the purpose of expansion of Mekah Mosque. Twice the court rejected the Caliph applications to acquire Ibn Abbas' land. Ibn Abbas, however, voluntarily surrendered his land for the expansion of the mosque after the court case. This classical case illustrated that the authority has no right to acquire land if the owner refused to surrender even for religious purposes. On contrary, our land acquisition act forced land owners to surrender their land. Worse still, compensation paid is small and is not based on actual value of the land. Under Islamic principle, land owner should not be made poor when his land is acquired. Land acquired must be replaced with another land of equal value, equal size, etc.

(vi) Waqf Institution and Administration

In the past people's first impression about waqf land was it was meant for cemetery. Land is donated for a specific purpose such as for building a mosque. It did not reflect the element of income generating and as a potential source of funds for the "ummah" (Muslim community). A recent development in Penang, there was initiative to commercialise waqf land for commercial development. But the public is uncertain of the manner to distribute the benefits to Muslims.

The concept of waqf land slowly diminishes in Muslim society, today. This happens because Muslims have shallow understanding about Islam. If in the past, people were very keen and motivated to donate land as a deed for an everlasting reward and the pleasure of Allah [God] in the hereafter. The new generation does not view it as important. They have become materialistic and do not recognise the significance of waqf. They are more concerned with taking than giving. Their attitudes are also influenced by the environment. For instance in Kuala Lumpur, what is there to donate, where land supply is already a problem. Even land that is available can not cater for housing need.

Waqf land which is run by an individual is not suitable in the present context. In Malaysia, we need a formalised system of waqf administration. It would be beneficial to have a specialised institution for proper management and implementation of waqf endowment. The federal government is the best institution for this purpose. This will generate better economic use of waqf land.

Another model or practice which is close to waqf institution is land leased for very minimum fee charges or leased for free. A lessor does not impose any payment and a leaseholder pays a fee if he has money. This has been popularly practised in the State of Kelantan. For example, my entrepreneur brother who operates bird farming benefited from this practice.

Respondent: ER13

(i) Housing Policy and Distributional Issues

Low-cost housing built by states does not achieve the numbers planned, partly because state governments do not have sufficient funds. Private developers are less interested in building low-cost housing due to small profit margin. States do not help them either, such as subsidy.

The TPPT Sdn. Bhd. was established in 1990 as an associate company of the Central Bank (with shareholders namely Central Bank (25%), May Bank (15%), Public Bank (15%), Bank Bumiputra (15%), United Malayan Banking Corporation (15%) and Perwira Affin Bank (15%). It is a non-profit making company and its role is to supplement the states and private developers efforts to beef-up the production of low-cost housing. The objective is to build 30,000 units of low-cost houses a year. Where housing projects funded by TPPT involved a mixed development, the proportion of

low-cost houses is fixed at least 40% of the total housing units. The TPPT low-cost houses are three bedroom and the price is fixed at RM\$25,000. In addition, the TPPT Sdn. Bhd. also focused on building medium cost houses in response to a study by TPPT which showed acute shortage of this type of houses (and to cross subsidised the deficit incurred for building low-cost houses. The other reason being, private developers priced their medium-cost houses above the average price. The TPPT's pricing strategy is for lower priced medium-cost houses. The competition is expected to drive prices down to the lowest possible (by flooding the market with low and medium cost houses).

The TPPT Sdn. Bhd. manages three types of funds: (1) Fund for Rehabilitation of Abandoned Housing Projects with allocation of RM\$600 million provided by the government; (2) Trust Fund for Housing for the Very Poor with allocation of RM\$600 contributed by the federal government through the Central Bank (25%) and other financial and non-financial institutions contributed the balance, and (3) Low-cost Housing Revolving Fund with allocation of RM\$1.0 billion.

The involvement of TPPT varies by the types of funds. Under the Fund for Rehabilitation of Abandoned Housing Projects, the TPPT is assisted by the Department of Housing and the Ministry of Housing and Local Government to rehabilitate abandoned projects which have viability. The other method of a rehabilitation, the TPPT allows developers having financial problems to continue their projects through funding from TPPT. By 1995, the TPPT has rehabilitated 60 projects and received a further 110 applications from private developers. Under the Trust Fund, construction of low-cost housing is a tripartite arrangement- states governments provides land, TPPT as financier and Ministry of Housing as implementing agency. The concept of low-cost housing under this scheme is for rental. A monthly rental charged is minimal. In the case of the City Hall Kuala Lumpur, the rental is RM\$120.00 per month. A maximum rental period is 5 years. After 5 years, tenants are

expected to be economically and financially better-off and are able to move out from rental units to give opportunity for other poor families to benefit from low rental scheme. Under the Revolving Fund, the TPPT itself act as developer. Land is procured in the open market.

Constructions of low-cost houses under the revolving fund concentrate in major urban centres like Kuala Lumpur, Johor Bahru, Kota Kinabalu, Selangor and Pulau Pinang. These urban centres have the most numbers of squatter families. These families are mostly Bumiputra who migrated to urban centres largely during the New Economic Policy period. However, they need to be retained in cities and urban centres by way of providing reasonable shelter. Housing under the trust fund and revolving fund is mainly for this purpose. Distribution wise, TPPT houses are handed to the City Hall Kuala Lumpur and states governments to allocate them to the families involved. According to statistics by the City Hall, in Kuala Lumpur there are about 100,000 potential low-cost house buyers, mostly Malays. The selection process involves also the Department of Housing and the Ministry of Housing and Local Government. But whether the City Hall and states governments observed the selection criteria is hard to determine. However efforts have been taken to ensure that only eligible applicants is selected by way of open registration.

(ii) Islamic Values and Housing

The concept of three bedroom low-cost house is to enable family to segregate family members- separate room for parents, female and male children. This will help them to comply with Islamic values and norms. TPPT houses under the Trust and Revolving Funds are tailored to meet Muslims requirement. To TPPT, architectural design and features are less important. More important is a functional house to allow Islamic values and norms to be practised. Despite this low-cost housing, still have limitations to cater for extended family. It requires a bigger house, probably four to

five rooms with a larger floor space in excess of 700 sq. ft than the present three room TPPT houses. The TPPT development concept for its low-cost housing is a total development or a complete settlement with provision of public amenities- "madrasas" (a smaller mosque), library, playground, shophouses; and security- police station. In every housing estate, a mosque and a community hall are essential features. For such planning standards, a TPPT housing project requires a minimum land size of 50 acres.

(a) Islamic Financing and Banking

The impact of Islamisation policy can be seen by commercial banks operating Islamic counters. This gives customers more choices for Islamic financing whether from conventional banks or Bank Islam. The creation of TPPT can also be viewed as the impact of Islamisation policy. The government has to introduce Islamic ideas progressively considering the nature of the social and religious composition of Malaysian society and their readiness to accept Islamic ideas and methods. Historically, the banking system today is inherited from colonial practice. To change drastically the system that has been dominating public life for so long is unwise. In addition within the banking community the big banks are owned and controlled by European or Japanese Corporations. It can be considered a breakthrough and the first among international community where commercial banks offer and operate Islamic transaction counters. The financing system we have is unique in the sense that it is targetted to help the poor- fund for the poor, fund for Bumiputra, etc. and the objectives are clear in this respect.

Housing financing by the TPPT Sdn. Bhd. follows Islamic method. The TPPT receives funds free of interest from the government and it does not charge interest in giving out funds for housing construction. The TPPT's philosophy is to encourage corporate sectors to give back to society their profits as their contribution to wellbeing of society. The TPPT's responsibility is to assure that houses are at lowest price. House

buyers are free to choose end financing either from Bank Islam or conventional banks with Islamic counter or a normal counter. Thus, we do not need to establish isolated network of Islamic banking. In fact, Islamic financing system can operate within the existing network of commercial banks. Neither is the proposal for a housing bank sound. For a single bank to operate housing finance, it raised issues such as competitiveness, consumers' choice for example in housing project in remote area where housing bank operation is not available. A single bank (housing bank) would put a lot of constraints and pressures on the bank itself. The ideal banking services is at the closest possible to customers.

Respondent: ER14

(i) Housing Policy and Distributional Issues

From observations, in general, housing situation is not bad in urban and rural areas. But we can not be complacent and regard we have achieved a satisfactory level of housing. There is still rooms for improvement, whether it is in the aspect of planning, to meet the need. For instance in urban areas, housing might not be a serious problem. Urban families mostly have high incomes and they can afford to buy even an expensive house. The problems of affordability are with the middle-income and low-income families. For the middle-income, their affordability varies by location. But the fundamental issue is whether housing distribution has achieved the objective to help low-income families. While government's policy and effort to provide low-income housing is appreciated, but how far housing programmes meet the need is a crucial issue. For instance, the effort of the City Hall Kuala Lumpur to provide urban housing. If selection process in low-cost housing follows closely the guidelines, it helps to solve distribution issue. Because external factors such as politics, favouratism, etc. come into play, selection has become complicated. Whether ethnicity is a dominant factor in selection, it is hard to ascertain.

For urban housing, the need varies from city to city. Cities which are experiencing rapid growth such as Kuala Lumpur/Klang Valley, Johor Bharu and Penang, housing problem is obvious, compared with cities of lesser or moderate growth. In smaller cities, housing problem is less acute. The issue of squatting, it is no doubt wide spread, but it is a temporary problem. The problem should be regarded by planners as a non-permanent characteristic in our society.

In rural areas, housing shortage is not an issue. The issue here is housing quality. For instance, houses constructed from bamboo still exist, normally by the very poor families. While government attempts to solve this issue through Housing Programme for the Very Poor (PPRT), its implementation faced problems. YPIEM's role in housing the poor is indirect. For instance, YPIEM assistance programmes, they are meant for improving family's economy. Improved family economy is expected to raise standards of living and indirectly it will contribute to better housing.

Housing could be considered a form of wealth only if a basic need has been met. From economics point of view, housing as a status of wealth depends on location. A "same" house but in different city has different value and rental. For instance, a RM\$300,000 bungalow house in Ipoh compares with that in Klang Valley. The rental in Ipoh is only RM\$500-RM\$600 whereas it is more than double in Klang Valley. In terms of value, in Klang Valley, the price escalates at a higher rate than in Ipoh. A RM\$300,000 bungalow can be sold at RM\$500,000.

Wealth is not the ultimate in housing. What is more important is to cultivate and inculcate positive moral values in the community in housing estates. For example, a housing estate without a community centre, it is a constraint for community members in neighbourhood to mix and socialise. In addition, care for children in urban community has become commercialised because of the attitudes of urban dwellers. It

can be argued that child care is necessary. But its commercialisation could be a source of income for the community, if housing planning gives due consideration to community's needs such as child care centre and community hall.

(ii) **Life-style, Design and Alternative Housing**

A preference for luxury life-style, a tendency which is fast occurring in our society especially in urban areas, is exploited by housing developers. Partly, housing developers play a role in determining house price to rise. If these elements could be controlled, it would minimise pressure on land and house prices. Klang Valley is a good example where in prime areas such as Subang Jaya land is expensive and house price is exorbitantly high. A few years back, price of a bungalow was about RM\$300,000. Today, the price reaches RM\$500,00 - RM\$1,000,000. A link house, the price now is about RM\$200,000 compared to RM\$100,000 before.

Apart from consumer preferences and business exploitation, government planning of infrastructure projects plays a very assertive roles in turning certain areas into expensive housing areas and price fluctuation. A recent experience is the construction of new Kuala Lumpur International Airport at Sepang. Prior to the implementation of this project, price of land in this area was about RM\$20,000 per acre, but now it is very expensive. Even price of land in nearby areas such as Nilai is affected and has risen very quickly. The price soared up to RM\$50.00 per sq. ft. Housing developers took the opportunity to develop the land despite very high land cost. But this does not deter housing developers because there are strong demands for housing in these new areas. To some people land cost in Kuala Lumpur is much more expensive, at RM\$300 per sq. ft. and it is very congested. They view the new growth areas as suitable places for them to live, rather than in Kuala Lumpur.

A clear example of a preference for luxury and its relationship to housing to price escalation and business exploitation is represented by a new emerging life-styles, housing in recreational areas such as golf courses and parks. In Kajang, for example, land and house prices are abnormally high, whereas originally land price here was comparatively low. To people who afford such luxurious life-styles, housing in recreational and park areas offer alternatives for them to enjoy "peace of mind" and a "relaxed environment" from work place in the city. A theme recreational and park life-styles to these people is a solution to a hectic city life. Their tastes and preferences matched with developers business priority. But this does not necessarily mean that exploitation brings negative elements.

(iii) Islamic Values and Housing

Islam views housing as a basic need. It is unbecoming in a nation and society with people can afford a palace, a bungalow and yet there are families who could not afford shelters. The inequality needs to be addressed seriously. If it is left to exist persistently, it will lead to other problems- psychological and moral. The negative values and moral issues in our society today is closely associated to housing problems. It is important to uphold social stability in order to ensure economic progress and ethnic harmony. Before, the debate about the ideology and development approaches in Malaysia was dominated by capitalistic and socialist models, as though they were the only alternative courses for national development. Our society and planners were not aware of the Islamic models which existed that could offer a better alternative to the capitalist and socialist ideologies. The issue of ethnic domination in the corporate sector by non-Muslims, due to historical factors and colonial manipulation of society at that time was undesirable to social harmony. But the compromises by Muslims reflected their tolerance to economic division and business domination that help sustained ethnic harmony. This partly is attributed to the comprehensive understanding of Islam in Malaysia.

Under the new leadership and their moderate interpretations of Islam, gives impetus and strength to implement Islam the Malaysian way and with Malaysian vision, which are different from other Islamic nations. Since Islamisation policy was launched in early 1980s, the issues are the misconception about the policy whether it is the process of inculcation of Islamic values or Islamisation. It is also in a way related to legal and operational problems. The misconception of the policy did not hinder the implementation, because the policy being moderate that enabled it to sustain its course to the present time. While legal problems can be overcome, the difficult choice is the operational approaches, between total change which involved conversion of the conventional system and practices to Islamic system and practices, or a selective and gradual change approach to Islamic system. It seemed that the second option was a more favoured approach and was expected to yield better results, even though it is less attractive to some people.

The impacts of the policy are felt very greatly. Malaysia is way ahead in Islamic economics and finance compared with other Islamic countries. The evidences are obvious in the finance system. The establishment of Bank Islam Malaysia, the introduction and implementation of interest free banking where conventional banks and finance institutions participated, Islamic finance market and Islamic insurance-Takaffur Insurance. Even though we modified the approaches, for example in the aspect of policy of generating economic growth and distribution of wealth. This basic policy tenet in Islam. Promotion of "zakat" (alms) and "baitul-mal" (public treasury) are not new in Islam but they are fundamentals. However, "zakat" will not be effectively implemented if Muslims are poor. By equal opportunity of access to economic and distribution of wealth, the position of Muslims are uplifted. They are able to contribute more to the "zakat" fund. "Baitul-mal" provides institutional support to manage the wealth collected.

The issue of interpretation of "baitul-mal" in relation to the present system of Treasury. Some people make suggestions to review certain aspects of the Treasury in line with Islamic wishes. But it is a contextual problem and a unique feature in Malaysia. What is important, the spirit of "baitul-mal" is propagated and tolerated.

Islamic approaches that take place in Malaysia are compatible with Islam. Equitable distribution of wealth goes hand in hand with economic development. Public low-cost housing and housing rehabilitation for the very poor (PPRT) are examples of housing ideas by the government to help low-income families, the poor and the destitute. Even though these programmes are not perfectly implemented, but at least they help to fulfil housing needs of the poor. Provision of low-cost housing is part and parcel of social and moral responsibility towards a stable society to uplift the moral and psychology of the poor.

Ideally, the concept of Islamic housing falls back to the objective of creating a particular form of community. The form of community desired has to be decided. This could provide a guideline for planning and implementation of Islamic housing and community. Muslim community does not necessarily mean establishing "Islamic village", even though the basic objective of Islamic village is to create a community. Islam does not represent localised and traditional characteristics. But it is based on combined factors of faith and dynamism. A community in Islam, the centre point is a mosque. A mosque is an institution that provides services to the community. But a location of a mosque sometime is a set back to Muslim community. For example, the mosque in Subang Jaya and mosque in most housing projects by private developers. A site for a mosque normally is located not in suitable location in housing estates.

The design should cater also for a detailed requirement such as smooth flow of water in the toilet to ensure waste water from cleaning and washing does not clog on the floor of the toilet. The dirty water changes the character into "muttanajis" (water

that is mixed with remnants of dirty water) and if carried by a person to other parts of the house, will affect the "cleanliness" of the house. To a Muslim who is very particular about purity, it makes him doubtful of his "ibadah" (deed of prayer).

In addition to basic need, Islam also views housing to fulfil family's social requirements such as sufficient rooms for family members- three bedrooms at least and other aspects of Islamic values and norms. For example, housing in FELDA land scheme, where houses were two-room. There were many cases of family problems reported. Some of the problems involved parent and children relationships. Such housing is unIslamic. It is appropriate to consider important elements of Islamic housing to overcome social problems in family. The concept of extended family is good in many aspects and an ideal objective. The question is whether extended family means parents and grandparent live together as commonly understood. It is not necessarily so. The concept can also mean a closely knitted family living close to each other. But if extended family is rigidly understood, it gives rise to practical problem such as affordability for a big house. But in modern world, the practice of extended family is slowly disappearing.

(a) Islamic Financing and Banking

Interest free banking system which includes conventional commercial banks offers a wider choice in finance sector. However, the network needs to be expanded further to include other sectors such as insurance. The two systems- interest free and usury which exist side by side is desirable. The competition could provide a better and efficient finance system. If Islamic housing loan was introduced for civil servants, with interest free banking, more people could benefit from the system. It also gives a greater choice for Malaysians and a broad based financing in all sectors of the economy.

The idea of a housing bank should be viewed from a number of perspectives. From the perspective of need, a housing bank would have to compete with the existing commercial banks which already provide housing loans. If a housing bank is supported by special government policy such as a policy which ties housebuyers to loan from a housing bank, it will make housing bank as a major and leading bank in property and housing market. In fact YPIEM had initiated the establishment of a housing bank in Malaysia. We have explored two possible arrangements to realise the idea. Under the first arrangement, employers make monthly deduction from their employees payrolls for installment to pay for housing loan taken from housing bank. At the initial stage, a housing bank and the EPF work together to formulate a package. Under this package, EPF withdrawal for house purchase is linked to loan with a housing bank. In this manner, a housing bank could secure a better business prospect.

A second arrangement is to integrate a housing bank operation into the Islamic system and function as a one-stop centre. Under the one-stop centre concept, a housing bank will venture into housing and property projects. The bank will provide extended services to prospective house buyers: opportunity to raise loans from housing bank and help them to arrange withdrawal of their money from the EPF.

However, the ideas were shelved because of disagreement by some members that cropped up in a number of discussions. It seems that secular thinking put off the suggestion for a housing bank and its operational concept.

(iv) Land Administration

Land policy in Malaysia is a very subjective matter. Land acquisition is subject to a lot of abuses. However, land development no doubt gives impact on housing provision. For example, government acquires land to build highway. The highway catalyses land which was once undeveloped into new settlement or housing areas.

From Islamic point of view, land acquisition is always linked to "masalah ummah" (public interest). If land acquisition is for personal interest and for side business by politicians, this is undesirable and unhealthy. But if acquisition is for a national interest and benefits the public it should be welcomed. Land acquisition which involved existing settlement should always consider harmonisation of old and new ideas. This is always ignored in the development process as exemplified by land acquisition in the Gunung Jerai area for a tourism project which involved a traditional village. The redevelopment should integrate traditional houses into new ones, instead of demolishing them. By this way, the traditional village could be given a new image - cleanliness, gardens - and cost could be spread to benefit the traditional villagers.

(v) **Waqf Institution**

YPIEM works closely with the public and state religious councils in carrying out development programmes. A Bumiputra Congress has suggested YPIEM to take initiative to develop waqf land. In response to this suggestion, YPIEM had made several suggestions such as a need to identify waqf land in strategic locations to be given priority for development. The funding is suggested to be from two sources: (i) from public sources where YPIEM has formulated a scheme called a National Waqf Development Scheme. Under this scheme, the National Savings Bank acts as a collecting agent. Wealthy Muslims are encouraged to donate money. In this way the scheme can become an economic giant like the Pilgrimage Trust Fund; (ii) waqf lands which are strategically located will be developed for commercial purposes such as office buildings and funding by joint-venture and partnership. A joint-venture partnership was also suggested for development of waqf land under the administration of state religious councils. Whether waqf land will be developed for housing depends on its suitability.

An example of a modified redevelopment of waqf land is illustrated by a project for redevelopment of Baqiq Cemetary in Madinah, Saudi Arabia. The Cemetary was redeveloped into a mixed development that incorporated shopping arcade. This example provides a new model for redevelopment of waqf land in city centre, in Malaysia. The same principle can apply to waqf land for building a mosque. For example in Segambut, there was a proposal by the Segambut Mosque Religious Committee to develop flat houses adjacent to the mosque. Such ideas should be supported. If flats houses could not be sold off because it contradicts waqf deed, houses can be sold on long term lease. The transfer of ownership is therefore only temporary one while land still remains a waqf.

The concept of substitution of use of waqf land was also deliberated by religious authority. Under this concept, where land is donated for building a mosque, but there is already a mosque in the area, the council was of the view that such land can be used for other purposes. This allows for greater and economic use of waqf land.

Waqf land has a potential to provide alternatives for economic development of our country. However, waqf land still faced legal problem for development because it is too much state power. Public on the other hand are sceptical of the capability of states to manage waqf land. This has discouraged them from donating land for waqf. In addition, it lacks political will to seriously address the problems. These problems and issues can be overcome if religious interest or a "beautiful" aspect of Malay culture which was derived from Islam is put in the forefront.

Respondent: ER15**(i) Housing Policy and Distributional Issues****(a) Quota Policy and Freehold Land**

A policy on low-cost housing is commendable. There is an improvement to the policy in respect of housing quality from a two-room under the previous standards to a three-room at present. The price ceiling remained unchanged at RM\$25,000, except in certain areas where price varies. In respect of medium-cost houses, more Malays could afford to buy. However, a review of present policy is necessary especially the issue of 30% quota for Bumiputra buyers more so for low-cost housing. The 30% quota is not in line with the vision and survival of Bumiputra in the long term. It should be raised to a higher percentage preferably to 50% or more. In Kemaman for instance, there is a great majority of Bumiputra who do not own houses. There needs to be a proper administration of the quota to ensure Bumiputras really benefit from it. What happened in the past, the state had to break its regulation on the 30% Bumiputra quota and open it to the market for houses that were not bought by Bumiputra to avoid developers paid holding cost. It is also to provide more opportunities to non-Bumiputras to acquire low-cost houses. The implication, Bumiputra home ownership was seriously affected.

The quota and home ownership issues by Bumiputra become more crucial where housing development projects involved freehold land. The fear of losing out the ownership of land and houses becomes serious especially when Kemaman is rapidly developing into a new industrial town. The economic development attracts outsiders and foreigners to Kemaman and a tendency by developers to develop housing projects on freehold lands for a better sale prospect. The outcomes would be, the 30% quota becomes a minority and Bumiputra would lose control over land in the long run. For planners, they should attempt to protect the interest of Bumiputra and their survival in

the long term, when they plan for development projects and housing in urban areas. Planning that ignores these sensitivities would reduce Bumiputra majority in urban areas as happened in Kuala Lumpur, Penang, Ipoh, and Johor Bharu. Those experiences provide lessons to planners to consider the sensitivity of freehold land for development. It should always emphasise affordable housing for the people in the locality. For instance, great majority of population of Kemaman could not afford a RM\$250,000 house.

(b) Beneficiaries of Low-cost Housing

In general, distribution of low-cost houses met its objectives. The majority of PAKR dwellers are from low-income families of RM\$500 and under who qualified for low-cost housing. There were cases where families who are not qualified were given low-cost houses, but the numbers were small. They were overlooked at the selection stage because they provided false information about their incomes. The state on its part did not do detailed investigation on applicants. Therefore there are people who owned expensive cars, or who owned expensive cars, or who owned more than two cars that owned low-cost housing. They renovated their houses which sometimes cost more than the actual house. For these groups of people they deprived the low-income families of the opportunity to own low-cost houses.

From a perspective of politics, affiliation to a political party seems influential in the selection process. The chance is higher where a member of State Legislative Assembly is a board member of a selection committee. It is very likely he gives political criteria as important in selection, for his political survival in his constituency. To him, selecting people from opposition party will threaten his political survival. However, there were families selected for the PAKR from, non-partisan, ordinary supporters and from members of opposition parties. The vision of the Chief Minister and state government is to help low-income families who do not have houses.

(ii) Islamic Financing and Banking

The role of Islamic financial institutions to help Muslims to acquire houses is reflected by Bank Islam. [The example given was his son in law who obtained loan from Bank Islam.] There was no complaint about the loan. The misunderstanding occurred because of public unawareness about housing loan by Bank Islam. This happened probably because of poor marketing by the Bank authority. As a result more people do transaction for housing purchase with conventional banks. On the part of Bank Islam, it needs to do more to inform public of financial services offered by the Bank. There is no need for more Islamic banks. The present Bank Islam is adequate to provide lending services. Furthermore conventional banks have started Islamic mu'amalat unit (Islamic counters). This effort is in line with Islam and effort towards implementing banking systems without interest in Malaysia.

Respondent: ER16

(i) Housing Policy and Distributional Issues

(a) Provision of Housing and Settlement Policy

The housing policy encouraged home ownership. From my point of view, the role to provide to provide housing is challenging to meet the growing demand. The rate of population growth of 3.9% per anum in Kemaman influence the demand including low-cost housing. The PAKR involves very high subsidy elements including water supply, electricity and infrastructures. The production is shared by the private sector, state government's agencies and the Department of National Housing. Only lately, the role of private sector has increased in line with the State policy that encourages a bigger share of private sector involvement in development and housing production. For

the middle and high incomes groups, the State government gives less emphasis. They can afford better housing, or build their own. A current trend by developers is building apartments to cater for the needs of these people. The example is in Kerteh. More apartments will be built in other areas for these income groups.

In Kemaman District, demand for low-cost houses is high compared with other districts, partly because of influx of workers from outside. A major problem for these workers is the difficulty of getting houses, which shows housing shortage in Kemaman. The shortage is even felt in rural or remote areas. The situation might lead to "mushrooming" of squatter communities in town areas, who would occupy government land. This would create social problems. My suggestion, state government should increase the production of low-cost houses. There are many low-cost housing projects under construction in Kemaman, but they take time to complete. Based on planning and construction schedules, several projects will be completed in two years' time. When completed, it might be able to meet some of the needs.

The State's policy for development and settlement does not only concentrate on provision of houses. It also focuses on the spiritual and moral aspects- a balance between fulfilling "worldly" needs and the needs in the Hereafter. In respect of physical infrastructure, settlements in rural areas were provided with tar roads, piped water and electricity. These facilities cover about 97% of the district population. More rural schools are provided with students hostels and library facilities. Mosques and "madrasah" are also provided. There are 43 mosques and 151 "madrasahs" in Kemaman district and mosques committees organised Islamic classes. On the aspects of social economy, the emphasis is to bridge the gap between Bumiputras and non-Bumiputras for more equalitable distribution of wealth.

(b) Beneficiaries of Low-cost Housing

The main criteria for selection of PAKR dwellers set by the Committee for Selection of Application of State Low-cost Housing are (i) citizen of the state or resident in the state for 10 years, (ii) a monthly income of less than RM\$800.00 and (iii) married. Applicants who already have houses, or live in different counties are not considered. However, the distribution is highly politicised and is not based on the real need of the people. From an administrators point of view, this is what really happens at present. The selection committee goes deep during vetting process to determine and ensure that the government supporters were given low-cost houses. The applications from opposition supporters or following a different political ideology were rejected outrightly. The selections therefore were tied to political favouritism. You will get the real picture during your field interviews with people on the ground. You will find that these people will condemn the government. They are deprived of low-cost houses even though they are poor and old aged. Because they opposed the ruling party, they are black-listed.

Ownership of PAKR, a large proportion of owners are people who own big cars, some families owned more than two cars. The ratio of poor to well to do families in PAKR is 50:50. The well to do owners mostly expanded their houses and the expansion costs more than the actual cost of the house. Some people take advantage of the PAKR as a means to own more houses for rent and as a source of income. A rental charge is between RM\$150-RM\$200 per month, whereas they only pay installment for PAKR less than RM\$100.00. They get profit of more than RM\$100.00, out of nothing.

(c) Maintenance of PAKR Community

PAKR communities receive sympathy of the state government because they are the majority. They pose a political threat to government. They can blackmail the

government. Thus, the state government normally attends to their complaints or urgently meets their request. For instance they complain about or request for roads, drainage, community hall, nursery etc. The state government quickly took actions. A second reason, being an organised community, it is relatively easy for the state government to manage them. The situation is different in scattered housing areas. It is a problem to provide basic amenities.

(ii) **Islamic Values and Housing**

The present low-cost housing does not have Islamic characteristics. House design provides little space for family members, male and female children share rooms, apparently no space for prayer room. In most projects, the authority provides a "surau"⁴ to cater for the need of the community. In all PAKR projects in Kemaman, the dwellers are mostly Muslims. Non-Muslim are not left behind. There is a quota allocated for them. The ratio is 10% for any low-cost project by the State.

An ideal low-cost house is an individual unit house. Such design is closer to Islamic concept. For example, present standards of individual unit low-cost house: the plot area is 40 feet by 60 feet. This provides space for expansion when need arises. In contrast, a walk-up flat. It is not a desirable design for it gives no room for expansion. Buildings normally are left improperly maintained, untidy and walls are scabbled with painting. Even public corridors the common access are left unattended and no one takes responsibility to maintain and clean them. It is difficult to create a community in such housing. These are unIslamic. However, in Kemaman at present people are fortunate. PAKR is still either individual unit or terrace houses. As a whole, low-cost houses are acceptable. But the public if asked might express dissatisfaction. In future, this may change.

⁴"Surau" is a Malay term which means a small mosque where Muslims gather for prayer.

Respondent: ER17

(i) Housing Policy and Distributional Issues

At present, low-cost housing is a two-room house and the price is fixed at RM\$25,000. Construction costs including infrastructure and amenities, however reaches a figure of RM\$32,000 and exceeds the price limit of RM\$25,000. Therefore extra cost is borne by the state in the form of subsidy of about RM\$7,000. The objective of low-cost housing is for low-income families of RM\$500 per month and below. The people actually benefited are families with incomes higher than RM\$500. A recent policy by the government focuses on building new range of houses: the low-medium cost with a price range between RM\$25,000 to RM\$60,000; and a medium cost of RM\$60,000 and less for middle income families.

The commitment of the State to housing is reflected by the reorganisation of state administration set-up. A housing unit was set and given planning and implementation functions and works closely with the federal government agencies. The unit is headed by a Principal Assistant Secretary.

(ii) Islamic Values and Housing

Ideally, a low-cost house should have at least three bedrooms. Islamic ideas suggest for a three bedroom- one room for parents, one room for female children and one room for male children. But it is not viable to build a three-bedroom low cost house where construction cost is high, for example, RM\$32,000.00. Under this circumstance, what is more appropriate from Islamic point of view is to build a house according to people's means for a three-bedroom. The Chief Minister himself shows

concern for housing to comply to Islamic norms and principles. He emphasises three-bedroom low-cost houses.

(iii) Design and Alternative Housing

In Terengganu, the attitude of the urban Malay community has changed and is more open and receptive to living in flat houses. This is illustrated by over-subscriptions for flat houses by State Economic Development Corporation (SEDC) in Kuala Terengganu Municipality. They become receptive to intensive housing partly because of new pressure in urban life, and their preference to stay close to workplace rather than to commute. However, in rural areas, it is not feasible to introduce flat houses. People would not accept this types of houses and the life-styles in flats.

(iv) Land Administration

In general, our land policy is a good policy. It is the method of implementing the policy which gives rise to problems and delays. Land acquisition guarantees a perpetual land supply for housing and provides opportunities for government to perpetually build a structured urban environment. Land is acquired by government is given to housing agencies and charged a minimum premium. Land acquired from individual owners, and the benefit to the public is more housing projects. Land acquisition increases land stock for housing. There are cases of abuse and people who take advantage of the new land acquisition policy. For instance, in Terengganu lands were acquired in many places for housing, but supply of houses is inadequate for several reasons: (i) implementing agencies do not follow the requirement of the government, despite a big amount of money allocated for housing projects by the Federal Government, (ii) delay on the part of the Federal government in disbursement of financial allocation to state, (iii) slow progress or delays in sites preparations by state authority mostly where conditions of acquired land required massive foundation

work, and (iv) entangled with political issues: for instance, land is acquired in a certain area for housing, for political reasons. But because [the] political situation changed, the housing project planned for the area has to defer.

A new section of the Land Acquisition Act 1960 - Section 3(b) permits not only the Government but also private individuals and organisations to acquire land. However, the government has realised the problems arose from the new provision. The public has put strong opposition against the amendment. They claimed land acquisitions under the new amendment were unjust and they abused the objective of public purpose. As a result, government restrains Section 3(b), and imposes stricter enforcement of acquisition only for genuine case for development. The Government is now in the process of amending Section 3(b). Among the measures taken, private organisations are required to advance a deposit of 125% over the estimated cost of land to be acquired. The Land and Mines Office and a committee will check and investigate the proponent company's financial position, to determine whether the company has good financial records.

The policy of Federal Government for a 70 million population requires a careful and systematic planning of land-use for housing. Land has become rapidly scarce in some districts such as in Kuala Terengganu and Kemaman. People in the East Coast must not insist on living in single unit house. People have to change this culture and prepare to live in flat houses, or intensive housing. For political objective, intensive housing might be a sound strategy for political survival.

(v) **Islamic Land Administration Principles**

(a) **Right of ownership for those who worked the land**

In Terengganu, the land policy, "dasar tanah haram" (policy on illegal land occupation) resembles the Islamic principle of right of ownership. Under this policy, state government issued titles to settlers who worked the land. The state government is taking action to alienate these lands for settlers who worked the land prior to 1980 and the applications for titles were mostly made by these people before 1990. A total number of 12,000 applications for titles were received. The authority expect to finish processing the applications by December 1995. For agriculture purpose, the size of land to be alienated for each settler is not more than six acres for agriculture crops. For housing plot, the state policy is to restrict the size to not more than one acre⁵. For land plots exceeding one acre, the remainder is repossessed by the state and put up for auction. This measure is taken to redistribute housing plots to those in need.

(b) **Ownership ceases for land left
abandoned for three years consecutively**

The State government has a plan to apply the principle that ownership ceases for land abandoned/left idle for three years consecutively, but with modification. Before, the duration was 40 years and this applied to land before the war. This has been revised to three years. Under the revised policy, the strategy is to withhold titles. For instance, a land title for housing plot. The owner is given a temporary ownership under a temporary occupation licence (TOL) for a period of three years. After the three year period and the land is not developed, it is automatically reverted to the state.

⁵One acre is large for a house, unless the state wants to encourage land owner to till their land with orchard or growing vegetables, as source of income for the families. In housing planning, a big land plot, in the long run, reduces the supply of land and escalates land prices. It also reduces densities and therefore increases the cost per dwelling of providing and maintaining infrastructure.

(c) Principle of (quit rent).

Under the amendment of the Terengganu Land Rule 1953, a penalty for late payment of land tax which includes housing land plot was abolished. The state government considered charges imposed on late payment as "riba" (interest). The compounded interest is replaced with fixed fees imposed for delayed payment. By this method, land owners are not burdened with cost penalty. But penalty seems necessary as a deterrent to encourage land owners to pay tax.

(v) Waqf Land

Waqf land for use for housing depends on the waqf deeds. For specific waqf such as for building a mosque, it can not be used for housing. A general purpose waqf can be used for housing, or for building a mosque. In Terengganu, there is a waqf scheme for housing in Pasir Panjang. The waqf land is leased but it is not economic because rental is too low, RM\$15.00 a month.

Respondent: ER18**(i) Land Administration**

The national land policy is a sound policy. Problems arise at the implementation stage, probably due to influence of politics. There are many examples to illustrate and support my view. For instance leasehold lands which expire lease period. The companies involved have acquired profits for a long time from the land. The authority should not extend lease contract after this period. The land should be converted to settlement schemes and allotted to landless urban families for housing. Or, the lands allotted to estates workers for settlement. This is one of the ways to eradicate

poverty among estates workers. There are many cases in the States of Pahang and Johor where lease contracts are extended. In Kemaman, most leased will expire after the Year 2000.

Another example is project "kampong khas" (a transit resettlement) in Fikri, Kemaman. "Kampong khas" is meant for temporary settlement of families affected by land acquisition for urban renewal project. Families will be resettled in "kampong khas" for a period of two years. However, this project did not take off the ground. The plan is more of political glamour. Whereas land in Kampong Limbong in Chukai Town has been acquired and houses to be demolished to make way for urban renewal. Now, it is a problem to move them out. There was a suggestion that these families should find their own accommodations for they have been compensated. But the problem does not end here. There are social and family problems to the families affected that must be considered. They have to bear two costs: one, rental cost for new accommodation and two, cost to build or buy a new house. They might end up with inadequate money to pay for a new house and the government might have to subsidise them again. It will be double costs to the government. This can be avoided if transit houses are made ready before land is acquired. Or land acquisition and construction of transit houses can run parallel, so that families can be resettled immediately.

The same policy should apply for land acquired by a private company which involves families on it. The company should be required to build transit houses for resettlement. By providing transit houses, families affected will not feel victimised, displaced and mistreated. Instead, they feel harmony with development.

When amendment was enacted in 1992, it was approved by the government in haste. The provision allowed a private company to acquire land at any time for development purposes. It was claimed that this will benefit the economy. Government's proposal to review Section 3B of the Land Acquisition Act is a response

to the outcomes and problems created by the amendment. Under the revised amendment, a company that wishes to acquire land for development is required to submit working papers to Land Office and State Economic Planning Unit. If these agencies are convinced that development proposal benefits the economy and society, it will be forwarded to State Executive Council for approval and endorsement.

In my opinion, such procedure is not the solution to overcome the problem by landowners and public dissatisfactions over land acquisition. There are several other better solutions. One method would be for a private company to deal with a landowner directly. No acquisition is required if landowner agrees to sell his land, or alternatively land owners and project proponent could form a joint-venture to develop the land. Government could save itself from unpopular action. Acquisition should be the last resort, only if it is necessary. Acquisition eliminates land owners participation in development projects. They only become observers of development. A land owner and a private capital joint-venture proves an amicable solution as illustrated by one experience in Kuala Lumpur. Instead of selling the land or surrender to acquisition, the land owner (an old Chinese man) offered to develop his land under joint-venture deal. The outcome, he earned a profit of over a million ringgit (RM\$) from the joint-venture while the land still belongs to him.

A second method would be by land readjustment method as widely used in Japan and Korea. Small land holding is grouped into economic size, boundaries are readjusted to suit development need and then land is redistributed to respective owners. Government gained in the form of land made available for development of infrastructure projects. Such a compromising method benefits the public in terms of securing infrastructure project, land owners for being able to retain ownership of their land and improved the government image.

A third method is to encourage land owners to form shareholding company to develop their land on their own. Government role at the initial and preliminary stage is to institute an agency to lead and facilitate the shareholding company in respect of planning, financing and implementation.

Respondent: ER19

(i) Housing Policy and Distributional Issues

The role of building PAKR in Terengganu has changed hands. The state government appointed National Housing Department to take over the construction of PAKR from State Economic Development Corporation (SEDC). In PAKR, the role of the SEDC is to distribute the PAKR units to buyers, which was before the responsibility of State Economic Planning Unit (UPEN). But SEDC is still involved in house building- only for commercial housing.

In respect of financing of construction of PAKR, state government borrows money from the Federal Government at 4% interest. State government in turn charge a buyer 5% as management fee to pay for services and administration cost borne by the state for the PAKR.

**(a) Distribution Process of Low-cost Housing
In the State of Terengganu.**

The selection of low-cost house buyers in the state is the responsibility of the committee called Committee for Allocation of Low-cost Houses. The committee is chaired by State Finance Officer. Other members comprised of the Chairman of the Committee for Urban and Rural Development (a politician and State EXCO), elected representative of a constituency (politician) and District Officer. The secretarial duties

is by State Economic Planning Unit. The selection process has three levels: The first level is a screening process of applications and this is done by the secretariat. The second level, short-listed applicants are called for interview by the Committee for Allocation Low-cost Houses. The third level, the list of successful applicants is handed over to the elected representative of the constituency for his decision and endorsement. He has the final say who gets the PAKR. The interview is only a matter of formality. The distribution decision is entirely the authority of the elected representatives (politicians) have their own list.

The process is different in other states such as Pahang. In Pahang, the allocation system uses a quota- 10% is allocated to the Chief Minister as politician quota. Within the 10% quota, elected representative has the option to distribute low-cost houses for political reasons. The other 90% is by normal process and it is managed by Housing Division of State Secretary Office. The secretariat (Housing Division) ensures qualified people are considered for PAKR by displaying photographs of successful applicants including a husband and a wife for public scrutiny and objection. Public can object to any applicant if he already has a house. The Terengganu authority is considering to adopt the model which is being used by Pahang government.

Respondent: ER20

- (i) **Housing Policy and Distributional Issues**
- (a) **Roles of SEDC in housing**

Government has adequately formulated the policy, strategies and guidelines to steer the implementation of low-cost housing. The emphasis and commitment by the government for low-cost housing programme, there should not be problems of

implementation. The role of the SEDC as the implementing agency is to provide urban housing. As economic entity, the SEDC strategies covered both social and commercial housing. However, these roles have changed. The SEDC withdrew from low-cost housing sector. The role is taken over by National Housing Department. SEDC's involvement is only in low-cost housing projects which were planned before this new policy and in new township projects. For example, Petra Jaya New Township in District of Setiu which involves a mixed housing development- 50% medium cost houses and 50% low-cost houses which is subsidised by the state. State government provided land and the implementation is a joint-venture between Setiu District Council and SEDC.

The SEDC instead emphasises commercial housing which includes construction of low-medium cost housing. The price ranges from RM\$35,000 to RM\$37,000. This does not mean that low-cost housing is totally ignored by SEDC. In commercial housing projects, low-cost housing still remains a substantial share of the total housing units to be built.

Pricing policy by the government is one of the reasons why developers are reluctant to build low-cost housing. For example, a ceiling price of RM\$25,000. The price does not match the development costs involved and it is rising. Cost of building materials- cement, wood, etc. has increased. The problem is compounded because of shortage of these materials. Unless government subsidise some of the costs, and provide land at cheap price and pay for infrastructure costs, developers will not be keen on low-cost houses. Or alternatively, the ideal situation for developers is for them to pay for construction cost while other costs are borne by state government.

The SEDC has also changed the mode of end-financing of PAKR, from hire-purchase door to door collection for payment of installments to paying by bank loan. The door to door collection practice is costly in terms of mobilisation of staffs and

record keeping. For each buyer, SEDC staffs have to collect monthly installment for 25 years and has to maintain updated records. Through bank financing, these duties are taken over by bank and this enables SEDC to mobilise its staffs to concentrate on building houses.

(b) Selection Process for Low-cost Housing

Selection of buyers in SEDC low-cost housing is similar to that of the normal process in PAKR. The qualification criteria among others are: family monthly income of not more than RM\$700, priority to residents of the county where low-cost housing is located and family who does not own a house. The information given by applicants are throughly checked by the SEDC. SEDC follows strictly the criteria. We used grading system or ranking system. The list of qualified buyers is given to the Committee for Selection of Low-cost Housing which is chaired by elected representative of the constituency. There were cases of "leakage" in the selection process where unqualified families were offered low-cost houses, but the number is a minority.

However, for new batches of PAKR, the selection criteria is mainly income based. Income is the most important criteria to qualify for housing loan by commercial banks for buying PAKR. The changes in financing policy has implications. Only families with incomes between RM\$700 to RM\$1,000 would normally easily obtain bank loans. Families with income lower than the bottom limit would face difficulty to gain access to a bank loan.

In terms of distribution by ethnic group, the allocation and selection is regulated by a quota system. The percentage or ratio between Bumiputra and non-Bumiputra has been decided by the State Executive Council of the Legislative Assembly.

(ii) **Life-style, Design and Alternative Housing**

Two factors determine design and finish quality. Price and its market trend and buyers' affordability. From the experiences of SEDC, majority of house buyers in Terengganu are government servants. In general, their affordability is for RM\$60,000 terrace house. So SEDC design with construction finishes based on RM\$60,000 price. However, affordability is expected to change in coming years and so prices. For this purpose, SEDC plans to introduce its own design, finishes and standards. The price might or might not be the same as market price. SEDC is confident that buyers will prefer SEDC's houses for its qualities in design, finishes and standards.

From SEDC's experiences, quality of finishes influenced price. A slight change in finish quality leads to a big increase in cost. SEDC had undertaken a study to see a relationship between a particular design and finishes to the price and people's preference. For example, the Kerma Jaya housing project in Chendering- the biggest housing project in Terengganu. It was found that despite high cost, house buyers here still prefer a beautiful design and high quality finishes. This is different for house buyers in Besut District and Kemaman District. A market study in Kemaman showed that RM\$60,000 houses are most demanded. Thus house design and finish standards provided are not higher than people in this area could afford. The pricing strategy is necessary to capture the market.

The two studies showed that house price is determined by a number of factors, people's affordability, their preferences for particular design, standards and finished quality.

Self-build housing is impractical in urban areas. It's a problem of land and getting the density. For example to provide houses for 100 families requires 100 lots

and a big piece of land. Land is scarce and there is a pressure for more land to meet the need of increasing population. For instance, a one acre land [they] can build about 5 houses by self-build whereas [the developers] can build 15 units of terrace houses or more units of flat houses. It is not realistic to give out land. Even in Terengganu where land is still abundant, SEDC does not prefer to build individual unit low-cost houses. The preference is to build flat houses in urban areas. In self-build housing, by allowing people to design their own houses and use of different construction materials such as zinc, asbestos, roof tiles, etc. and with different finish quality, a housing area looks disorganised and inconvenient. The best alternative for housing the poor and low-income families is still a ready-built house with government subsidy.

(iii) **Islamic Values and Housing**

The idea to introduce Islamic housing in Terengganu was proposed much earlier by Dato' Dr. Yusuf Noor. The concept of Islamic housing is a three-bedroom house so that adolescent male and female children can be separated and with their own privacy. However, it is a constraint to implement Islamic housing, mainly for reason of cost. In urban areas, SEDC can not afford to build a three-bedroom low-cost house with the ceiling price of RM\$25,000, unless with government subsidy. For example, Kampong Kolam, in Kuala Terengganu Municipality. Low-cost houses is still two-bedroom. In such a prime area, three-bedroom house will not be in the category of low-cost. Low-income families could not afford to pay for it while developer could not sell at the regulated price. For future housing, however the SEDC intends to follow Islamic norms. But at present, there is no guideline on Islamic housing.

(a) **Islamic Financing and Banking**

The Islamisation policy does give positive impacts on public finance. The obvious example is government loan financing which is of two types: a normal loan

financing and Islamic loan financing. The Federal Treasury offers a choice to SEDC between a normal loan financing or Islamic loan financing. In banking sector, commercial banks have introduced Islamic financing systems. They compete among themselves to offer Islamic financing facilities. In addition to Bank Islam, there is great potential for Islamic end-financing from commercial banks that offer Islamic financing. Bank Islam has lost its monopoly in Islamic financing. Before the competition, customers have to accept what Bank Islam offers in respect of loan financing or other Islamic transactions, now customers have greater choices. It is up to the customers to choose which bank they prefer.

I think the finance sector does not need more Bank Islams. The existing bank network is adequate to meet the needs of the public and it can be expanded in future. A housing bank is also not necessary. The competition among commercial banks in respect of giving housing loans has already adequately met the need of the market. Malaysia Building Society Bhd. (MBSB) which provides housing loans to low-cost buyers is among the choice. In a way, MBSB functions like a housing bank. The only problem, the MBSB is not impressive and gives less effort to find buyers.

The view that criticised Islamisation policy for being slow progressed must recognise two important factors. It takes time for the public to understand new policy or new things. The problem is compounded where people have little or no knowledge about new things and the public became sceptical about the result.

Respondent: ER21

(i) Islamic Values and Housing

A present trend in housing in Malaysia moves towards incorporating Islamic values. For instance, the characteristics in new housing schemes which promote plural

neighbourhood as basic value, restructuring of community in housing areas through provision of community facilities such as schools, mosques, public amenities, recreations, etc. These are concepts which Islam desires in creating harmonious community. However, house design remains a question, whether it meets Islamic norms. There are views which claimed that the present house design does not correspond to Islamic desire, for instance in low-cost housing and low-cost flats.

The space is cramped. Where families have adult male and female children, they have to share rooms. This is one of the factors which creates social problems in families. Adult children, male or female do not prefer to stay at home and they choose to live with friends. This is the main source of "budaya lepak" (stationed culture) among youth who choose shopping complexes as their favourites to live there or for leisure.

Often, it is the design which gives problems which inhibits mobility. This is mostly the case in flat houses. Public corridor is too narrow. In cases of death of residents, it was difficult to bring down the bodies to pass through corridor. The bodies have to be sent down by rope through windows. Planner and architect need to be sensitive to community's need. Such experiences require them to consider better housing plan and design.

The concept of design of bathroom and toilet still follows western ways and practices. For instance, "sitting bowl". This is not a concept desired by Islam. Another example is the design of public toilet. It is open concept and no privacy. In addition, one has to relieve oneself by standing. Islam views these practices as undesirable and contradict with the "way of life" in Islam.

About the issue of facing the "Qiblat". This is not rigid in Islam. Whether, a house should be designed facing the "Qiblat", depends on location of site. It is not wrong to face sun rise or sun set or not facing the "Qiblat" at all.

An example of a move towards Islamic housing is illustrated by the recent experience in Perak. Perak Religious Council requires housebuilders to refer to the council for advice in respect of Islamic values and norms in house design. This is a step in a right direction to practise Islam in housing. In the Federal Territory Kuala Lumpur, the cooperation between National Mosque/Islamic Centre and Kuala Lumpur City Hall is not formed yet. At present moment, it is only individuals who are involved, but only when invited to attend meeting by Kuala Lumpur City Hall. Yes, it is a good and practical idea to get a religious council to be involved in planning committee at states levels and federal level as well to give advice on Islamic matters.

(ii) Islam and Land Administration

The concepts and principles of land administration outlined by Islam do not exist in our time. It does not mean that the concepts and principles could not be used or are impractical. In our time lands are owned by people and states and governed by states laws. The Islamic concepts and principles were ideas introduced in the early period. "Ulama" (clergies and jurists) formulated the principles during their time where the system at that time was not advanced. Anyone could clear a jungle and claimed land belonged to him. But it is illegal to do it in our time and subject to the laws of the state. However, some concept and principles are still applied in certain communities in modern time. [An] example is "tanah adat" (customary land) in Negeri Sembilan. The "tanah adat" is hereditary by generations and can not be redistributed to individual members of a family. It does not contravene Islamic laws.

Waqf land stock is plentiful in some states such as Pulau Pinang, Johor, Kelantan, Terengganu and Federal Territory Kuala Lumpur. There is waqf land still not gazetted (by states religious councils). The Federal Government has a plan to develop waqf land nation wide. The heads of states religious departments have had meetings to reactivate waqf land under their respective jurisdictions. The plan did not materialise because of legal constraints where waqf land is subjected to states laws. The potential for development is great if state laws could be amended. The amendment is unnecessary if states were to develop the waqf land by themselves.

The development is constrained by waqf deeds. There are two types of deeds: land waqf for a specific use and a general waqf land which can be used for multi-purpose. For a specific waqf, for example land waqfs for building a mosque, it can not be used for other purposes. It is illegal in "Sharak" (Islamic law) to demolish a mosque, and to develop the land for other purpose. A better way is to waqf land for Islamic welfare purposes. In this way, land can be developed for building schools, hostels for orphans, etc.

Respondent: ER22

(i) Housing Policy and Distributional Issues

Housing policy in respect of low-cost housing does not and will not achieve its objectives. They are being influenced and subjected to many negative factors. Land provided by states governments are usually "bad sites" such as ex-mining land, high terrain hilly areas and swamp land. Site preparations and infrastructure costs are very excessively high and affect projects feasibilities and viabilities. These issues are crucial in low-cost housing. Bureaucracy is also a major factor, more so in distribution of low-cost housing. Decisions made at the highest level in states are influenced by politics, for instance by State Executive Councillor (EXCO) for Housing. States Housing

EXCO played influential and decisive roles that derailed the objectives of low-cost housing programmes. EXCO can ignore the guidelines by the Federal Government. A very obvious abuse, where low-cost houses are sold to families from the non-target group even though they do not deserve low-cost houses. For example, a "Tok Molo" Sites and Services project in Terengganu. This project is meant for low-income families. The state government instead moved families from other groups together with their houses into the site, even though individual lots have not been surveyed and decided. The houses that were moved in this area were bigger than the land lots originally planned for sites and services. The criteria of selection were completely ignored and were not observed.

Politics is a forceful external element that influences selection process in low-cost housing. There were cases reported where a family owns more than five houses. The National Housing Department could not prove the alleged misuse as it is not involved in sale of houses. The people that complain about conditions of low-cost houses might not come from poor families. They are normally grateful for what they have. It is the rich families that complain because the standards of low-cost do not meet their expectations and standards that they set for themselves. The issue here, the kind of standards that they want are medium-cost houses, but they are given low-cost houses.

(ii) Life-style, Design and Alternative Housing

The relationship between design and price varies by types of houses. Architect plays an important role to translate consumers tastes and preferences and to come out with elegant design. For bungalow houses, a preference is for a lucrative design, design to customers tastes and quality of construction. The more sophisticated the design and high quality construction finish, the higher is the cost. Some UEP housing projects in Subang Jaya is a clear example. Attractive house design becomes a crucial market

strategy by a developer to attract buyers and to mark-up prices too. So, in Subang Jaya, even though houses cost more than in other areas, people are still willing to pay.

This is different in low-cost houses. Attractive design is given importance and no consideration is given at all to satisfy buyers tastes. This is the reason why low-cost housing is simple design to cut cost⁶. Land price also determined cost. Normally, for state land, the cost is cheaper, compared with acquired land which is expensive.

Self-build housing is feasible for family who has capital. But it requires rules and regulations by local council to regulate and check on construction. This is important to ensure houses properly follow council plan for the wellbeing of public. Country Height Housing Project in Kajang is a good example. The idea and concept of development is a country home, a country life and a neighbourhood. But, development is controlled and is only for single-storey building.

⁶The following illustrates typical building and land development costs in a private sector residential low-cost housing project. This is extracted from World Bank report "Malaysia The Housing Sector Getting the Incentives Right", Report No.7292-MA, 1989. For detail, refer to page 68.

Components	Total Cost per dwelling	Unit Costs Indicators	Design Indicators (m.sq.)
House Construction: Floor area Cost/m ²	RM\$13,635	54.54% RM\$219/m ²	62.2
Land Cost Area/plot Cost/net m ²	M\$2,732	10.93% RM\$33	190
Infrastructure Cost Cost/net m ²	RM\$8,633	34.53% RM\$103	
Total Development Cost* Cost/net m ²	RM\$11,365 RM\$136	45.46%	
Total Cost/dwelling Unit	RM\$25,000	100%	

Note6: * Total development cost is the sum of costs of land and infrastructure.

A traditional house concept - open space, a single room only for parents, and a living room used only a simple "mattress" for seating, no doubt it was cheap to build but it is not suitable for today's society. It needs to balance with social requirements. In modern time, life-style has become sophisticated. The requirement is different from life-styles in traditional society. Most of parents today are working parents. They have little time to attend to routine houseworks. As such, a roll on and roll out partition in a traditional practice is impractical in today's society. People would not accept such life-styles in a single room house and open space. People are more educated and it is awkward to live a "kampung" (traditional) life-style. Members of family need privacy and room is a place of privacy. There is nothing wrong to choose for a better living.

(iii) Islamic Values and Housing

A low-cost housing unit provides only basic facilities - bedrooms, living room, kitchen and bathroom/toilet. Space is a constraint to segregate women/men. Segregation in low-cost house is only in terms of parents and children. If segregation attempts to include a separate lounge and entrance, that could not be provided.

Respondent: ER23

(i) Housing Policy and Distributional Issues

(a) Development Philosophy and Impacts

Housing issue is not only about having a physical building but more about family and people. What is worrying today, families are treated more like economic consumer groups and mere citizens. They are no longer regarded as spiritually inclined people. It is interesting to observe that Malaysia's development experiences

(development plans) from the past to the present, do not give emphasis to attain true and lasting happiness in this world and the Hereafter. This aspect is not clearly stated important purpose of development. Spiritual values are meant as extension of political and economic ideology. In decision making process, economics and business criteria are yardsticks to measure what is useful and not useful. If something is not politically and economically beneficial, it is regarded not useful. Or something which is not profitable, it is useless.

Our housing industry is a victim of these measures- economics and profit. Policy makers claimed that many developers do not follow strictly the rules and regulations in projects design, construction and approval. Construction of tall buildings even though is not suitable because of poor land topography, but no body seems concerned until disasters happened. For examples, the tragedies of collapse of highland tower in Kuala Lumpur and the most recent one was the collapse of a highway to Genting Highland in Bentong. Everybody who were involved in planning, approval and building these projects did not take responsibility for what had happened. This is abuse of power.

The political business ideology even penetrated into religion. The values that are being promoted in religion are values to support political and business ideology- hard working, loyalty, trustworthy. These are non-spiritual values, if they are grounded in, and guided by right interpretation of religion. "Taqwa" (consciousness of God) "Zikr" [rememberance of Allah (God)], important values in Islam for spiritual development of men are practically ignored. Islam becomes a religion of mere ethics. Islamic values talked about in management of public affairs and policies become the instrument of the ideology, which ignores and reject "ilmu kalam" (theology), sufism and philosophy (hikmah). There is nothing left about Islam except its bureaucratic and legal components. Even that is decided by Parliament which sometimes is spiritually and morally indefensible. The idea of caring society is being undermined because

caring society is defined in a secular sense, matters such as child abuse, handicapped, etc. However, the most important element, ie spiritual elements that ties together the diverse aspects of caring attitude are ignored. Values in Islam are taken to support political motives and material greed. The behaviour and attitudes point to a secular society of the west. Even in the West, they show respect to history, literature and nature, and attempts are made to conserve nature and maintain the green. In Malaysia, the opposite is happening. In housing estates, trees are easily cut and houses built on barren land. The site allocated for building of mosques are at unsuitable location. For example, Subang Jaya mosque. Many Muslims in Subang Jaya do not go to mosque because of problem of access and traffic congestion in areas around the mosque. In Subang Jaya, there are more shopping malls and not a single public library. These are examples of bad planning of a housing estate. This is the outcome of overriding emphasis on economic values in decision making. Society is alarmed by such attitude towards development.

The experience of living in Subang Jaya, one of the better housing areas in Klang Valley is not a happy experience. In this housing estate, it shows a manifestation of greed. The decision made by authorities was to please the businessmen rather than the customers. Housing is certainly not for family atmosphere especially the projects in the later period of 1980s. In the earlier phase projects, in every two housing blocks were provided with a small public garden/park, about 100 metres long. But in the later phase, the USJ Subang, the concept of garden was scrapped. Open spaces are for construction of condominium houses and shopping malls. Commuting to workplace, within the housing estate is a hassle. Mobility is constrained by traffic congestion. The situation influences temperament to become unruly, demotivate community's behaviour and desocialisation. Housing and its relationship to workplace is important. If commuting to workplace consumes much of time, it is undesirable and inconvenient. If Subang Jaya housing estate is supposedly better housing, yet the quality of environment is degrading, living conditions might be worse in other housing areas.

(b) House price

Even though the size is relatively small, yet house price is very expensive. Malaysian families spend a large amount of money for a simple and small house. According to a developer, a 300% profit from housing investment is normal and a 100% profit is too low. If a developer built a cheap house, consumer thinks the house is low-quality construction. It is morally wrong to sell a house at expensive price. It does not mean that housing developer can not make profit, but he makes too much profit. After paying for housing loan and a car loan, and food, a family with single income, (in urban area) has nothing left of his salary. The pressure of life, forced people to unscrupulous means to raise extra incomes. Others may turn to alcohol, drugs and may be abusive towards family members.

(c) Impacts on Family and Social Environment

Social problems are closely associated with housing. Family problems can be linked to living conditions in housing estate- disintegration of family, child abuse and crime includes juvenile crime. Housing is designed just like a prison cell- family mobility and socialisation are restricted. A resident hardly knows his neighbours and they are less concerned about one another. The urban neighbourhood does not guarantee safety of children, from undesirable social elements from motorised vehicles and environmental pollution. Children need to be accompanied by parents to go to grocery stores. Parents are tempted to go shopping too. It takes away parent's time where as they can do other activities at home such as reading and talking with family members.

In Malaysian society, the impact of economic criteria has crept into valuation of housework done by housewife. For example, a wife who stays at home is not regarded as working even though she does all the housework - cooking, cleaning, nursing and

hostess work for the family. She is not regarded as working for reason her activities do not bring salary. Even many husbands do not regard their wives as working even though they work the whole day from morning to night time. Role and status of work are linked to quantity of income.

(d) **Quality of life**

A quality of life is a significant objective in housing. A quality of life is not only derived from living in a particular location but more important is the happiness-how much time one spends to go to work and how much time one spends with family. Some one might argue he enjoys a higher quality of life even though he spends less time with his family. When both parents are working, the condition is dangerous and self-defeating. Having good income means to enjoy with family. A simple example where everyday one goes to work very early in the morning while children are still asleep and comes back in time when children want to go to bed. Under such conditions, there is no happiness in family. Parents fail to generate parents' children relationship. Family life becomes difficult under such situation.

One of the purposes of housing is to have as much contact as possible with family members. Father and mother and relatives can be there when needed. Under the present housing, a home can not even provide rooms for own children. It becomes more difficult to accommodate relative's children. In the past this was not a problem. Children were taken care of by their uncle or aunty if their parents died. They treated them like his or her own children. The situation is different today. Social and moral values are fast disappearing, being influenced by television and videos. Even condoms are displayed openly, for instance in groceries. Parents are worried about these.

Attraction and amusement centres such as in Genting Highland and Sunway Lagoon are not the sort of happiness that are good for children. These centres create

false happiness for children. Children only enjoy games and play. They feel loss after enjoyments are over. Enjoyment of this nature is a temporary one. They create no emotion of deep feeling about life and culture. Instead, children become addicted to leisures and amusements. A better way and as an alternative for a closely knitted family relationship is for parents to talk to their children and tell stories about the past or events of the present. These will be long remembered by children. Cultural and educational centres such as muziums, libraries and scientific and art galaries must be made more interesting for families.

For working parents they spend less time with children at home. Instead, kids spend more time with childminders or helpers. Parents can not put the blame on teachers all the time for children not performing at school. In urban areas school teachers are in enormous stress. Many teachers complain they can not even comment on their pupils for fear that parents might react wrongly. Teachers' roles end-up teaching school lessons and they are treated as a conveyor of information to children.

The change in attitudes and behaviour of parents and children indicate a decline in quality of life. The quality of life is reduced to the most external manifestation to have a house. The authorities and housing developers do not give thought about residents happiness. Ultimately, it is not the size of a house but a neighbourhood space. In "kampong" (village) housing, children do not stay at home all the time. They play outside and mothers have no worry to let them play outside.

Privatisation of universities is an example of a deliberate policy that will further downgrade quality of life of future generations. Students have to raise a big amount of loan to pay for university education. They will lack motivation to strive for excellence in their career and towards caring generation.

(ii) **Life-style, Design and Alternative Housing**

A business motive has become an overriding and important consideration in housing industry. It creates house buyer's dependency on developer. People have little choice to design their own house. One good example is air-conditioning which has become a requirement and a necessity in today's housing. A poorly designed house and improper ventilation create inevitable need for air-conditioning for cooling. Air-conditioning runs day and night. Energy and maintenance cost is high.

In traditional family, the concept of extended family that they followed was reflected in housing building and its neighbourhood structure. The whole village or town community lived like one family. If children caused problems in the community, neighbours collectively informed their parents. The parents did not defend their children for the problem they made.

(iii) **Islamic Values and Housing**

In Islam physical, social and spiritual aspects are interlinked. But a physical architecture changes overtime according to the environment. The Prophet's Madinah city, during that time was physically simple. They did not have construction materials to use for building. In Spain, Turkey and India, Muslims had architecturally beautiful buildings. Building materials were available. Muslims in the past, even though they did not write about Islamic architecture, but the philosophy was reflected in the construction. In Malay world, they had Islamic monuments, literature and poems. Islam had its own building norms. For example, a location of a mosque is normally in the most accessible place. The purpose is to attract people to call to the mosque.

In Islamic thinking of town planning, an orchard was an important feature. For example, in Madinah City. Orchards were located at the edge of the city. In modern

terms, the concept of orchard is equivalent to public park. Orchards were not only meant to provide shade but for the public to benefit, for the poor families to enjoy the fruits. A modern town planning should adopt this concept. Fruit trees should substitute other plants in greening a city.

(a) **ISTAC Building a Manifestation of Islamic Values, Norms, Thought**

The planning of ISTAC building by Professor Syed Naquib and its construction is the example of Islamic method of construction. The ISTAC building reflected the spiritual elements of Islam. He observed the pattern of wind direction and rain in the area. He stuck a pole where the water fountain is located now and offered a prayer to Allah for His favour. In Islamic norm, to specify a date and a day to construct a building and to enter the building when it is completed is important. He first erected the ISTAC building on the "Night of Qadr" (Lailatu' l-Qadr)⁷. This is the night when Prophet Muhammad travelled to "Sidratu'l-muntaha"⁸. The night is a night of Wisdom. The professor's idea of observing the night so that the ISTAC building will be endowed with "barakat" (bariqah)⁹ by Allah. He uses a lot of natural symbols - plants, water, bird and lion in the construction.

⁷Hughes described Lailatu' l Qadr - "The Night of Power"- A mysterious night, in the month of Ramazan, the precise date is said to have been known only to the Prophet and a few of the Companions...The excellences of the Lailatu' l Qadr are said to be innumerable, and it is believed that during its solemn hours the whole animal and vegetable creation bow down in humble adoration to the Almighty. (For details, see Hughes, Thomas Patrick, A Dictionary of Islam; W. H. Allen and Co., London, 1935.)

⁸Sidratu' L-muntaha is the "Lote-tree of Extremity". A tree in which the seventh heaven having its roots in the sixth. Its fruits were like water-pots, and its leaves like elephants ears. It is mentioned twice in the Qur'an Surah Liii- Najm (The Star) verses 8-18. (See Hughes for detail 1935:582.) Ali argues "the symbolism here (Lote-tree) is that the farthest Lote-tree marked the bounds of heavenly knowledge as revealed to men, beyond which neither angels nor men could pass. (See Ali, Abdullah Yusuf, page 1444 in The Holy Qur'an - Text, Translation and Commentary; Amana Corporation, Maryland, USA, 1983.)

⁹Hughes defined "bariqah as a term used by the Sufis for that enlightenment of the soul, which at first comes to the true Muslims as an earnest of greater enlightenment." (See Hughes, Thomas Patrick, A Dictionary of Islam.)

These symbols have their particular meanings. The symbol of water reflects knowledge and knowledge reflects life. Water gives life to dead earth and knowledge gives life to "dead" soul. Symbol of bird, in "Sufi" literature, human soul is symbolised by birds. The soul flies according to ability and "akhlak" (moral quality) of a person. The soul of "anbiya" (very pious person) is the highest and symbolised by strong bird such as eagle. Whereas soul of an ordinary person (like us) might be symbolised by a duck- a low-flying bird just above water. These symbols are depicted in ISTAC building to reflect intellectual and spiritual meanings. In the conference room, the symbol used is lion- four lions which carry water bowls. Lion represents courage. Scholars from "fiqh" (jurisprudence) school questioned having lion as symbol. The professor's argument, Islam is not only "fiqh", but also a civilisation. In Cordoba mosque, there were twelve lions symbols. It did not mean that Muslims of Cordoba did not know Islam. The greatest Muslim thinkers from Cordoba.

The ISTAC building faces the "Qiblat" and is landscaped to the natural environment of the area. Trees were not cut but conserved. His argument, cutting trees shows unscrupulous acts towards Allah's creation and men must show "adab"¹⁰ (good behaviour and respect to nature). To Professor Naquib, to build a house or a town requires to observe a lot of "adab"- adab towards river, environment, nature, men and Allah. When men do not have right conception of adab in their mind, it means they do not know their own spiritual being in relation to God, fellow men and nature. The trees

¹⁰In Hughes explanation, "adab" "is a discipline of the mind and manners; good education and good breeding; politeness; deportment; a mode of conduct and behaviour". He noted " a very long tradition is devoted to the sayings of Muhammad (Prophet) regarding rules of conduct... It includes (1) Salutation, (2) Asking permission to enter houses, (3) Shaking hands and embracing, (4) Rising up, (5) Sitting, sleeping and walking, (6) Sneezing and yawning, (7) Laughing, (8) Names, (9) Poetry and eloquence, (10) Backbiting and abuse, (11) Promises, (12) Joking, (13) Boasting and party spirit. (See Hughes 1953:10 for more detail.) In contrast "Ilmu' L-Adab" is the science of philology. According to Hughes "the science by which one guards against error in the language of the Arabs, with respect to words and with respect to writing." (See Hughes 1953,p.201.) See also Al-Attas "Address Of Acceptance Of Appointment To The Al-Ghazali Chair of Islamic Thought" 1993

take a 100 years to grow and many things are attached to them. Cutting them shows no "adab" towards nature. His philosophy of men and his relationship to city- men is a microcosm of a city. His hands take the role of police and armed forces, his brain takes the role of a major. A family is like a state. If a state is to protect a religion, a family must act as an instrument of religion. The implication of not observing "adab", a house or a town is developed purely for a physical requirement. Towns must have many supermarkets and amusements centres but few centres for intellectual and cultural developments.

The function of a house should reflect such analogy. But in modern construction, these philosophies, values and family life have lost perspective and have been ignored. Houses built with inadequate rooms for female and male children, room for mother and father come to visit and no room for guest as though family in modern day does not receive guests. Even in colonial house, rooms were provided for servants. A muslim house has to consider these needs.

Respondent: ER24

(i) Islamic Values and Housing

A study about Islamic housing has to be viewed from three perspectives: (1) availability of construction materials; (2) symbolism; and (3) finance. Before Islam, the Arab from Quarish tribe lived a nomadic life. In Malay Archipelago with many different ethnic groups, Malays have had their own housing design. When Islam came to the Malay Archipelago, Malay culture and customs had been influenced by Hindu and Chinese cultures. Thus a mosque in Indonesia was decorated with a painting of dragon. A similar dragon symbol also formed part of a mosque decoration in Melaka (in Malaysia). Both civilisations existed in the same period. In China, Islamic

architecture, for instance, the design and construction of roof take the shape of a "pagoda" (Buddhist temple).

From the perspective of Islam, it said in the Qur'an that the first house ever built by man was "Baitullah" (House of Allah) in Makkah. The question is whether "Baitullah", its concept and significance can form a basis of housing in modern time. House in a social context is for family and community, while "Baitullah" is a place of worship. In the design of "Baitullah", the centre part is only for circumbulating (circulating) the Ka'bah by Muslims when they perform "hajj" and "umrah". The concept has its symbolic significance in Muslim house. The recent application of centre place concept inside a building was the construction of one of the projects by the International Islamic University (Kuala Lumpur). The professor of the institute instructed the construction of the institute not to use the centre place. In Malay house, the "tiang-seri"¹¹ concept might be derived from the same centre place concept. At "Baitullah", the decorations are made up of calligraphic writing from the Qur'an.

From Islamic perspective, a house functions like a mosque. A house is actually a mosque. It is a place of worship. A Muslim house should have or should provide a special room ("mehrab"¹²) in the centre for use for praying. A "mehrab" was the actual place used by Prophet Abraham to worship Allah. Prophet Muhammad Mosque (Masjid A'Nabawi) in Madinah was the example where the Prophet built his house adjacent to the mosque. The house comprised of rooms for his (peace be upon him) wives, a room for his (peace be upon him) guests (companions) and room for teaching Islam to his followers. This is the concept of Islamic housing. But today, a house does

¹¹Tiang seri is the main column which is located in the main house. It is the first column to be raised in the erection of the house and it is erected with a religious ritual. The ceremonial erection of the tiang seri involved smoke of incense over the column and blessing with prayers before it is erected. For more details see, Yuan, Lim Jee "The Malay House: Rediscovering Malaysia's Indigenous Shelter System, 1987, pp.100, 112 and 150.

¹²"Mihrab" is an indented niche within a mosque indicating the direction of the prayer (Qiblat) towards Mekah. (Netton, 1992).

not reflect the concept of a mosque. But rather a house is conceived as a place for resting and for sleeping. This is the fundamental difference between housing under the Islamic concept and the understanding and practice at present time. A Muslim house needs a reconceptualisation in order to follow closely what Islam desires.

The basic principle, a house as a place of worship requires an open space and also should have a library. A library is an important value in Islam because Islam is knowledge and the Book Al-Qur'an is the main source of knowledge. A Muslim house should not have a fence. A home is to service a community. For example, a wayfarer who is desperate for a place to rest or to offer prayer could easily stop over at any Muslim's home. This tradition is still practised in Sudan. My Sudanese lecturer told me in Sudan, long-haul lorry drivers, when they felt tired, They could stop and rest at any family's house on the journey. The host is ever ready to receive them as guests. The companions of the Prophet Muhammad (peace be upon him): Abu Bakar, Umar and Ali- their houses functioned like a mosque. "Imam"¹³ Malik, his house was in fact a mosque.

In Malaysia, people find it difficult to accept these traditions and practices because they have left out the practice of Malay culture from their daily life for a long time. It will become a culture shock to reintroduce these traditions back in Malay society. People will see these traditions as new values. The same with the experiences of inculcating Islamic values (Islamisation policy) by the government. Whereas the inculcation of Islamic values in government and society was practised during the Malay Sultanate of Melaka. Examples of Islamic values were reflected in Melaka Marine Code and Melaka Land Code¹⁴.

¹³The term "imam" has many connotations. In this case, "imam" is a title of respect for a very learned Muslim and a leader with authority about Islam. (see Netton, 1992.)

¹⁴According to Awang, Islamic laws and Malay Customary Laws were practised in Melaka before the coming of Western powers to Melaka- the Portuguese (1511-1641), Dutch (1641-1795, 1801-1807) and English (1825-1957). Islamic law and customary law related to land tenure was contained in Malacca Digest (1523). Under

In modern time, a Muslim house is modelled on western colonial ideas and culture. For example, Malaysian way of life copied English culture and norms. In the context of Islamic housing today, Muslims try to revive and observe Islamic norms such as their concern about position of toilet not to face the "Qiblat". This is only observing the norm. But in a true Muslim house, its philosophy and concept is based on the principle of "ibadah": worship -"hablun-minallah", and community purpose - "hablun-minannas"). It must incorporate and reflect these principles.

In Islam, there is a method of selecting a site to build a house or even to buy a house. Prophet Ibrahim (Abraham) when he selected Makkah to settle his wife Siti Hajar, he asked Allah's blessing for the place. Prophet Muhammad (peace be upon him) taught Muslims to offer "istikharah" prayer to seek guidance from Allah to decide a right choice for instance in buying a house, buying land for building a house or on anything. The Prophet's sayings and traditions should be documented and codified to provide a guide document for Muslim in house construction and planning a city. Muslims must start doing it now. The book "Tajul Muluk"¹⁵ which was popular among

these laws, Bumiputra in Melaka had the right to open up and work any abandoned land, and they had the right to work on the land either for temporary period or permanently. But these were subjected to a condition that they pay one-tenth of the yields to the state. For detail on Malay customary land laws and their practices in other Malay states, and the influence of Western land laws, refer to Awang,1987.

¹⁵According to the interviewee, the ideas in "Tajul Muluk" were originally taught by Shamsul Al Tabri. He was a teacher to Jamaluddin Ar-Rumi (one of the well known Sufis). His thought was written in Malay Language by Daud Al-Pattani and Ibrahim Al-Pattani. This researcher has made cross reference to the book. It is written in "jawi" (Arabic alphabet) in old Malay language. The researcher found that there are several sections in "Tajul Muluk" which describe the procedure, the do's and dont's that some one has to follow in building a house. For example: (1) a section that tells about "good" and "bad" months, according to Islamic calender to choose to build a house. The bad months are: "Muharram" (first month) brings trouble or sickness to family, "Rabi-ul-awal" (seventh month) brings death or loss of wealth to family, "Rabi-ul-akhir" (eight month) brings difficulties or serious sickness to family, "Jama-dil-akhir" (tenth month) brings sickness and poverty, "Rajab" (third month) brings quarrel or sickness, and "Shawal" (sixth month) brings sickness. The good months are: "Safar" (second month) brings wealth or knowledge, "Jama-dil-awal" (ninth month) brings wealth and possession of slave, "Sha'ban" (fourth month) brings dignity in this world and the Hereafter, "Ramadhan" (fifth month) brings wealth or knowledge, "Dzul-ke-idah" (eleventh month) brings slave into possession, knowledge, wealth and friendship and "Dzul-hijjah" (twelveth month) brings favour and endowment from Allah, gold and silver and "halal" animals (permissible in Islam).(p.69). (2) a section about types of wood for building a house and problems associated

the old generation Malays provides some useful information on adab in building a house.

Respondent: ER25

(i) Housing Policy and Distributional Issues

(a) Affordability Issue

Evaluation of government achievement in housing the poor and low-income families depends on the target market and how the term poor is defined. My point of view, for families with monthly income RM\$500 and below, they should be the target group for low-cost housing. A better option is to give them free house, or alternatively, only for rent. This is justified with their incomes. For RM\$25,000 low-cost house, repayment of monthly installment could easily consume more than RM\$200, about one-half of their incomes. Even under the previous scheme of hire-purchase, they could hardly afford to pay a monthly installment of RM\$70.00 to RM\$80.00 collected by Land Office. Most of these families are odd-job workers- trishaw peddlers, fishermen, etc. They have no fixed incomes. By virtue of low-incomes, they can not access to bank loans. Banks are conservative. They only give out loans to secured customers. To banks, odd-job workers are high risk.

with using a particular type, (p.99); (3) spirit of a house (p.99); (4) procedure of laying out "male" and "female" plank. Male plank should not face sun set and female plank should not face sun rise. Room should face the direction of sun rise, or head faces the "Qiblat" during sleep, and location of kitchen should face the direction of sun set; (5) section on measurement of a house such as length of columns, beams and girth, roof ridge, etc; (6) types of wood for building a kitchen.

**(b) Privatisation Experience of a
Low-cost Housing Project in Chukai Kemaman**

My experience with a privatisation project between Syarikat Mohd Noor and Tabong Warisan Terengganu for low-cost housing on a 23 acres site in Fikri, shows a change of policy by the state government. Tabong Warisan is allocated a vast stock of land for housing on a basis of joint-venture with private developers. With land as equity, Tabong Warisan obtains a guaranteed profit of certain percentage from the project. In terms of sale, the new policy allows flexibility for the joint-venture company to sell the PAKR units to high income families. The new eligible income group is families with monthly incomes of RM\$2,500 and lower. The new policy is based on the guideline prepared by UPEN Terengganu. Whereas these families can afford to buy a medium-cost house of RM\$100,000 and below. The present policy clearly pushes away the low-income families from PAKR market. The experience reveals that privatisation of PAKR, a new funding and production option, does not help to better the achievement in distribution of low-cost housing. The privatised PAKR project in Fikri is an evidence that the new policy fails to achieve its objective.

(c) Selection of House Buyers

A selection process and decision on buyers under the privatised low-cost project rests on the power of selection panel. The power of the panel is stated in the joint-venture agreement. The role of Syarikat Mohd Noor is to prepare a list of qualified buyers. In actual fact, the list of buyers was identified before the project started through application forms circulated to interested buyers.

**(d) Land An Important Factor For
Viability of Low-cost Housing Project**

The sceptical view that low-cost housing is not viable is a misconception. It depends on a multiplicity of costs involved, the most important of which is a land cost. Land costs vary by location in urban area and rural area. Cheap land allows developer to reduce cost. Other costs such as costs of building materials are fairly predictable and standardised through the market.

(ii) New Financing Scheme for Low-cost Housing

The financing of Fikri II low-cost housing under the joint-venture company is different from the normal method. Even though the joint-venture company has land assets in the project, but it could not mortgage to bank. The source of funds for bridging finance came from "Tabung Pemulihan Usahawan" [TPU]¹⁶ (Fund for Rehabilitation of Entrepreneurs) under the control of "Bank Negara" (Central Bank). The fund was disbursed by the Central Bank through Bank "Bumiputra" which acts as implementing bank under the scheme. The role of Perwira Affin Bank in this joint-venture project, (appointed by the Central Bank on its behalf) is a financial verifier and project management. This is to ensure that the fund is properly managed and spent for the project.

Bank Islam might be involved in the TPU Fund in other sectors. However, for providing end financing to house buyers for this project, consumers have the choice, either to go to Bank Islam or other commercial banks. For Bank Islam to gain

¹⁶The interviewee explained the TPU as follows: Under the "Tabong Pemulihan Usahawan", funds are allocated for several economic sectors such as: (1) manufacturing, (2) transport, (3) housing, etc. Commercial banks participate in this scheme in every sector set by the TPU. There is a "chair" institution by a nominated bank in charge of each sector. Perwira Affin Bank chairs the housing sector. Any loan for housing sector from this fund, the Perwira Affin Bank will act as a financial manager.

prospective buyers, it depends on marketing and management attitudes, and includes business contact with the developer. From my experience and observation, Bank Islam lacks promotion. The management can not sit back and expect public awareness of Islam as an adequate factor to win the market.

**Number of low-cost housing units
built and expenditure**

District	MP2	MP3	MP4	MP5	MP6	Total
Kuala Terengganu	500	687	958	600	100	2845
Kemaman	89	575	779	-	100	1543
Dungun	50	246	193	138	100	727
Hulu Terengganu	26	234	234	-	-	494
Marang	32	354	165	98	240	889
Besut	82	173	501	-	100	856
Setiu	-	-	-	-	100	100
Total:						
Units	779	2269	2830	836	640	7454
Expenditure(ii)	10.5	10.5	92.7	24.0	19.2	156.9

Source: State Economic Planning Unit, Information sheet obtained during field interview on 2 July, 1995.

- Notes: (i) MP means Malaysia Five Year Development Plan
(ii) Expenditure is in RM\$ million

**Distribution of household income
1985 and 1995**

Household Monthly Income RMS	1985 % of households	1995 % of households
Less than 100	4.99	4.37
100 - 199	3.39	3.20
200 - 299	8.51	7.20
300 - 399	19.96	16.24
400 - 499	13.37	10.73
500 - 799	24.44	21.70
800 - 999	7.42	10.35
1000 - 1499	11.26	15.47
1500 - 1999	2.69	4.73
2000 - 2499	1.60	1.78
2000 and over	2.37	4.23
Average Income	RMS748	RMS902

Source: Majlis Daerah Kemaman (KDC), Local Plan for Chukai Town Planning Zones, 1987.

Awareness of housing policy

Respondent Groups	Informed of Policy	Not informed of Policy
Respondents in PAKRs	6 respondents (33%)	12 respondents (67%)
Respondents in traditional villages	13 respondents (56%)	10 respondents (44%)
Total	19 respondents (46%)	22 respondents (54%)

**Traditional villages:
relationship between awareness of policy
and applications made for PAKR.**

Respondent (Income RM\$)	Political support	Awareness of Policy	Application	Help Sought
HR1 (< 299)	did not disclose	unaware	0	
HR2 (< 299)	UMNO	unaware	2 times (n.s)	E.R.
HR3 (500 -599)	UMNO	unaware	4 times (n.s)	sought no help
HR4 (1000 -1249)	did not disclose	aware	0	
HR5 (500 - 599)	did not disclose	aware	3 times (n.s)	sought no help
HR6 (500 - 599)	Spirit 46 (exUMNO)	aware	1 time 1970 (n.s)	E.R.
HR7 (< 299)	not supporter of any party	aware	1 time (s) remain renting in T.V.	E.R
HR8 (400 - 499)	opposition party	aware	0	
HR9 (< 299)	did not disclose	unaware	0	
HR10 (< 299)	UMNO	not aware	0	
HR11 (2000 - 2499)	did not disclose	aware	0	
HR12 (500 - 599)	not supporter of any party	aware	0	
HR13 (< 299)	UMNO	unaware	0	

HR14 (300 - 399)	opposition party	aware	2 times (n.s)	D.O.
HR15 (400 - 499)	UMNO	aware	0	
HR16 (500 - 599)	UMNO	unaware	3 times (n.s)	sought no help
HR17 (< 299)	opposition party	aware	1 time (n.s)	sought help
HR18 (< 299)	UMNO	aware	3 times (n.s)	E.R. H.C.
HR19 (< 299)	UMNO	aware	2 times	D.O. E.R.
HR20 (500 - 599)	did not disclose	unaware	4 times (n.s)	E.R.
HR21 (300 - 399)	opposition party	unaware	2 times (n.s)	sought no help
HR22 (< 299)	UMNO	aware	1 time (s) remain squatting.	did not disclose
HR23 (< 299)	did not disclose	unaware	0	

Key for Tables 6.4 and 6.5:

- UMNO. United Malay National Organisation;
- E.R. Elected Representative;
- D.O. District Officer;
- H.C. Head of County;
- HR. Code of respondents;
- 0 had never applied for PAKR;
- C.M Chief Minister
- KEMAS Community Development Organisation
- G.O government official
- MCA Malaysian Chinese Association
- * rentee
- TV Traditional village
- (s) successful
- (n.s) not successful

**PAKR- awareness of housing policy
and applications made.**

Respondent (Income RM\$)	Political affiliation	Awareness of Policy	Application made	Help Sought
HR24 (300-399)	UMNO	aware	7 times	C.M. (7th application)
HR25 (500-599)	UMNO	aware	2 times	E.R.
HR26 (300-399)	UMNO	aware	4 times	E.R.
HR27 (600-699)	UMNO	unaware	3 times	KEMAS
HR28 (300-399)	did not disclose	unaware	0	
HR29 (900-999)	UMNO	unaware	1 time	E.R.
HR30 (< 299)	MCA	unaware	1 time	C.M.
HR31 (< 299)	did not disclose	unaware	1 time	sought no help
HR32 (800-899)	MCA	unaware	4 times	C.H.
HR33 (did not disclose)	MCA	unaware	several times	D.O.
HR34 (< 299)	did not disclose	unaware	2 times	G.O.
HR35 (300-399)	did not disclose	aware	1 time	G.O.
HR36 (400-499)	UMNO	aware	1 time	E.R.

HR37 (< 299)	did not disclose	unaware	2 times	G.O.
HR38 (300-399)	UMNO	aware	1 time	E.R.
HR39 (900-999)	did not disclose	unaware	2 times	sought no help
HR40 (1000-1249)*	did not disclose	unaware	0	
HR41 (900-999)	UMNO	aware	2 times	E.R.

**Age structure of heads of households
in the PAKRs and traditional Villages**

Location	20 - 29 Years	30 - 39 Years	40 - 49 Years	50 - 59 Years	60 - 69 Years	70 - 79 Years
PAKRs	1	2	7	4	4	0
TV	1	3	8	4	4	3
Total	2	5	15	8	8	3

Note: TV short form for traditional villages

**Rekod temubual dengan responden-responden
dalam kawasan perumahan awam kos rendah
dan kampung tradisional di Pekan Chukai
Daerah Kemaman, Terengganu**

(Exact transcripts of household interviews)

A. Responden Kampong Tradisional

Profile peribadi

Responden (Respondent): HR1

Lokasi (Location): Kampung Banggol

Taraf perkahwinan (marital status): bujang (bachelor)

Pekerjaan (employment): bekerja sendiri (self-employed)

Pendapatan (Income): < RM\$299

Pendapat mengenai isu-isu utama

(Views on key issues):

**(1) Kefahaman tentang dasar perumahan
(Awareness of housing policy)**

Saya tidak tahu adanya dasar perumahan oleh Kerajaan. Tidak ada pihak yang beritahu saya tentang dasar perumahan untuk rakyat. Saya pun tak pernah mohon rumah murah kerajaan. Tapi saya lihat apa yang berlaku, rumah murah untuk rakyat, orang yang dapat rumah semuanya "orang dia" [his men], penyokong-penyokong dia [his supporters], orang kuat politik [strong supporters of government].

Pada pendapat saya, dasar kerajaan itu baik. Tetapi yang tidak adilnya [injustice], rumah murah untuk rakyat miskin dan berpendapatan rendah diberi kepada orang-orang senang [pendapatan sederhana dan tinggi]. Tema dasar kerajaan bagus, tapi manfaat tidak sampai kepada orang-orang miskin. Contohnya, pinjaman MARA, orang yang dapat adalah orang-orang kaya.

**(2) Pengaruh pertubuhan-pertubuhan masyarakat
(Influence of community organisations)**

Saya bersetuju ada baiknya kita menjadi ahli dan mengambil bahagian dalam pertubuhan dan kegiatan masyarakat. Boleh dapat rumah, boleh dapat bantuan. Banyak faedah yang boleh kita dapat. Kalau kita tidak sokong parti kerajaan, susah kita. Contohnya jelas. Rumah murah Dusun Nyoir. Janji kerajaan, rumah murah ini adalah untuk orang-orang [keluarga-keluarga] Melayu Kampung Limbung, Kampung Banggol. Rumah-rumah mereka terlibat dengan projek bandar baru oleh Majlis Daerah. Tapi kerajaan ubah janji. Rumah murah nak beri kepada orang-orang China, yang tak ada kena mengena dengan projek bandar baru. Sebabnya mudah saja. Orang-orang Melayu tak undi/tak sokong MB masa pilihan raya baru-baru ni.

(3) Kejiranan (neighbourhood)

Jiran-jiran semuanya baik-baik, tapi saya rasa tidak seseronok semasa saya kecil dulu. Dulu, kawan-kawan ramai dan pergaulan pun luas, bebas dan riang.

**(4) Rekabentuk rumah dan nilai-nilai Islam
(House design and Islamic values)**

Rumah orang Melayu dulu-dulu tak ada bilek. Ini tak sesuai lagi dengan zaman sekarang. Anak-anak di sekolah didedah dengan pelajaran/pengetahuan tentang sek.

Pendedahan sek jadi satu ancaman kepada anak-anak laki-laki dan perempuan. Dalam Islam, pergaulan bebas laki-laki dan perempuan dilarang. Jadi rumah patut ada bilek dan ruang tamu. Ini baik dan menjadi tuntutan Islam. Lagi pun, kalau rumah ada bilek yang cukup, mudah bagi anak-anak untuk belajar sendirian, tak ada gangguan.

Saya tinggal di rumah sendiri - rumah peninggalan arwah ayah saya. Keadaan rumah masih baik - besar dan lega. Bagi saya, rumah bina-siap macam rumah murah lebih baik dan mudah. Jika nak bina rumah sendiri, kena beli tanah. Perlu ada banyak "duit" nak bayar sekali-gus. Susah nak cakap pasal kewangan Islam. Yang penting, bunga adalah haram.

Profil peribadi

Responden: HR2

Lokasi: Kampong Banggol

Taraf perkahwiana: berkahwin

Pekerjaan: tidak bekerja.

Pendapatan: tak ada pendapatan tetap.

Pendapat mengenai isu-isu utama

(1) Kefahaman tentang dasar perumahan

Saya tidak tahu adanya dasar perumahan kerajaan. Tidak ada orang yang beritahu samada ketua kampong, pegawai daerah, orang politik. Kalau dasar rumah murah nak beri rumah kepada orang kampong, itu baik. Pengalaman saya, dua kali mohon rumah murah, tak berjaya. Saya tak pernah minta tolong mana-mana pihak. Saya rasa nak minta lagi rumah murah, tapi kena fikir dua tiga kali, tidak mampu nak bayar.

Rumah saya sekarang rumah sendiri, peninggalan emak/bapak. Tapi tanah tapak rumah hak orang lain - bapa saudara saya. Sewa tanah saya bayar RM\$15.00 setahun. Sebab rumah ini rumah sendiri, saya rasa puashati.

Nak dapat rumah murah bukan senang. Orang-orang yang dapat, semuanya orang-orang yang rapat dengan orang politik dan kerajaan - orang-orang dia (their men), orang-orang yang kerajaan suka (favouratism).

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Dulu saya pernah jadi ahli UMNO. Tapi tak dapat apa-apa pun dari UMNO. Di sini ada JKKK, tapi saya tak mahu terlibat. Sekarang ini saya tak masuk ahli mana-mana pertubuhan, tak dapat faedah bagi saya.

(3) Kejiranan

Saya tak ada komplek mengenai jiran-jiran. Semua baik-baik belaka.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka dah tak sesuai di zaman sekarang. Rumah sekarang perlu ada bilek. Nak asing ibu/bapak dari anak-anak, dan anak-anak laki-laki dengan perempuan. Kalau tamu datang, tak nampak "lakah" [lekeh].

Kalau ikut syarat Islam, rumah kena bersih, tandas kena asing dan jauh dari tempat ambil air sembahyang. Kasut tak boleh bawa dalam rumah. Saya tak tahu sangat pasal Islam dan bank. Apa yang saya tahu, dalam Islam bunga tu haram.

Profil peribadi

Responden: HR3

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerjaan: buruh

Pendapatan: RM\$500 - RM\$599

Pendapat mengenai isu-isu utama**(1) Kefahaman Tentang Dasar Perumahan**

Saya tak tahu adanya dasar perumahan. Tak ada pihak yang beri maklumat mengenai dasar perumahan kerajaan. Jika dasar rumah oleh kerajaan nak bantu orang-orang miskin dan berpendapatan rendah macam saya, maka dasar itu baik. Pengalaman saya, sudah tiga hingga empat kali saya mohon tanah untuk bina rumah, tapi tak dapat. Yang saya nampak, orang yang telah ada tanah, tapi dapat lagi tanah. Orang macam saya yang tak ada tanah, tak ada peluang langsung.

Saya dah rasa kecewa dengan apa yang berlaku. Saya tak mahu mohon lagi tanah dari kerajaan. Saya tak pernah minta tolong dengan orang politik atau orang kenamaan. Orang politik tak pernah tunai janji [break promises]. Janji mereka kepada orang miskin cuma janji kosong [promise remains a promise]. Orang yang ada hubungan dengan orang politik (political connections), saudara kepada orang politik (relatives of politicians) dan orang-orang mereka (their men) mudah dapat bantuan dan pertolongan kerajaan. Saya telah banyak kali kena diskriminasi.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Dalam kampong ini tak ada pertubuhan masyarakat. Saya lihat, orang-orang yang jadi ahli kumpulan masyarakat, biasanya ada peluang yang lebih untuk dapat bantuan kerajaan. Oleh sebab itu, orang-orang kaya dapat banyak faedah dari projek-projek kerajaan, contohnya ahli-ahli UMNO. Kita yang tak jadi ahli, bukan tak dapat langsung bantuan kerajaan, dapat juga seperti batuan sekolah anak-anak, projek belia seperti kemudahan sukan.

(3) Kejiranan

Jiran-jiran saya bagus dan saya tak ada komplek pasal mereka. Saya suka tempat ini kerana dalam pekan, dekat dengan sekolah anak-anak.

(4) Rekabentuk rumah dan nilai-nilai Islam.

Rumah terbuka tak sesuai sebab nampak berselerak dan tak kemas. Rumah ini rumah dato' saya. Tapi tapak tanah ini hak orang lain. Kami bayar sewa tanah sahaja, RM\$10.00 setahun. Saya tinggal di rumah ini dah hampir 35 tahun.

Saya keliru pasal bunga dari bank. Ada pendapat kata boleh. Ada kata tak boleh. Bagi saya bunga boleh terima oleh orang yang simpan wang dalam bank, dan sebagai untung bagi orang-orang yang buat "bisnes". Saya tak nampak bezanya diantara sistem Islam dan bank biasa.

Profil peribadi

Responden: HR4

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekrjaan: berniaga

Pendapatan: RM\$1000.00 - RM\$1249

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tahu tentang dasar perumahan melalui surat khabar dan TV. Saya tak ada ruang masa untuk bercampur dengan orang politik. Bagi saya urusan perniagaan lebih penting dan memberi untung daripada terlibat serta rapat dengan orang politik.

Dasar rumah kos rendah kerajaan bagus untuk bantu orang miskin dan berpendapatan rendah. Rumah kos rendah beri kualiti hidup yang lebih selesa dan baik berbanding dengan setinggan. Kawasan setinggan tidak ada kemudahan asas.

Saya sendiri tak pernah mohon rumah murah, walaupun saya tahu projek rumah murah yang kerajaan bina. Jadi tak ada pengalaman sendiri mengenai susah-payah memohon rumah kerajaan. Tapi saya lihat, orang-orang yang dapat rumah kos rendah adalah orang kaya-kaya [well-to-do families], penyokong-penyokong kerajaan [government supporters], saudara-mara orang-orang yang ada pengaruh [relatives of influential people]. Selepas itu, barulah rumah murah diberi pertimbangan kepada orang-orang miskin, berpendapatan rendah. Orang kaya, penyokong kerajaan dan keluarga keluarga mereka merampas hak orang yang patut dapat rumah murah. Orang yang dapat rumah

murah kerajaan, adalah orang-orang yang ada hubungan dengan orang-orang politik [having political connections]. Orang biasa susah nak dapat.

Rumah ini saya sewa dari nenek saya. Sewa bulanan sebanyak RM\$80.00. Saya akan mohon rumah kos rendah kalau lokasinya sesuai - dekat dengan pekan tempat saya berniaga, dan rekabentuknya sama dengan rumah kampung. Bagi saya dua perkara ini penting. Saya pilih rumah telah siap-bina yang sesuai dengan keluarga saya. Contohnya, ada 4 bilek tidur. Dengan 4 bilek, mudah untuk asingkan anak laki-laki dan perempuan.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Ada benar dengan kenyataan ini (kalau kita masuk pertubuhan kerajaan mudah dapat pertolongan, bantuan dan perhatian kerajaan). Peluang untuk dapat pertolongan cerah. Kalau tak masuk ahli pertubuhan susah sikit. Saya tak masuk ahli mana-mana pertubuhan, tak ada masa untuk saya "bersosialisasi". Kerajaan saya, pukul 4 pagi kena bangun, nak urus beli sayur dan barang-barang perniagaan. Pukul 5 petang baru selesai. Bagi saya, tak dapat nak kata [cannot pre-empt] baik atau tidak saya jadi ahli pertubuhan masyarakat, sebab saya tak pernah masuk mana-mana pertubuhan.

(3) Kejiranan

Jiran-jiran saya baik.

(4) Rekabentuk rumah dan nilai-nilai Islam.

Rumah ruang terbuka seperti rumah dulu-dulu dah tak sesuai lagi pada masa ni. Rumah mesti ada cukup bilek. Sekarang pengaruh ke atas anak-anak sangat kuat, dan anak-anak terdedah kepada kelamin (sex) yang anak-anak tak patut tahu. Masa dulu,

anak-anak ikut perintah ibu-bapak. Tapi, sekarang anak-anak suka bebas bergaul dengan kawan-kawan yang tidak baik. Ini pengaruh media.

Rumah orang Islam, tandas jangan menghadap ke Kiblat. Tandas mesti bilek khas, di sudut rumah (dalam rumah boleh juga) bagi keselesaan. Ruang khas untuk wanita (atau untuk tamu), itu baik. Batasan agama hendaklah diambilkira, tapi janganlah sampai timbul kerumitan kerana orang miskin dan berpendapatan rendah tidak mampu.

Cadangan saya, ruang tamu khas untuk wanita mestilah tempat terlindung. Bagi orang laki-laki, mana-mana tempat boleh sesuai, ruang terbuka boleh dimana-mana - di luar rumah atau di beranda rumah. Malahan bagi orang laki-laki tak perlu ruang tamu.

Pada pendapat saya, bunga bagi pinjaman jadi beban kepada peminjam dan menindas. Saya tak berminat untuk buat pinjaman bank. Sistem sekarang ini, peminjam dan keluarga tidak terjamin [insecure] terutamanya kalau punca pendapatan keluarga dari seorang sahaja. Jika peminjam mati, ahli keluarga tidak mampu nak bayar pinjaman. Rumah akan dirampas [repossess] oleh bank. Bagi kakitangan kerajaan, keluarga peminjam terjamin jika suami mati. Rumah masih hak ahli keluarga si mati. Risiko adalah tinggi bagi bukan kakitangan kerajaan.

Profil peribadi

Respoden: HR5

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: RM\$500 - RM\$599

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tahu dasar kerajaan untuk beri rumah kepada rakyat. Selalu berita tentang rumah kos rendah keluar dalam surat khabar dan TV. Dasar tu baik kalau nak beri rumah kepada rakyat, nak bantu orang miskin dan berpendapatan rendah.

Rumah ini rumah saya sendiri. Saya beli dengan harga RM\$3,900.00. Tapi tanah tapak hak orang lain. Saya bayar sewa RM\$36.00 sebulan. Saya tinggal di sini selama 11 tahun. Dari segi keadaan rumah ini, saya kurang puashati sikit. Rumah ini kecil tapi tak boleh nak besarkan lagi.

Telah banyak kali saya minta rumah murah - di Binjai, di Fikri dan baru-baru ini di Dusun Nyoir. Tiga-tiga tidak berjaya, tiga kali kena tolak tepi. Tak tahu sebab apa. Saya tak minta tolong siapa-siapa. Orang yang dapat rumah murah, orang-orang kuat politik [political connections], orang-orang dia [his men], keluarga orang-orang kaya [well-to-do]. Ada juga orang dah ada dua atau tiga buah rumah, tapi dapat lagi rumah murah. Orang yang benar-benar tak ada rumah dan tak ada tanah, tapi tak dapat rumah murah, tanah - kena tolak tepi.

Saya akan minta lagi rumah murah atau tanah. Saya pilih tanah dari rumah siap, sebab rumah murah kecil. Lepas tu, rumah murah, terpaksa bercampur dengan bangsa lain seperti orang China. Saya bukan tidak suka kepada orang China, jangan salah faham, tapi sebab-sebab agama - contohnya anjing, makanan seperti babi, masakan pun kuat berbau.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya tak jadi ahli mana-mana pertubuhan. Kemungkinan besar kalau kita masuk pertubuhan dan bercampur dengan orang-orang ada kuasa, boleh tolong kita nak dapat bantuan/pertolongan.

(3) Kejiranan

Jiran-jiran baik. Masalah timbul kalau anak-anak berkelahi. Kalau kita tegur, mak-bapak tidak suka. Boleh timbul masam muka. Ini satu masalah dalam kampong ni.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai bagi anak-anak yang telah besar dan dewasa. Tak sesuai kalau ada tetamu, kurang keselamatan. Kalau pakai tirai kain, susah nak urus - siang kena buka, malam kena tutup. Dalam rumah orang Islam, mesti ada lambang Islam, dihias di tiap-tiap bilek. Bunga oleh bank haram. Soalnya, kita tak ada pilihan. Jadi terpaksa terlibat dengan riba. Kalau cara Islam ada, kita mesti sokong.

Profil peribadi

Responden: HR6

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: bekerja sendiri

Pendapatan: RM\$500 - RM\$599

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tahu tentang dasar rumah murah kerajaan melalui surat khabar dan TV. Wakil rakyat tak cerita pasal ini kepada kita. Dasar rumah murah baik. Tapi harga rumah RM\$25,000.00 masih mahal. Kerajaan patut kurangkan lagi harga untuk orang Melayu.

Dua puluh lima tahun dulu saya ada mohon rumah murah. Tak berjaya. Saya tidak minta tolong orang politik, susah nak dapat pertolongan dari wakil rakyat. Sekarang ini, rumah murah bentuknya rumah teres. Saya rasa tak sesuai dengan saya. Saya tak nak mohon lagi rumah murah, memang tak dapat. Pemberian rumah tak adil [unjust]. Orang-orang yang dapat rumah atau tanah adalah orang-orang yang rapat dengan penghulu. Apatah lagi orang-orang yang rapat dengan orang politik? Kerajaan pecah amanah/mungkir janji yang ia buat sendiri. Contohnya, dalam syarat kelayakan. Syaratnya orang dah berkahwin. Tapi ada juga orang yang tak berkeluarga (tidak berkahwin), tapi istihar ada isteri, dan dapat rumah murah.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya setuju. Tapi mesti pertubuhan politik. Pertubuhan-pertubuhan bukan politik tidak ada faedah. Saya, ahli parti pembangkang.

(3) Kejiranan

Saya tidak ada masalah dengan jiran-jiran, ada kerja sama. Rumah dan tapak tanah ni, kepunyaan saya. Saya puashati tinggal di kawasan ini, sebab dalam pekan, dekat dengan masjid. Saya tak ada rancangan nak pindah dari kampung ni.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai. Rumah orang susah pun ada bilek. Ciri-ciri rumah Islam, bentuk rumah mementingkan senibina yang "unik" - ada peles, buah butun, bentuk pintu dan sebagainya. Bunga/riba itu menindas dan haram. Bank Islam pun sama dengan bank biasa - menindas peminjam. Kalau ada wang tunai, lebih baik beli rumah secara tunai.

Profil peribadi

Responden: HR7

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tahu sikit-sikit mengenai dasar perumahan dari surat khabar, TV dan radio - saya dengar ucapan menteri perumahan. Dasarnya baik. Saya minta tanah dari kerajaan, dan berjaya. Saya minta tolong orang politik. Saya rasa puashati dan sudah cukup untuk keluarga saya. Kalau nak dapat pertolongan kena sokong kerajaan. Jika sokong parti pembangkang, tidak ada peluang nak dapat tanah.

Rumah ini saya sewa. Sewanya RM\$50.00 sebulan. Kalau saya, saya pilih rumah siap bina. Kita bayar ansuran rumah sahaja. Kalau kita ambil tanah, kita kena bayar harga tanah dan rumah sekali-gus. Lebih baik wang tersebut kita simpan dalam bank, dapat bunga. Tapi bank tak adil. Jika kita pinjam wang, bunga 10%. Tapi, kita simpan dalam bank, bunga bawah 8%.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya berpendapat, kenyataan tu benar kalau kita lihat dari orang-orang yang telah dapat faedah. Mereka adalah penyokong kuat parti kerajaan dan dapat bermacam-macam bantuan dan pertolongan. Penyokong parti-parti pembangkang tidak dapat apa-apa.

(3) Kejiranan

Jiran-jiran di kampung ini baik-baik. Tak ada masalah.

(4) Rekabentuk rumah dan nilai-nilai Islam

Keperluan kepada satu-satu benda mengikut perubahan masa. Dulu, orang-orang tua kata peti ais [refrigerator] tidak baik. Sebab zaman dulu, peti ais tak ada. Sekarang rumah jadi macam panggung wayang. Begitu juga dengan rumah, kena ubah [rekabentuk] ikut masa. Zaman sekarang rumah kena ada bilek. Saya suka mendalami Islam. Tapi orang Islam yang terpelajar tidak sangat nak bercampur. Jadi susah nak belajar dari mereka. Saya selalu ikuti rancangan Sinar Islam tiap-tiap malam jumaat. Saya suka perbincangan tentang Islam. Bagi saya, pilihan bank Islam atau bank bukan Islam, biar orang itu pilih sendiri.

Profil peribadi

Responden: HR8

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: pesara (pensioner)

Pendapatan: RM\$400 - RM\$499

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Ya, saya tahu sedikit sebanyak mengenai dasar perumahan dari surat khabar dan TV. Orang politik tak sebar dasar ini kepada rakyat. Bagi saya, kita terpaksa terima apa yang

kerajaan buat. Dasar itu bagus, tapi cara rumah dibahagi kepada rakyat, pelik dan tidak betul. Jika kerajaan ikut dasar yang ia gubal dan berlaku adil dalam membahagi rumah murah, saya rasa kerajaan akan terima sokongan lebih banyak dari rakyat.

Apa yang berlaku, keluarga-keluarga yang terlibat dengan projek bandar baru dan terpaksa pindah, tapi yang dapat rumah murah kerajaan, orang-orang yang tak kena mengena dengan projek ini.

Saya tak pernah minta rumah murah. Saya tinggal di rumah sendiri. Apa yang tahu, yang saya lihat, politik main pengaruh kuat bila nak beri rumah murah.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya tak setuju dengan pendapat ni. Nak beri rumah murah kepada rakyat, tidak patut libat politik dan orang politik. Mereka yang patut dapat rumah murah, kerajaan mesti beri. Contohnya, setingan di Kampong Limbong. Mereka patut dapat rumah murah, bagi ganti rumah mereka yang kerajaan akan roboh. Macam saya, saya sokong parti pembangkang.

(3) Kejiranan

Jiran-jiran saya baik-baik belaka. Tak ada masalah, kita hidup sekampong.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai. Rumah tidak ada bilek, tak selesa. Kita kena ikut perubahan zaman. Nilai rekabentuk rumah Islam, patut ada ruang tamu khas, bilek sembahyang khas. Bunga dari bank haram. Bagi saya, buat pinjaman bank, jika perlu sahaja. Kalau tidak, tak payah. Kalau ada pinjaman Islam, bagus. Kita alu-alukan.

Profil peribadi

Responden: HR9

Lokasi: Kampong Tengah

Taraf perkahwinan: tidak berkahwin

Pekerjaan: berniaga runcit

Pendapatan: RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu dasar rumah murah tu ada. Saya tak baca surat khabar. Wakil rakyat kita tak bagi tahu. Kalau encik kata kerajaan nak tolong rakyat, saya rasa dasar tu bagus. Boleh bagi peluang kepada keluarga-keluarga miskin untuk dapat rumah. Tak perlu sewa lagi.

Saya tak pernah mohon rumah murah. Jadi saya tak tahu dan tak ada pengalaman. Rumah kedai ni saya sewa, RM\$50.00 sebulan. Kalau ada peluang, saya pilih rumah murah dari tanah. Kalau beli tanah, rumah bina sendiri, kena ada banyak modal. Kita bayar ansuran rumah murah lebih murah dari kena keluar wang sekali-gus.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya ingat, ada benar. Tapi saya sendiri tak pasti. Saya tak terlibat dengan politik.

(3) Kejiranan

Jiran-jiran bagus. Tempat ini dalam bandar, senang nak cari makan.

(4) Rekabentuk rumah dan nilai-nilai Islam

Bagi saya, orang Islam jangan libat dengan bunga, pinjaman ada bunga.

Profil peribadi

Responden: HR10

Lokasi: Kampong Tengah

Taraf perkahwinan: berkahwin

Pekerjaan: suri rumah

Pendapatan: bantuan kebajikan (welfare support)

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu apa-apa. Kalau encik kata, dasar rumah murah nak beri peluang kepada rakyat, dasar itu saya kata baik bagi keluarga miskin macam saya. Orang tak ada rumah dapat peluang. Rumah ini rumah sendiri, dapat bantuan kebajikan masyarakat - beri kayu, atap (zinc). Tapi tanah ini tanah orang. Kita tumpang. Kalau kita diberi pilih, saya nak rumah siap. Kalau kita ambil tanah, nak bina rumah sendiri, kena ada banyak wang, sekali gus.

(2) Pengaruh pertubuhan masyarakat

Saya rasa perkara ni betul. Kalau kita jadi ahli dalam kegiatan masyarakat, mudah orang nak tolong kita. Saya masuk ahli UMNO. Dapatlah bantuan sikit-sikit.

(3) Kejiranan

Jiran-jiran baik-baik belaka.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai. Tak terlindung [no privacy]. Rumah orang Melayu, dapur penting - kena luas. Dalam Islam, ambil bunga haram.

Profil peribadi

Responden: HR11

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerjaan: guru (teacher).

Pendapatan: RM\$2000 - RM\$2499

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Ya, saya tahu mengenai objektif dasar perumahan kerajaan. Dasar ini banyak disiarkan dalam surat khabar, TV, dan radio. Ada juga, kadang-kadang wakil rakyat bincang tentang perkara ini. Dasar kerajaan bagi rumah murah sangat baik. Ia dapat bantu sediakan rumah kepada rakyat. Rumah-rumah jadi teratur, ada "standard". Bentuk rumah pun boleh kata baik.

Ini rumah saya sendiri. Saya tak ada pengalaman minta rumah murah. Saya ada cadangan nak minta rumah murah untuk anak-anak. Saya lihat orang-orang yang dapat rumah murah, banyak yang sokong kerajaan. Ada juga keluarga/orang dari parti pembangkang dapat rumah murah, tapi bilangannya kecil.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya setuju dengan kenyataan yang encik kata. Ini jelas, ahli-ahli parti politik dan koperasi dapat banyak pertolongan. Kalau kita masuk dan bercampur dalam pertubuhan-pertubuhan, kita dapat banyak kawan, persahabatan jadi luas. Lagi pun mudah nak berhubung dengan kerajaan atau badan-badan kerajaan.

(3) Kejiranan

Jiran-jiran di kampong ini baik-baik. Kampong ini dalam bandar, dekat dengan hospital. Lokasinya strategik. Keadaan macam ini baik untuk tinggal.

(4) Rekabentuk rumah dan nilai-nilai Islam

Ruang terbuka tak sesuai, tak ada "privacy" untuk anak-anak membaca dan buat kerja sekolah. Kalau sama-sama ahli keluarga, tak perlu kita pisahkan wanita dan laki-laki. Mesti pentingkan pertalian kekeluargaan. Sistem bunga dari bank haram. Tapi sebab tak ada pilihan nak buat pinjaman, kebanyakan orang terpaksa buat pinjaman dari bank perdagangan. Pinjaman dari kerajaan lebih menarik sebab bunga adalah rendah.

tanah, tapi masih juga dapat rumah murah. Orang-orang ni, biasanya sewakan rumah-rumah murah kepada orang-orang lain.

Sebelum ini saya sewa rumah RM\$30.00 sebulan. Jika banding dengan rumah murah, rumah murah selesa, halaman luas. Harga rumah ini RM\$17,000.00. Kalau campur faedah jumlahnya RM\$30,000.00

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Saya rasa memang betul kalau kita masuk atau sokong persatuan atau parti politik mudah dapat rumah. Macam di Fikri, saya rasa 75% daripada penduduk adalah ahli UMNO. Tapi tak semestinya bila kita masuk UMNO kita terus dapat rumah murah. Macam saya, ahli biasa UMNO. Bagi saya, masuk UMNO tak beri faedah. Saya masuk UMNO bukan nak ambil kesempatan, tapi nak beri sokongan politik.

(3) **Kejiranan**

Jiran-jiran di kampung ini semuanya baik, tak bangga diri, tak sombong. Saya suka berjiran dengan orang-orang Islam, tak kira bangsa. Penduduk kampung ini ada main peranan dalam kerja-kerja masyarakat. Contohnya, dapat kerjasama Majlis Daerah Kemaman dalam kebersihan kampung.

(4) **Rekabentuk rumah dan nilai nilai Islam**

Rumah ruang terbuka tak sesuai di zaman moden. Zaman sekarang pakai lampu elektrik, rumah jadi terang. Lagipun pandangan rumah nampak tak kemas. Orang perempuan penting dalam Islam. Kalau rumah kecil atau sempit, tak patut nak asingkan perempuan dari laki-laki sebab tak cukup ruang. Kalau rumah besar baiklah kita buat asing perempuan/laki-laki.

mereka nak kena roboh, kerajaan tak beri tanah, tak dapat apa-apa. Janji tinggal janji [promise remains a promise]. Macam orang Melayu ini jadi pendatang dalam negeri sendiri.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Tidak penting masuk ahli mana-mana pertubuhan. Tapi orang-orang masuk persatuan, mereka ada peluang lebih baik nak dapat bantuan/pertolongan dari kerajaan. Saya tak masuk mana-mana persatuan sebab kerja saya tidak ada masa untuk persatuan. Saya dapat gaji harian. Jika saya tak berkerja, saya tak dapat gaji. Kalau kita masuk persatuan, kita kena libat dalam aktibiti, kalau tidak keahlian kita kena pecat.

(3) Kejiranan

Jiran-jiran baik.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah tak ada bilek tak sesuai. Tak terlindung kalau orang datang zairah, nampak tempat tidur. Bunga tak baik. Bunga menindas orang miskin yang nak beli rumah. Harga rumah jadi lebih mahal.

Profil peribadi

Responden: HR13

Lokasi: Kampong Dusun Nyior

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar rumah murah kerajaan, saya tak tahu. Kepada saya, rumah murah pun saya tak mampu nak bayar ansuran bulanan. Pendapatan saya cukup untuk tanggung anak-anak. Cakap pasal dasar, itu tak mustahak bagi saya. Saya lebih pentingkan kesulitan nak tanggung keluarga.

Kerajaan banyak mungkir janji untuk tolong keluarga yang terlibat dengan pembinaan semula bandar. Kerajaan janji nak beri tanah untuk buat rumah. Orang yang dapat, ahli-ahli JKKK dan kawan-kawan mereka. Banyak salah guna kuasa dan tipu-helah. Contoh, syarat nak dapat tanah, mesti orang berkahwin. Tapi ada orang yang tak kahwin (bujang) dapat tanah. Ada juga orang bukan rakyat negeri (Terengganu) dapat tanah. Macam saya, nama saya ada dalam senarai penduduk Kampong Dusun Nyoir. Tapi dalam senarai nama untuk rumah murah Dusun Nyoir, nama saya tak ada. Inilah tipu helah. Orang tak patut dapat rumah murah, kerajaan beri rumah. Orang China dapat lebih banyak rumah murah dari orang Melayu.

Rumah ini rumah pak saudara saya. Dia duduk tempat lain. Jadi saya tak payah bayar sewa. Saya memang nak tanah. Rumah boleh saya bina sikit-sikit [bit by bit] ikut

keupayaan saya. Keluarga saya besar, jadi kena buat rumah besar. Lebih baik kerajaan bagi tanah dan rumah keluarga bina sendiri.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya ahli biasa UMNO Kampong Dusun Nyior. Bukan tak dapat faedah langsung, kalau jadi ahli mudah dapat pertolongan.

(3) Kejiranan

Jiran-jiran sebelah menyebelah baik-baik. Kita tolong menolong.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah terbuka tak ada bilek tak sesuai buat zaman ni. Kalau ada bilek, dalam rumah terlindung, untuk tempat tidur. Kalau orang (tetamu) datang, tak timbul masalah. Mudah untuk dia, mudah untuk kita. Rumah orang Melayu sekarang dah ikut nilai-nilai Islam. Kalau rumah besar, boleh buat banyak bilek. Anak-anak yang dah kahwin, ada keluarga sendiri. Dia cari rumah sendiri.

Profil peribadi

Responden: HR14

Lokasi: Kampong Tengah

Taraf perkahwinan: berkahwin

Pekerjaan: bekerja dengan syarikat swasta

Pendapatan: RM\$300 - RM\$399

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar perumahan kerajaan, saya tahu, tapi taklah sepenuhnya. Banyak berita dalam surat khabar dan TV. Wakil rakyat, DO, tak buat apa-apa. Dasar tu baik kalau rumah murah untuk orang yang tak ada rumah.

Rumah ini saya sewa. Sewa RM\$50.00 sebulan. Tuan rumah beli rumah lain. Tanah ini, tanah orang lain pula. Saya memang nak sangat rumah sendiri. Saya pileh tanah, kalau diberi pileh. Rumah kita boleh bina sikit sikit ikut yang kita mampu. Kalau rumah siap macam rumah murah, tak mampu nak bayar sekali-gus.

Dua kali saya minta rumah murah, tapi tak kena panggil "intebiu". Ada sekali saya minta sokongan DO, tapi tak berjaya juga. Orang-orang yang kerajaan pileh, penyokong-penyokong dia. Kalau seseorang tu disyak sokong parti pembangkang, jangan harap dapat panggil "intebiu". Jangan harap nak dapat rumah murah. Orang yang dah ada rumah, dapat lagi rumah murah. Tapi tak betul juga kalau kita kata semua orang-orang dapat rumah murah tu sokong kerajaan.

Saya penyokong parti pembangkang. Jadi saya rasa saya tak kena diskriminasi, sebab kita boleh jangka memang susah orang layan apa yang kita minta.

(2) Pengaruh pertumbuhan-pertumbuhan masyarakat

Pendapat ini betul. Saya setuju sangat. Tapi bukan sebarang persatuan.

(3) Kejiranan

Jiran-jiran dalam kampong ini baik-baik belaka. Mudah buat kira-bicara.

(4) Rekabentuk rumah dan nilai-nilai Islam

Konsep rumah ruang terbuka, itu zaman dulu. Senang nak guna ruang untuk kerja-kerja keluarga, contoh, semasa nikah kahwin. Sekarang tak sesuai lagi. Orang sekarang tak suka fesyen lama, "setail" lama. Boleh timbul masalah dalam keluarga - anak perempuan, anak laki-laki. Zaman dulu, tak ada nak asing perempuan. Perempuan di ruang dapur, laki-laki di serambi. Zaman sekarang ini tak mustahak lagi nak asingkan laki-laki dan perempuan, boleh bincang sekali - laki-laki/perempuan.

Sistem Islam bagus. Soal pinjaman murah atau mahal dalam sistem Islam, itu perkara lain. Mudarabah secara perbandingan mahal. Contoh, pinjaman RM\$60,000.00, bayaran ansuran tiap-tiap bulan RM\$1,102.80.

Profil peribadi

Responden: HR15

Lokasi: Kampong Tengah

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: RM\$400 - RM\$499

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar rumah murah kerajaan saya tahu. Wakil rakyat ada cerita pasal rumah murah. Dasar tu baik, nak bantu orang-orang miskin, orang berpendapatan rendah. Saya tak pernah minta rumah murah. Jadi tak ada pengalaman. Rumah saya ini, kerajaan nak ambil. Kawasan ini kerajaan nak buat bandar baru. Kerajaan berjanji nak beri rumah flat di Dusun Nyior, atau tanah di Mak Dagang.

Saya pilih tanah. Rumah boleh bina sendiri ikut kemampuan kita, samada rumah besar atau rumah kecil. Tanah murah sikit nak bayar. Rumah saya ini, saya rasa kurang puashati - tandas awam.

Orang-orang dapat rumah murah, boleh kata semua ada terlibat dengan politik. Contoh, projek rumah murah SEDC di Fikri dan Bukit Kuang. Orang-orang dapat rumah, penyokong-penyokong kerajaan. Kalau ikut pendapat saya, kerajaan kena utamakan orang-orang miskin, bukan atas sebab politik. Saya sendiri penyokong kerajaan.

(2) Pengaruh pertumbuhan-pertumbuhan masyarakat

Saya fikir begitu juga. Kalau kita masuk persatuan, ada faedah. Kita dapat banyak maklumat.

(3) Kejiranan

Jiran-jiran saya baik-baik belaka. Boleh tolong menolong.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai. Kalau pakai tirai, kena buka dan tutup. Bilek kekal tak payah buka-tutup. Islam tak pentingkan rekabentuk yang pelik. Dalam Islam bentuk tak penting. Riba/bunga tak baik - menindas. Pinjaman jadi mahal. Saya tak pasti dengan sistem Islam, samada baik atau tak baik.

Profil peribadi

Responden: HR16

Lokasi: Kampong Tengah

Taraf perkahwinan: berkahwin

Pekerjaan: suri rumah (housewife)

Pendapatan (suami): RM\$500 - RM\$599

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan.**

Saya tak faham dan tak tahu dasar kerajaan. Tak ada pula wakil rakyat cerita. Kita tak pandai membaca, jadi susah nak faham dasar kerajaan. Kalau encik kata dasar rumah

kerajaan nak bantu orang miskin, dasar itu baiklah. Saya rasa lebih baik kerajaan ikut gaji kalau nak pilih orang yang patut dapat rumah murah.

Rumah ni saya warisi dari ibu-bapak saya. Tanah tapak rumah ni sebenarnya wakaf kubur Islam. Suami saya dah dua-tiga kali minta rumah murah. Tak dapat. Tak tahu pula pasal apa. Mungkin kerajaan ingat kita tak boleh bayar. Sebab suami saya dah berumur. Saya tak boleh nak kata saya kena pilih-kasih. Kalau tengok ramai lagi orang-orang tak dapat rumah murah.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya setuju kalau encik kata orang masuk persatuan ada faedahnya. Saya tengok orang-orang yang kerajaan tolong, orang rapat dengan politik. Orang ini ada banyak peluang nak dapat hasil dari projek kerajaan. Dulu saya jadi ahli UMNO. Tak dapat apa-apa pun dari UMNO.

(3) Kejiranan

Jiran-jiran saya baik-baik. Anak-anak bercampur, main bersama-sama.

(4) Rekabentuk rumah dan nilai-nilai Islam.

Rumah ruang terbuka tak sesuai dengan perubahan masa di zaman sekarang. Rumah perlu ada bilek untuk anak-anak yang dewasa - nak salin pakaian, tidur. Ada bilek lebih selamat. Kalau ikut Islam, kiblat tu penting. Ruang nak sembahyang. Kena ada bilek. Bilek khas untuk orang perempuan tu baik. Tapi kalau rumah besar bolehlah buat begitu. Tetamu rasa tak kekok. Bunga/riba tu haram. Islam tak terima. Bank ambil bunga sebab bank kan berniaga. Kena buat untung. Kalau tak buat pinjaman bank, tak dapat beli rumah.

Profil peribadi

Responden: HR17

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: nelayan (berkerja sendiri)

Pendapatan: RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya dapat tahu dasar kerajaan melalui surat khabar. Wakil rakyat tak bagi tahu benda-benda macam ini kepada rakyat. Dasar rumah murah baik kalau tujuannya nak tolong rakyat miskin, orang-orang bergaji kecil. Saya pernah minta tanah dari kerajaan. Dapat panggil "intebiu". Dua orang pegawai yang intebiu saya. Tapi tak berjaya. Pegawai-pegawai beritahu, sebab saya kerja kelaut (nelayan), saya tak mampu nak bayar harga tanah. Itu pun saya dapat "rekemen" (recommendation) dari DO. Sebabnya mudah saja. Kerajaan dah ada orang yang dia nak beri tanah [favouratism]. Dia pilih orang-orang dia [their men]. Yang sebenarnya, hari ini siapa yang menentang parti kerajaan, tak ada peluang nak dapat pertolongan, bantuan kerajaan.

Saya perhatikan cara kerajaan bahagi rumah murah tidak beri untung kepada bumiputra. Orang bukan bumiputra lebih banyak peluang.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Bagi saya, masuk persatuan tak beri faedah.

(3) Kejiranan

Jiran-jiran di sini baik-baik. Islam menuntut supaya buat baik kepada jiran-jiran.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai, menjolok mata dan tak baik. Rumah tempat "istirehat", kena asing dan tempat yang tertutup. Kalau kain tirai boleh koyak, terselak dan sebagainya. Rumah tempat ibadat. Rekabentuk rumah, pembinaan rumah sekarang tak ambil kira perkara ini kerana tak faham Al-Qur'an dan ajaran Rasul. Akibatnya, sembahyang menghadap ke tandas. Dari segi akhlak sangat tidak baik.

Riba, pada pendapat saya, bergantung kepada keimanan. Bagi orang yang pentingkan kehidupan dunia, riba mereka terima baik. Bagi orang yang utamakan kehidupan akhirah, riba tu haram dari kaca mata Islam. Bank Islam, cuma nama sahaja. Tidak menggambarkan tuntutan Islam. Pendapat saya, lebih baik kita simpan sikit-sikit untuk beli rumah. Dapat elakkan dan tidak bergelumang dengan riba.

Profil peribadi

Responden: HR18

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: suri rumah (house wife)

Pendapatan (suami): RM\$299.

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tahu sikit-sikit dasar rumah murah kerajaan. Kawan-kawan dan penghulu, ada juga yang bagi tahu. Dasar rumah murah baik sebab nak bantu orang-orang miskin, orang-orang bergaji kecil. Dengan rumah murah, boleh bayar ansuran bulanan. Lagi pun bayaran bulanan rendah. Lagi rendah bayaran bulanan, lagi baik, sebab banyak orang akan mampu bayar. Saya dah tiga kali minta rumah murah. Kita minta tolong dan "rekemen" dari wakil rakyat, penghulu. Tapi tak dapat juga. Tak tahu sebab apa. Mungkin kerajaan ingat kita tak boleh bayar. Saya ingat tak ada discrimnasi. Cuma belum ada nasib nak dapat rumah murah. Pendapat saya, kerajaan tak pilih-kasih, sebab banyak orang miskin yang dapat rumah kerajaan. Orang-orang senang ada yang dapat.

Rumah ini rumah saya sendiri. Rumah arwah mak-ayah. Ayah beli rumah siap. Bila kita duduk, rumah ini kita telah besarkan sikit, dapat bantuan kerajaan untuk keluarga termiskin. Jadi saya puashati sebab rumah ini rumah kita sendiri.

(2) **Pengaruh pertumbuhan-pertumbuhan masyarakat**

Saya setuju. Kalau kita masuk persatuan, mudah nak dapat pertolongan. Kita dapat bercampur-gaul. Jadi orang akan kenal kita dan tahu masalah kita. Saya ahli UMNO. Adalah faedahnya, mudah dapat pertolongan.

(3) **Kejiranan**

Jiran-jiran sekeliling baik-baik, tolong menolong. Kira rapatlah. Budak-budak pun bercampur sama-sama mereka.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah kalau terbuka, tak ada bilek tak sesuai. Anak-anak laki-laki/perumpuan yang sudah besar kena asing. Budak-budak sekarang lain pergaulan/sosial. Oleh tu sesuai ada bilek. Orang luar dari keluarga, tak boleh bercampur. Encik tanya saya pasal bank Islam, pasal kewangan Islam, minta maaf, saya tak tahu.

Profil peribadi

Responden: HR19

Lokasi: Kampong Limbong

Status perkahwinan: berkahwin

Pekerjaan: nelayan

Pendapatan: <RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar rumah murah kerajaan, saya tahu sikit-sikit. Kadang-kadang kita bercakap sama kawan-kawan. Dasar itu baik. Kalau dapat, saya nak juga rumah murah. Rumah ini rumah saya sendiri. Tanah kita sewa, RM\$15 setahun. Kita tunggu notis pindah dari kerajaan. Kerajaan nak bina kompleks besar di kawasan ni.

Dua kali saya minta rumah murah di Fikri dan Kemasik. Saya minta tolong pegawai daerah dan wakil rakyat, tapi tak dapat juga. Saya patut dapat rumah murah sebab saya orang miskin, gaji kecil dan tak tetap. Susah nak kata. Ada juga orang miskin dapat rumah murah, ada juga orang-orang senang, orang-orang berada yang boleh rumah kerajaan. Tapi pileh kasih tu tetap ada.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya ahli UMNO. Susah nak cakap kalau tanya pasal persatuan.

(3) Kejiranan

Jiran-jiran saya baik-baik.

(4) Rekabentuk rumah dan nilai-nilai Islam

Bagi saya, bunga kita boleh kata sebagai untung dalam perniagaan [return or profit from business]. Boleh kita kata sebagai kita kongsi sama dalam perniagaan [cost-sharing]. Kalau kita banding dengan Islam, tak ada bunga. Jadi Islam lebih baik.

Profil peribadi

Responden: HR20

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerjaan: berkerja dengan syarikat swasta

Pendapatan: RM\$500-RM\$599

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai isu-isu utama**

Saya tak tahu dasar rumah yang kerajaan buat. Orang yang dapat rumah kerajaan orang yang tahu dasar kerajaan. Kalau kita tengok orang yang dapat rumah murah, orang yang telah ada 4/5 buah rumah, padahal rumah murah untuk orang miskin atau orang gaji kecil. Memanglah benar kerajaan terlibat bina rumah murah. Tapi perkara pokok keperluan rumah masih tak selesai. Saya bagi contoh, pendapatan RM\$700.00 sebulan. Bank tak nak bagi pinjaman. Kita nak buat cagar harta, kita tak ada harta.

Rumah ini saya sewa RM\$50.00 sebulan. Bagi saya kalau diberi pilih antara tanah dengan rumah siap, saya pilih tanah. Kita boleh bina rumah ikut yang kita suka. Rumah pun ada halaman luas. Empat belas tahun dulu saya ada mohon tanah kerajaan, tak dapat.

Saya dah 3/4 kali minta rumah murah. Ada kita minta tolong wakil rakyat, masih tak berjaya juga. Susah saya nak beri sebab. Kalau ikut sudah 4 kali gagal, saya boleh kata saya kena discrimnasi. Saya tengok orang-orang yang dapat rumah murah, orang kaya-kaya, tapi ada juga orang miskin yang dapat. Kalau kita ukur dari kaca mata orang kaya yang dapat faedah, kita boleh kata berlaku rasuah dalam pembahagian rumah murah.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Saya rasa ada benar soalan encik baca. Dalam suasana politik dan masyarakat masa ini, saya berpendapat baik bagi kita masuk persatuan. Boleh bantu kita dapat kemudahan kerajaan.

(3) **Kejiranan**

Jiran-jiran sekeliling baik-baik. Tapi ada juga berlaku beberapa jiran-jiran tak nak kerja sama dalam aktiviti masyarakat.

(4) **Rekabentuk dan nilai-nilai Islam**

Bagi saya rumah ruang terbuka dan tidak ada bilek tidak praktikal dan ketinggalan zaman. Zaman moden sekarang, minda peka kepada perkembangan di luar negeri. Saya kurang pandai tentang Islam. Jadi nak cakap pasal rumah dan nilai Islam susah sikit. Yang saya dapat beritahu sekarang ini, perlu sangat kita asingkan orang laki-laki dan perempuan.

Bunga bank bagi saya itu biasa dalam perniagaan. Bank bagi pinjam, mesti kena ambil untung. Kalau kita banding, pinjaman kerajaan tidak menindas sebab bunga yang kerajaan "caj" rendah saja. Sistem Islam bagus sebab tak ada bunga. Kalau kita buat pinjaman nak beli rumah, untung yang Bank Islam caj jelas.

Profil peribadi

Responden: HR21

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerajaan: nelayan (fishery)

Pendapatan: bawah RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu banyak dasar rumah kerajaan. Tapi orang-orang politik banyak buat janji nak bagi rumah murah kepada rakyat. Biasanya dalam kempen politik. Kalau rakyat nak rumah, kerajaan akan beri rumah. Jika nak tanah kerajaan akan beri tanah.

Dasar yang kerajaan buat bagus kalau memang maksud kerajaan nak tolong orang-orang miskin dan berpendapatan rendah. Masalah sangat besar, kalau kita nak beli rumah murah. Saya beri contoh, Rumah Murah Fikri yang sedang kerajaan bina. Rumah harga RM\$25,000. Nak beli kena bayar cagaran RM\$5,000. Baki RM\$20,000 kita kena buat pinjaman bank. Kalau tak bayar 3 bulan, bank akan tarik balik rumah.

Rumah ini saya sewa RM\$60.00 sebulan. Kalau kerajaan beri saya pilih antara tanah dengan rumah murah, saya pilih tanah. Dengan tanah, kita bina sendiri rumah, besar atau kecil, ada halaman. Dulu saya ada juga minat nak minta rumah murah.

Baru-baru ni, saya ada juga minta rumah murah dan minta tanah. Orang-orang kampong ini kena pindah. Kawasan ini kerajaan nak bina kompleks kedai dan pejabat. Masa ini, masih tunggu keputusan. Saya tak minta tolong siapa-siapa. Kalau kita tengok

orang-orang yang dapat rumah murah kerajaan, ahli UMNO yang dapat banyak peluang - orang-orang dia belaka. Penyokong-penyokong parti pembangkang payah nak dapat.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya setuju dengan soalan encik. Kalau kita masuk persatuan, mudah nak minta tolong orang-orang besar.

(3) Kejiranan

Jiran sebelah menyebelah baik-baik semua, tolong menolong. Kalau ada keluarga sakit demam tengah malam, ada yang tolong hantar ke hospital. Ziarah menziarah.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka, tak ada bilek dah tak sesuai, bila anak-anak dah besar, terutamanya bila dah kahwin. Pinjaman bank kena bayar balik mahal. Bunga jadi pinjaman mahal. Kalau Islam, tak kena bunga, jadi baiklah cara Islam.

Profil peribadi

Responden: HR22

Lokasi: Kampong Limbong

Taraf perkahwinan: berkahwin

Pekerjaan: pesara (pensioner)

Pendapatan: RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Tahu juga sikit-sikit dasar rumah murah kerajaan. Orang-orang politik ada cerita mengenai rumah murah. Dasar kerajaan baik, nak tolong orang-orang miskin dan bergaji rendah. Rumah ini rumah saya sendiri, tumpang tanah orang. Saya bayar sewa tanah RM\$40.00 setahun.

Saya dah dapat rumah murah di Binjai. Saya tak minta tolong siapa-siapa. Nasib kita baik, kita dapat. Anak saya yang duduk sekarang ini. Saya telah minta kelulusan SEDC supaya tak timbul masalah kemudian kelak. Saya lebih nak tanah dari rumah murah. Ada tanah boleh tanam sayur, boleh bina rumah.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Tak mahu campur dalam soal berpesatuan.

(3) Kejiranan

Jiran-jiran baik.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah tak ada bilek, ruang terbuka tak sesuai dengan zaman sekarang. Dulu memang betul, tak penting sangat pasal bilek sebab tak ada sistem. Orang muda sekarang ada sistem. Riba tidak baik. Islam tak terima amalan riba. Sistem Islam baik, tak ada kelemahan. Jadi patut sistem Islam ganti sistem riba.

Profil peribadi

Responden: HR23

Lokasi: Kampong Banggol

Taraf perkahwinan: berkahwin

Pekerjaan: tidak berkerja

Pendapatan: bawah RM\$299

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Saya tak tahu dasar rumah kerajaan. Kalau encik kata dasar rumah murah kerajaan nak beri rumah kepada rakyat, maka dasar tu baik. Kalau nak beri rumah, kena bagi pada orang yang tak ada rumah, tak kira parti politik. Asalkan orang miskin, kerajaan patut beri rumah.

Saya duduk rumah sendiri. Jadi tak tahu sangat pasal minta rumah murah. Tapi kalau kita tengok orang dapat rumah murah, kuat sangat pengaruh politik. Orang dah ada rumah pun dapat juga rumah murah. Orang tak ada rumah, tak dapat. Jadi kerajaan pileh kasih.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Ya, kena terlibat dalam pertubuhan kalau nak mudah dapat pertolongan. Tapi kenalah pegang jawatan penting. JKKK kuat pengaruh, kadang boleh langkai pengaruh DO.

(3) **Kejiranan**

Jiran-jiran di sini baik-baik.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah tak ada bilek, terbuka tak sesuai pada zaman ni. Dari segi agama, kena asing orang laki-laki dari orang perempuan. Kalau kita cakap pasal nilai Islam, rumah ada bilek sangat digalakkan, rumah tempat beramal, pergaulan mesti ada batas, beri salam dulu baru masuk rumah. Kalau suami tak ada di rumah, tetamu tak boleh masuk rumah.

Dalam Islam ambil bunga haram. Kalau simpan wang dalam bank, tak boleh ambil faedah. Simpan wang dalam bank hanya sebab untuk selamat saja.

B. Responden Rumah Murah**Profil peribadi**

Responden: HR24

Lokasi: Rumah Murah Fikri

Tarah perkahwinan: berkahwin

Pekerjaan: [unanimous]

Pendapatan: RM\$300-\$399

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya mula tahu dasar rumah yang dibuat oleh kerajaan setelah saya dapat rumah ini. Saya lihat dasar rumah murah sangat baik. Ia menunjukkan "komitmen" kerajaan, sikap sirus kerajaan nak bantu keluarga berpendapatan rendah. Projek rumah murah dapat mengurangkan masalah duduk bersama ibu-bapak, membantu mengalih penduduk kekawasan baru dan mengurangkan kesesakan penduduk dalam satu-satu kawasan.

Sebagai orang bertanggung jawab dalam kawasan ini, jadi tugas saya sebarkan dasar kerajaan dalam kawasan perumahan ini. Saya tidak setuju orang kata sukar nak dapat rumah murah, ada libat dengan politik dan lain-lain tomahan. Pengalaman saya, 7 kali saya minta rumah murah. Kita mesti usaha dan terus minta rumah kerajaan. Islam tak suka orang-orang Islam putus asa. Enam kali saya gagal dan saya tak minta tolong siapa-siapa. Kali ketujuh, saya minta tolong Menteri Besar, saya berjaya. Kita kena tahu siapa kita nak kontek, nak minta tolong. Kalau tidak nama kita kena potong dari senarai.

Sebelum duduk di Fikri, saya sewa rumah. Sekarang ini saya rasa selamat sebab rumah ini rumah sendiri. Keadaan rumah ini selesa jika saya banding dengan rumah sewa dulu. Susun atur rumah elok, tandas dan bilek mandi dalam rumah. Harga rumah ini RM\$22,000.00 Kerajaan beri subsidi RM\$5,000.00. Jadi harga rumah ini hanya RM\$17,000.00. Dengan pinjaman, harga rumah dalam anggaran RM\$42,000.00

Pemilihan untuk rumah murah bermula dari bawah. Ia bermula dari pemohon kepada ketua kampung. Pemohon membuat permohonan dan maklumat diberi melalui ketua kampung. Pada peringkat ini, sangat kritikal. Peringkat ini menentukan gagal atau berjaya permohonan tersebut. Contohnya maklumat mengenai pendapatan pemohon, misalnya RM\$180.00 sebulan. Jika maklumat yang diberi tidak betul, diterima tanpa ditapis terlebih dahulu, maka keputusan yang tidak tepat dibuat mengenai pemohon yang layak.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Persatuan-persatuan dapat memupuk perhubungan baik dikalangan penghuni rumah murah, seperti Kampong Fikri ini.

(3) Kejiranan

Keadaan kejiranan di Fikri ini sangat baik. Saya rasa tidak ada beza keadaan jiran-jiran di Kampong Fikri jika saya banding dengan kampung lama saya dulu. Kalau kita bercakap berkenaan memilih jiran, saya pilih orang Islam. Tapi dalam Kampong Fikri ini, keluarga Melayu, China dan India bercampur dengan baik. Ada keluarga-keluarga China yang pelihara anjing, tapi tidak lepas merata-rata.

Keluarga China dan India turut serta dalam aktiviti-aktiviti masyarakat. Ada yang pegang jawatan dalam jawatankuasa-jawatankuasa kecil JKKK. JKKK main peranan

penting. Contohnya, membuat cadangan kepada kerajaan supaya bina lebih banyak lagi rumah murah dalam Kampong Fikri ini.

(4) Rekabentuk rumah dan nilai-nilai Islam

Kalau kita tengok rumah tidak ada bilek, ruang terbuka luas, tidak sesuai lagi pada zaman ini. Kita kena ikut perubahan zaman. Konsep tirai atau tabir hanya sesuai untuk masjid dan surau. Rumah sangat perlu ada bilek untuk anak-anak laki-laki dan perempuan. Kita patut beri keutamaan untuk asingkan laki-laki dan perempuan.

Riba haram dalam Islam. Dengan adanya Bank Islam, kita ada pilihan. Bank Islam beri banyak kebaikan kepada orang Islam. Tapi pilihan terpulang kepada individu, samada Bank Islam atau bank biasa -bank bukan Islam.

Profil peribadi

Responden: ER25

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: berkerja sendiri

Pendapatan: RM\$500-599

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Dasar rumah murah kerajaan banyak dilaporkan dalam surat khabar, radio dan TV. Di sini DO dan wakil rakyat ada juga cakap pasal rumah murah. Dari segi dasar, rumah murah adalah untuk keluarga berpendapatan rendah, orang bergaji kecil, orang miskin. Tapi pada hakikat sebenar, ini tak berlaku. Jika pemohon tak kenal orang-orang tertentu,

tak rapat dengan orang politik, susah nak dapat pertolongan atau susah nak dapat peluang. Sepatutnya tak berlaku pileh kasih, tak berlaku beri keutamaan kepada saudara-mara, ahli-ahli keluarga. Di bawah sistem sekarang, orang Melayu jadi macam bola sepak.

Saya beri contoh penduduk Kampong Limbong dan Kampong Banggol. Penduduk telah diarah pindah dari kampong mereka, telah banyak diberi publisiti tapi tak ada tindakan yang dibuat hingga sekarang. Perancangan tak betul, tak ada koodinasi di antara orang politik dengan pegawai-pegawai kerajaan dalam mengurus projek. Saya beri satu contoh lagi, penduduk Kampong Dusun Nyior yang disuruh pindah. Penduduk-penduduk asal kampong ini tak diberi tempat tinggal baru atau tanah, walaupun rumah-rumah mereka akan kena roboh. Kemana keluarga-keluarga berkenaan nak pergi? Dari segi politik, walaupun keluarga-keluarga tersebut patut dapat rumah murah atau tanah, tapi jika tak sama "kem politik" atau tak sama parti, hak mereka akan ditolak.

Saya nak buat satu cadangan. Kerajaan patut tubuh satu badan khas untuk kenalpasti dan beri rumah murah atau tanah kepada orang miskin, orang berpendapatan rendah. Badan khas ini mesti diwakili oleh orang-orang berpelajaran tinggi dari kampong-kampong berkenaan. Jadi mereka boleh kenalpasti dengan berkesan orang-orang yang benar-benar layak untuk kerajaan bantu. Perkhidmatan mereka hendaklah secara sukarela dan bebas dari campur tangan politik, bebas dari pengaruh politik, minda yang terbuka dan berwawasan luas atau jauh.

Bagi saya kerajaan terlibat membina rumah murah adalah baik. Kita patut hargai, kita patut sanjung. Tapi kena "modify" atau kaji semula cara pemberian rumah murah melalui badan khas.

Pengalaman saya minta rumah murah, 2 kali saya buat permohonan. Saya minta tolong orang-orang politik dan juga ketua kampong. Wakil rakyat beri tawaran kepada saya di antara Rumah Murah Fikri atau Rumah Murah Binjai. Saya pileh Rumah Murah Fikri.

Rumah ini selesa untuk keluarga - tanah luas. Harga rumah RM\$25,000. Kerajaan beri subsidi RM\$5000.00. Harga campur bunga RM\$40,000.00

(2) Pengaruh pertumbuhan-pertumbuhan masyarakat

"Tren" hari ini, bila nak berpersatuan orang beri keutamaan kepada organisasi-organisasi politik. Organisasi politik atau lain-lain organisasi baik, dapat bantu selesaikan banyak masalah melalui suara terbanyak. Melalui JKKK, kita boleh main peranan untuk nak pengaruhi kerajaan. Contoh, JKKK berjaya pengaruhi kerajaan melaksanakan beberapa projek kecil dalam kawasan Fikri ini.

(3) Kejiranan

Jiran-jiran di kampung ini bagus dan baik-baik. Rumah murah dapat bentuk masyarakat yang bersatu padu. Kalau kita cakap pasal nak pilih jiran, bergantung kepada suasana. Jiran bukan Islam timbul masalah sikit seperti anjing, jenis makanan dan masakan berbau, buat kita rasa kurang selesa, kurang senang dengan keadaan seperti ini.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka tak sesuai. Dulu kurang peralatan rumah. Zaman dulu rumah ruang terbuka hanya di kalangan orang-orang kurang berada, orang pertengahan. Orang-orang kaya, rumah mereka ada bilek. Pengasingan laki-laki dan perempuan penting dalam Islam, patut diberi pertimbangan. Rekabentuk rumah murah sekarang kena pinda sikit. Contohnya, rumah sekarang tak ada bilek tetamu, bilek air/tandas dekat pintu masuk rumah.

Bayaran ansuran bulanan kerajaan kena ditetapkan. Kalau RM\$100.00 sebulan, biar kekal dan jangan ubah-ubah. Kalau kita cakap pasal bunga, ini masalah besar. Kalau orang miskin, memang tak mampu. Tak ada pilihan, terpaksa buat pinjaman bank walaupun mereka tahu bayar bunga bank tu haram. Pendapat saya, sistem Islam paling baik untuk orang Islam dan bukan Islam.

Profil peribadi

Responden: HR26

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: pengayuh beca

Pendapatan: RM\$300-RM\$399

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Saya tahu dasar rumah murah kerajaan melalui SEDC. Wakil rakyat tak pernah beritahu perkara ini kepada rakyat. Dasar ini patut kita puji untuk bantu kebanyakan orang Melayu yang tak ada rumah. Kita tengok di Kampong Limbong dan Kampong Tengah. Keluarga-keluarga di kampong ini patut diberi rumah lain sebelum disuruh pindah. Kalau saya, lebih baik kerajaan bina rumah dari beri tanah. Kalau kerajaan beri tanah, kerajaan rugi sebab tanah yang kerajaan bagi luas, manakala bilangan rumah yang boleh bina sikit saja. Bagi kawasan dimana tanah kerajaan tak ada lagi, lebih baik kerajaan bina rumah teres atau rumah flat.

Saya telah minta rumah murah sebanyak 4 kali. Saya tak minta tolong siapa-siapa. Cuma saya merayu kepada wakil rakyat saja. Sebab saya tak putus asa, saya berjaya juga. Kita jangan berhenti minta rumah. Dengan cara ini, pihak berkuasa tahu kita

sungguh-sungguh nak rumah. Banyak contoh orang-orang yang telah ada rumah dan tanah, tapi masih juga dapat rumah murah. Orang-orang ni, biasanya sewakan rumah-rumah murah kepada orang-orang lain.

Sebelum ini saya sewa rumah RM\$30.00 sebulan. Jika banding dengan rumah murah, rumah murah selesa, halaman luas. Harga rumah ini RM\$17,000.00. Kalau campur faedah jumlahnya RM\$30,000.00

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Saya rasa memang betul kalau kita masuk atau sokong persatuan atau parti politik mudah dapat rumah. Macam di Fikri, saya rasa 75% daripada penduduk adalah ahli UMNO. Tapi tak semestinya bila kita masuk UMNO kita terus dapat rumah murah. Macam saya, ahli biasa UMNO. Bagi saya, masuk UMNO tak beri faedah. Saya masuk UMNO bukan nak ambil kesempatan, tapi nak beri sokongan politik.

(3) **Kejiranan**

Jiran-jiran di kampung ini semuanya baik, tak bangga diri, tak sombong. Saya suka berjiran dengan orang-orang Islam, tak kira bangsa. Penduduk kampung ini ada main peranan dalam kerja-kerja masyarakat. Contohnya, dapat kerjasama Majlis Daerah Kemaman dalam kebersihan kampung.

(4) **Rekabentuk rumah dan nilai nilai Islam**

Rumah ruang terbuka tak sesuai di zaman moden. Zaman sekarang pakai lampu letrik, rumah jadi terang. Lagipun pandangan rumah nampak tak kemas. Orang perempuan penting dalam Islam. Kalau rumah kecil atau sempit, tak patut nak asingkan perempuan

dari laki-laki sebab tak cukup ruang. Kalau rumah besar baiklah kita buat asing perempuan/laki-laki.

Bunga tu haram dalam Islam. Tapi bagi orang miskin, kita tak ada pilihan. Kita kena terima amalan sekarang ini. Nak beli rumah kena terlibat dengan riba. Dalam Islam, rumah yang kita beli dengan cara ini boleh kita kata "tak bersih".

Profil peribadi

Responden: HR27

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: bekerja sendiri

Pendapatan: RM\$600-699

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Kalau encik tanya saya pasal dasar perumahan kerajaan, minta maaf, saya tak tahu. Kerajaan terlibat bina rumah murah, itu sangat baik. Boleh tolong orang-orang tak ada rumah. Saya minta rumah murah sudah tiga kali. Saya ada minta tolong pengerusi KEMAS. Saya layak dapat rumah murah sebab saya penuhi syarat: saya belum ada rumah, saya ada keluarga, dan kawasan tempat saya duduk kerajaan telah ambil balik.

Kebanyakan orang yang dapat rumah murah adalah terlibat cergas dalam politik. Boleh dikatakan kebanyakan penduduk rumah murah ini terlibat dengan parti politik.

Sebelum ini saya tinggal bersama dengan ibu-bapak. Saya minta rumah murah sebab nak duduk dengan keluarga sendiri. Saya seronok disini, rumah lengkap - ada tandas,

bilek air, bekalan air, semua dalam rumah. Harga rumah ini RM\$27,000.00 setelah campur bunga.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Bukan semua pertubuhan boleh bantu kita. Pendapat saya, pada masa ini UMNOlah pertubuhan yang patut kita masuk keahlian. UMNO boleh bantu dan boleh beri faedah. Saya sendiri ahli biasa UMNO dan kerajaan boleh bantu kita bila kita minta tolong. Dalam kawasan rumah murah ini, penduduk main peranan minta pihak berkuasa bina dewan serbaguna, dan sebagainya.

(3) **Kejiranan**

Jiran-jiran di sini baik-baik. Saya lebih suka jiran sesama Islam.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Sesuai dengan ajaran Islam, rumah perlu ada bilek supaya dapat asingkan anak laki-laki dari perempuan. Kalau ruang terbuka, tak sesuai.

Pendapat saya, kita boleh terima kerajaan caj bunga bila beli rumah. Bunga masih rendah jika kita banding dengan rumah murah swasta. Bunga jadi bertambah kalau kita tidak bayar atau tangguh bayaran ansuran. Sistem Islam baik sebab tidak bebankan orang yang buat pinjaman.

Profil peribadi

Responden: HR28

Lokasi: Rumah Murah Fikri

Taraf Perkahwinan: berkahwin

Pekerjaan: swasta

Pendapatan: RM\$300-399

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dulu, sebelum pindah ke sini saya tak tahu apa-apa pasal dasar rumah kerajaan. Sekarang ini saya tahulah sikit sebanyak melalui ceramah yang diberi oleh JKKK Kampong Fikri. Kerajaan pilih orang-orang yang mampu untuk rumah murah. Tapi ada juga buruh-buruh yang kerajaan pilih untuk beri rumah murah. Jadi baguslah kerajaan terlibat bina rumah murah, dapat bantu keluarga-keluarga yang tak mampu nak beli rumah dengan pemaju swasta.

Saya pindah ke Fikri sebab ambil alih rumah dari ibu-bapa saya. Kalau rumah ini kita tak duduk, kerajaan akan ambil balik. Lagi pun rumah murah ini selesa, tanah pun luas. Saya tak pasti harga rumah ini. Saya ingat dalam RM\$20,000.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya tak pasti kalau tanya berkenaan persatuan, masuk persatuan dan kebaikan dari persatuan. Kalau kita tengok dari pengalaman, jika kita masuk persatuan, kalau ada persatuan, mudah nak berunding dengan kerajaan. Jadi adalah faedahnya.

(3) **Kejiranan**

Jiran-jiran di kampung Fikri baik-baik belaka. Kalau nak banding jiran-jiran dengan tempat saya duduk dulu di Kampong Mak Chili, tak banyak beza. Pasal pilih jiran, saya cadang kerajaan bagi rumah ikut bangsa - Melayu dengan Melayu, China dengan China. Budaya dan amalan pun sama. Jadi senanglah kita nak bergaul, berbincang dan macam-macam. Kalau duduk bercampur Melayu dan China, ada masalah kalau nak buat ibadah. Contoh, orang China "sembahyang", dia bakar lilin, bau busuk dan kita rasa tak selesa.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah tak ada bilek tak sesuai sebab kalau tetamu datang, nampak semua apa-apa yang ada dalam rumah. Saya tak setuju cadangan asingkan laki-laki dan perempuan ahli keluarga sendiri. Perhubungan keluarga jadi tak baik. Bagi tetamu yang datang, patut kena asing laki-laki dan perempuan. Tapi kita rasa macam kurang rapatlah dengan kawan-kawan kita.

Bagi saya bunga sebagai untung dari perniagaan. Oleh sebab itu ia bagus. Bank bagi pinjam. Jadi bank buat bisnes. Jadi logiklah bank ambil untung. Pasal sistem Islam, ada tolak ansur. Tak ada bunga dan baguslah. Kerajaan patut laksanakan sistem Islam.

Profil peribadi

Responden: HR29

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: bekerja dengan swasta

Pendapatan: RM\$900-RM\$999

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu pasal dasar perumahan Kerajaan. Tak ada pihak yang beritahu. Rumah ini saya dapat melalui pertolongan wakil rakyat. Harga rumah ini RM\$17,000. Sebelum ini saya menyewa RM\$90.00 sebulan. Sekarang, sewa rumah tersebut dalam lingkungan RM\$200.00 sebulan.

Walaupun rumah murah ini kecil jika banding dengan rumah sewa dulu, tapi saya puashati sebab rumah ini rumah sendiri. Yang jadi sedikit masalah, kerana SEDC tak ikut perjanjian. Dulu janji nak bagi geran tanah dan rumah selepas 3 tahun, tapi sekarang ini tak laksanakan.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

[Tidak beri jawapan kepada soalan-soalan yang ditanya.]

(3) Kejiranan

Jiran-jiran dalam Kampong Fikri semuanya baik-baik. Saya lihat perumahan rumah murah boleh bentuk masyarakat yang bersatu-padu. Saya pilih Melayu/Islam untuk jadi

jiran sebab tradisi, budaya dan amalan yang serupa. Dalam Kampong Fikri ada 10 keluarga China. Mereka baik dan bergaul dengan keluarga Melayu.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah terbuka tak ada bilek tak sesuai sebab perlu asingkan anak laki dan perempuan. Rumah ciri-ciri Islam- ruang tamu untuk wanita patut diambilkira dan boleh diamalkan dalam kehidupan harian. Rumah murah sangat sempit. Kalau saudara-mara datang terpaksa tidur di ruang tamu. Sistem Islam bagus sebab tak ada bunga. Kita beli rumah dengan harga tetap. Kita tahu apa kita bayar. Tak ada bunga, kurang beban. Bank biasa banyak masalah kita kena hadapi.

Profil peribadi

Responden: HR30

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: <RM\$299.

Pendapat mengenai isu-isu utama

(1) **Kefahaman mengenai dasar perumahan**

Kalau encik tanya dasar perumahan, saya tak tahu. Rumah ini saya dapat sebab Menteri Besar tolong. Menteri Besar kawan baik ayah saya. Kerajaan bina rumah murah nak tolong rakyat, itu baik. Kalau rumah mahal, tak mampu nak bayar.

Dulu saya tinggal bersama ayah dan emak di Kampong Jakar. Rumah di Jakar saya beri sewa. Kalau tidak pindah di rumah yang kerajaan bagi dan tinggal kosong, kerajaan nanti ambil balik.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Tidak betul juga kalau kata masuk persatuan kita boleh dapat pertolongan. Ada orang tak masuk apa-apa persatuan, tapi dapat juga rumah murah.

(3) **Kejiranan**

Jiran-jiran disini baik-baik, bercampur dan ambil bahagian dalam aktiviti masyarakat. Kalau banding dengan kampong saya tinggal dulu - Kampong Jakar, lebih baik lagi di Kampong Fikri. Rumah murah saya ingat boleh bina masyarakat.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

[Soalan mengenai nilai Islam tidak diajukan. Responden tidak beragama Islam.]

Profil peribadi

Responden: HR31

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: <RM\$299.

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu dasar kerajaan sebab jarang-jarang bercampur dengan orang politik atau parti politik. Wakil rakyat pun tak bagi tahu kepada kita. Saya hanya sekali saja minta rumah murah, terus dapat. Saya tak minta tolong siapa-siapa pun. Sebab keadaan saya miskin dan duduk rumah sewa, kerajaan simpati dengan saya. Saya lihat orang-orang yang dapat rumah murah benar-benar orang miskin. Tapi ada juga orang-orang yang telah ada rumah yang masih dapat rumah murah kerajaan. Rumah ini, ada 2 bilek saja. Harga rumah RM\$25,000. Kerajaan beri subsidi RM\$5,000. Jadi harga kita bayar RM\$20,000.

Kerajaan bina rumah murah nak tolong rakyat, maka itu usaha yang baik walau pun kerajaan tak beri rumah percuma.

(2) Pengaruh pertubuhan pertubuhan masyarakat

Saya rasa betul juga kalau kita jadi ahli dalam persatuan masyarakat, ada guna. Boleh bantu kita kalau kita minta tolong.

(3) **Kejiranan**

Jiran-jiran dalam kampong ini baik-baik. Kalau nak banding jiran-jiran tempat lama saya duduk, tak banyak beza. Rumah murah boleh bentuk hidup berjiran. Dalam pileh jiran-jiran, saya nak sama-sama Islam. Mudah nak berhubung.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah tak ada bilek, terbuka tak sesuai lagi pada masa sekarang. Anak-anak besar kena diasingkan. Nilai-nilai Islam boleh laksanakan. Macam bilek khas untuk orang perempuan, boleh laksanakan kalau rumah besar. Rumah kecil tak dapat nak laksanakan.

Bunga haram dalam Islam walau pun bunga yang kita dapat dari wang kita simpan. Tapi sebab masyarakat terima amalan bunga, maka kita kena ikut. Kalau ikut cara Islam, tak ada bunga. Kita pinjam wang jadi murah.

Profil Peribadi

Responden: HR32

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin

Pekerjaan: kerja sendiri

Pendapatan: RM\$800-RM\$899

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dulu ada wakil rakyat bagi tahu saya tentang rumah murah kerajaan. Saya minta rumah murah banyak kali. Saya ingat 3 atau 4 kali. Saya ada minta tolong penghulu dan dapat rumah murah. Kita mesti buat baik dengan penghulu. Harga rumah ini RM\$17,500. Kalau campur bunga harga lebih kurang RM\$30,000.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya ada juga bercampur dalam JKKK. Itu kalau ada masa.

(3) Kejiranan

Jiran semua baik-baik. Saya tak pilih jiran. Saya boleh berkawan dengan semua orang.

(4) Rekabentuk rumah dan nilai-nilai Islam

[Soalan tidak diajukan kerana responden tidak beragama Islam.]

Profil peribadi

Responden: HR33

Lokasi: Rumah Murah Fikri

Taraf perkahwinan: berkahwin (tinggal bersama ibu/bapak)

Pekerjaan: tidak berkerja

Pendapatan: (tidak nyatakan pendapatan keluarga)

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar rumah kerajaan, saya tak tahu. Telah banyak kali emak dan ayah saya minta rumah murah. Emak/ayah saya ada minta tolong dengan DO. Saya tak tahu kalau encik tanya cara Kerajaan pilih nak bagi rumah. Saya fikir emak/ayah dapat rumah ini pun sebab nasib mereka baik. Kerajaan bina banyak rumah untuk rakyat nak tolong orang miskin, saya fikir ia sangat baik.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya setuju. Kalau kita masuk ahli persatuan mudah kita dapat pertolongan.

(3) Kejiranan

Jiran-jiran dalam kawasan ini baik. Saya lebih suka jiran saya orang China sebab "senang" bercampur. Tapi kita boleh bercampur dengan orang India, tapi tak sama dengan sama-sama orang China.

(4) Rekabentuk rumah dan nilai-nilai Islam

[Soalan-soalan berkenaan tidak diajukan sebab responden bukan beragama Islam.]

Profil peribadi

Responden: HR34

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerjaan: berkerja sendiri

Pendapatan: <RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu dasar perumahan. Saya tak ada minat nak bercampur dengan wakil rakyat. Saya mohon rumah murah 2 kali. Kali pertama gagal. Sebab, mungkin kerajaan ingat saya pengayuh beca dan ada 7 orang anak, saya tak mampu nak bayar harga rumah. Itu pun saya dapat "rekamen" dari pegawai kerajaan. Kerajaan bina rumah murah untuk rakyat, itu usaha baik. Dapat tolong rakyat yang tak mampu nak beli rumah.

Saya tengok banyak orang-orang yang telah ada rumah tapi kerajaan masih beri rumah murah kepada mereka. Tiap kali ada projek rumah murah, orang-orang yang sama yang mohon, walau pun syarat untuk mohon rumah murah bagi yang tak ada rumah dan tanah.

Rumah ini harga RM\$25,000. Subsidi kerajaan RM\$3,000. Harga rumah hanya RM\$22,000.

(2) Pengaruh pertumbuhan-pertumbuhan masyarakat

Ada kemungkinan, kalau kita masuk dalam persatuan beri faedah. Mudah nak dapat bantuan/ perhatian dari kerajaan. JKKK cuma tolong anjur dan mentadbir aktiviti masyarakat. JKKK sebagai saluran nak dapatkan bantuan dari kerajaan untuk aktiviti masyarakat.

(3) Kejiranan

Jiran-jiran dalam kawasan perumahan ini baik-baik belaka, sangat mesra. Ada gotong royong. Lagi pula dekat dengan sekolah dan masjid. Jadi suka dan seronok duduk di perumahan ini.

Saya pilih sesama Islam sebagai jiran sebab sama agama, bahasa, budaya dan seni. Dalam Islam, jiran Islam ada dua hak, jiran bukan Islam satu hak.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah tak ada bilek, terbuka luas cara orang Melayu tak sesuai dengan zaman sekarang. Zaman dulu pakai tabir. Keadaan sangat tidak selesa. Tabir pun bermacam warna. Kalau nak asing orang perempuan dari laki-laki, bila sudah akhir baligh. Ini patut diberi pertimbangan. Rumah murah ini hanya 2 bilek. Syarat nak asing perempuan, rumah kena ada 3 bilek.

Kalau cakap pasal bunga/riba, ini banyak pendapat. Ada "kontrobesi". Susah kita nak beri definisi riba, susah nak beri pendapat. Kita kena beza antara riba dengan dividen. Nak laksanakan sistem Islam bergantung kepada kerajaan yang pegang kuasa.

Profil peribadi

Responden: HR35

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerajaan: pesara

Pendapatan: RM\$3000-399

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar rumah murah kerajaan saya dapat tahu melalui pegawai-pegawai kerajaan. Saya mohon rumah murah sekali sahaja dan terus berjaya. Saya ada minta tolong dari orang-orang atas. Tapi lebih penting pada pendapat saya ialah pendapatan saya yang kecil dan sumbangan khidmat saya dalam anggota polis. Saya lihat kerajaan beri keutamaan kepada keluarga-keluarga berpendapatan rendah, yang tak ada rumah, mampu bayar.

Salah gunakuasa pada pendapat saya adalah sebahagian daripada permainan politik dan perkara biasa. Saya dapati ada beberapa contoh dimana seluruh ahli keluarga dapat rumah murah. Susah nak hapuskan pileh kasih

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Kenyataan itu ada benarnya. Pertubuhan atau persatuan adalah tunjak kuasa. Dengan kuasa, boleh buat apa saja. Boleh capai matlamat yang hendak dicapai. Saya lihat penduduk-penduduk rumah murah ini boleh bantu keluarga-keluarga miskin dapat rumah kerana mereka boleh pengaruhi kerajaan kerana mereka adalah penyokong-penyokong kerajaan.

(3) **Kejiranan**

Jiran dikawasan ini bagus, baik. Keluarga-keluarga hidup riang, mesra, sangat karib dan sangat ambil berat antara satu sama lain macam keluarga sendiri. Kami hidup macam satu keluarga.

Soalan samada rumah murah dapat bentuk kejiranan yang baik bergantung kepada penghuni-penghuni - komitmen kepada agama, tahap pelajaran keluarga. Faktor-faktor ini dapat membentuk kejiranan yang diharapkan. Berkenaan memilih jiran, saya rasa perkara ini tidak timbul dalam masyarakat rumah murah. Pada hari ini di Malaysia, tidak ada beza Melayu, China dan India.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Tradisi orang Melayu dengan cara dan konsep rumah terbuka, tak sesuai dengan zaman moden. Kena ubah mengikut masa. Rekabentuk rumah sekarang mengikut antarabangsa, bukan khas untuk orang Islam sahaja, tetapi disesuaikan dengan lain-lain bangsa dan budaya. Cara Islam buat masa ini tak boleh dilaksanakan kerana penduduk berbilang bangsa dalam projek perumahan. Kalau kawasan orang Melayu sahaja, cara Islam kita boleh buat.

Dalam Islam penting sangat mengenai mengasingkan perempuan dan laki-laki. Kena sediakan/adakan bilek atau ruang khas. Rumah murah kecil dan sempit. Susah nak melaksanakan kehendak Islam. Budaya Melayu, keluarga datang dari jauh, biasanya kita jemput menginap. Rumah kecil susah sedikit nak sediakan tempat yang selesa.

Kita beli rumah kerajaan tak terlibat dengan riba. Pendapat saya pinjaman perumahan tak patut dikenakan sebarang bunga. Kakitangan kerajaan kerajaan boleh buat pinjaman dari kerajaan, tapi orang awam tak dapat peluang ini, kena buat pinjaman dan kena bayar

bunga. Dalam sistem Islam, kerajaan tak boleh dikenakan bunga, tapi kerajaan masih juga dikenakan bunga. Contoh, rumah murah harga beli tunai RM\$15,000.00 tapi sebab bayar ansuran harga jadi berbeza, RM\$28,000.00.

Profil peribadi

Responden: HR36

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerjaan: kakitangan kerajaan

Pendapatan: RM\$400-499

Pendapat mengenai isu-isu utama

(1) Kefahaman mengenai dasar perumahan

Dasar perumahan kerajaan banyak disiarkan dalam TV. Menteri Penerangan pun ada banyak buat kenyataan. Saya hanya mohon rumah murah sekali sahaja, terus dapat. Wakil rakyat yang tolong. Mungkin sebab saya belum ada rumah. Kriteria lain, ada pendapatan tetap nak bayar harga rumah. Rumah ini harga RM\$25,000.00. Kalau bayar tunai harganya RM\$16,000.00 sahaja.

Kita dapat lihat ada juga orang ambil peluang mohon rumah murah untuk sewakan. Bila dapat rumah murah, tuannya beli tanah, dan rumah disewakan.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Masyarakat rumah murah boleh pengaruhi kerajaan untuk bantu orang miskin dapat peluang dapatkan rumah murah.

(3) **Kejiranan**

Jiran-jiran dalam kawasan perumahan ini semua baik-baik belaka, macam hidup dalam satu keluarga. Bagi saya tak ada beza dengan hidup di kampong saya dulu. Sebabnya, dalam Islam, dan budaya dan tradisi Melayu, tidak dibezakan jiran, tak kira kawasan atau lokasi. Saya yakin rumah murah boleh bentuk kejiranan yang baik, mesra dan karib. Keluarga-keluarga China dalam kawasan rumah murah ini, diterima baik oleh keluarga-keluarga Melayu. Saya lebih pilih jiran Melayu sebab sama agama. Jadi mudah nak atasi masalah.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Tradisi rumah orang Melayu dengan rumah terbuka tak sesuai. Tapi mungkin diubah dalam rekabentuk rumah moden. Nilai dan tradisi Islam perlu dihidupkan semula sebab unsur-unsur kesopanan bagi yang bukan muhrim. Saya rasa optimistik rekabentuk rumah dengan memberi keutamaan kepada elemen ini dapat dilaksanakan. Walau pun generasi sekarang mungkin fikir ianya ketinggalan zaman, tetapi nilai-nilai ini boleh diterapkan kepada mereka.

Riba haram dalam Islam. Tapi sebab tak ada pilihan kerana miskin dan pendapatan kecil, kena buat pinjaman juga nak beli rumah. Pinjaman dalam sistem Islam patutnya "murah" sebab tak kena bunga.

Profil peribadi

Responden: HR37

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerjaan: tidak berkerja

Pendapatan: <RM\$299

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Saya tak tahu dasar rumah oleh kerajaan. Dua kali saya minta rumah murah. Kali pertama Rumah Murah Gong Limau I, tak dapat. Kali kedua, rumah murah. Saya minta tolong SUK Terengganu. Kerajaan pilih orang yang rapat dengan politik.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Susah saya nak cakap mengenai pengaruh/faedah persatuan/pertubuhan masyarakat. Saya ahli BN sejak kecil. Tapi saya tak dapat apa-apa dari Kerajaan. Mungkin nasib tak baik.

(3) Kejiranan

Jiran baik-baik belaka.

(4) Rekabentuk rumah dan nilai-nilai Islam

Rumah ruang terbuka mengikut tradisi rumah orang Melayu tak sesuai lagi sebab nampak semua dalam rumah. Tidur di laman rumah.

Riba haram dalam Islam. Tapi bunga mungkin kita boleh terima, seperti dalam perniagaan, dividen dari saham. Zaman dulu orang bina rumah, dia bina sikit-sikit ikut ada duit. Tak buat pinjaman bank, tak terlibat dengan riba. Tapi makan masa lama nak siap.

Profil peribadi

Responden: HR38

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerjaan: pesara

Pendapatan: RM\$300-399

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar perumahan banyak disiarkan melalui surat khabar, radio and TV. Pengalaman saya minta rumah murah, tak payah sangat. Saya minta sekali, terus dapat. Mudah dapat pertimbangan kerajaan sebab pesara polis, pencen kecil dan tak ada rumah. Saya minta tolong juga dengan wakil rakyat.

Kalau orang kata kerajaan pileh kasih, saya rasa tak betul sebab banyak orang yang dapat rumah murah orang-orang berpendapatan rendah. Saya puji usaha kerajaan bina rumah murah untuk beri kemudahan kepada rakyat seperti nelayan, buruh, pengayuh beca.

(2) Pengaruh pertubuhan-pertubuhan masyarakat

Saya rasa organisasi boleh bantu dalam banyak perkara.

(3) **Kejiranan**

Jiran-jiran baik-baik semua. Kawasa ini baik sebab dekat dengan sekolah, masjid. Rumah murah dapat bina masyarakat yang bersatu sebab keluarga dari bangsa dan agama yang berbeza hidup bersama dalam satu kawasan perumahan. Dari segi pilihan jiran saya pilih orang Melayu sebab mudah nak berhubung sesama agama. Kalau dengan orang China dan India susah sikit.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah sekarang patut ada bilek. Patut sediakan ruang tamu berbeza untuk laki-laki dan perempuan. Percampuran laki-laki dan perempuan kecuali suami isteri, tidak elok.

Profil peribadi

Responden: HR39

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerajaan: swasta

Pendapatan: RM\$900-999

Pendapat mengenai isu-isu utama

(1) **Kefahaman mengenai dasar perumahan**

Saya mula tahu dasar rumah murah kerajaan setelah tinggal di perumahan ini. Sebelum ini 2 kali saya minta rumah murah. Saya dapat rumah murah sebab saya tak ada rumah, tak ada tanah dan pendapatan pun pada masa itu rendah. Saya perhatikan orang-orang yang dapat rumah murah adalah orang-orang yang tak menentang kerajaan. Tapi ada juga orang yang menentang kerajaan dapat rumah murah.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

Pertubuhan-pertubuhan ada faedah dan boleh menolong jika perlu pertolongan.

(3) **Kejiranan**

Jiran-jiran baik-baik belaka. Tapi masalah timbul sebab kerap jiran berpindah. Bila orang baru, susah nak mesra. Saya pilih jiran sesama Islam kerana sama nilai, sama amalan. Dengan orang-orang China dan India, banyak masalah sebab berbeza budaya dan amalan.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah terbuka tak ada bilek tak sesuai. Kalau tetamu datang berkunjung/ziarah timbul masalah. Dalam keluarga sendiri pun tak elok laki-laki dan perempuan bercampur. Perlu ada bilek masing-masing.

Perlu ada sistem Islam untuk ganti sistem riba. Hari ini sistem Islam tidak menonjol.

Profil peribadi

Responed: HR40

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: belum kahwin

Pekerjaan: swasta

Pendapatan: RM\$1000-1200

Pendapat mengenai isu-isu utama**(1) Kefahaman mengenai dasar perumahan**

Dasar perumahan selalu disiarkan dalam media-massa. Kita patut puji usaha kerajaan. Dasar itu baik, tapi masalah bila di peringkat nak bahagi rumah. Banyak penyelewengan, salahguna kuasa. Saya pernah sekali mohon rumah murah tapi tak dapat. Orang dah ada rumah, tapi masih juga dapat rumah murah.

(2) Pengaruh pertumbuhan-pertumbuhan masyarakat

Pendapat saya, dalam keadaan sekarang memang kalau kita masuk organisasi banyak kelebihan kita boleh dapat.

(3) Kejiranan

Jiran-jiran dalam kawasan ini, keluarga-keluarga sebelah menyebelai memang baik. Kami di rumah ni semua bujang dan kami boleh bergantung kepada jiran-jiran sebelah. Kami lebih suka jiran-jiran Melayu/Islam. Mudah nak berbincang dan boleh kita percayai.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Rumah tak ada bilek, terbuka luas dah tak sesuai bagi masa kini. Sebab, budak-budak berumur 12 tahun keatas sudah tak elok tinggal di tempat terbuka. Ruang rumah terbuka, tak ada bilek tak bebas kita nak buat apa-apa yang patut.

Sistem riba haram dalam Islam. Tapi kalau tak ada pilihan, kena juga terlibat dengan riba.

Profil peribadi

Responden: HR41

Lokasi: Rumah Murah Gong Limau II

Taraf perkahwinan: berkahwin

Pekerjaan: kakitangan kerajaan

Pendapatan: RM\$900-999

Pendapat mengenai isu-isu utama

(1) **Kefahaman mengenai dasar perumahan**

Dasar perumahan kerajaan memang baik. Yang kita muskil, banci perumahan baru-baru ini, rumah telah cukup, banyak dilaporkan tidak dihuni. Tapi masih ada lagi tedapat keluarga yang tak ada rumah. Ini satu bukti yang orang yang ada rumah, tapi dapat lagi rumah murah kerajaan. Rumah murah untuk orang berpendapatan RM\$700 sebulan, tapi yang dapat orang-orang yang bergaji RM\$1000 atau lebih. Pengaruh politik sangat kuat dalam nak bahagi rumah murah. 90% dari penghuni rumah murah terdiri dari penyokong satu parti politik. Rumah kos rendah, 50% daripada unit yang dibina tak sampai kepada kumpulan sasaran. Objektif, nak sediakan rumah, nak tempatkan

nelayan, pengayuh beca. Contoh Rumah Murah Kampong Besut. Tapi sebab mentaliti, sikap dan tak ada wawasan nelayan, contohnya, mereka tak berminat nak duduk di rumah murah, alasan tak mampu nak bayar. Banyak yang tolak tawaran kerajaan.

Rumah murah dari segi harga dan bayaran tidak bebankan kita. Penghuni cuma bayar RM\$90.00 sebulan berbanding dengan rumah murah swasta RM\$200.00. Orang Melayu tak ada pandangan jauh, tak ada "vision". Pengalaman saya sendiri, saya telah beberapa kali ditawarkan tanah, tapi saya tak rebut pelaung itu.

(2) **Pengaruh pertubuhan-pertubuhan masyarakat**

[Soalan-soalan berkenaan tak dibincang dengan responden.]

(3) **Kejiranan**

Jiran-jiran baik-baik belaka. Saya lebih suka berjiran sesama Islam. Di antara jiran China dan India, jiran India lebih mudah nak bergaul. Tapi 3 keluarga China dalam kawasan perumahan ini bercampur dengan keluarga-keluarga Melayu.

(4) **Rekabentuk rumah dan nilai-nilai Islam**

Jenis rumah murah kena kaji semula diantar rumah teres dengan rumah sebuah-sebuah. Rumah sebuah-sebuah tak mencerminkan dasar yang baik. Sistem riba kena gantikan dengan sistem Islam selaras dengan dasar dan nilai-nilai Islam. Bank Islam ada kelemahan. Kita tengok contoh pinjaman perumahan. Tak banyak beza dengan bank biasa/bank bukan Islam. Kadar bunga Bank Islam caj sama dengan bank biasa. Orang ramai tolak Bank Islam. Contohnya peruntukan RM\$1 juta di bawah sekim untuk orang awam beli rumah melalui Bank Islam. Orang awam tolak sebab bunga yang Bank Islam caj terlalu tinggi.