

Housing for Poor People: A Review on Low Cost Housing Process in Malaysia

B BAKHTYAR, A ZAHARIM, K SOPIAN, S MOGHIMI,

Solar Energy Research Institute (SERI).

Level 3, Perpustakaan Tun Sri Lanang,

Universiti Kebangsaan Malaysia,

43600 Bangi, Selangor,

Malaysia

Bakhtyar11@gmail.com

Abstract: - The main emphasis of Malaysia's housing policy is on the provision of adequate, affordable and quality housing for all Malaysians. The government is encouraging the private sector to produce low income housing in affordable prices. But the scarcity and high cost of land in urban areas raise costs of labors and materials and affect low-cost housing programs. This research is an overview to Malaysia low cost housing's need and Malaysian approach to low cost housing (LCH). In this study the process of a sample LCH has defined and barriers and difficulties in constructing LCH has discussed. The results confirmed that making balance between low income obligations and developer's profit-making is the key element for building more LCH in the country.

Key-Words: - Low Cost Housing (LCH), Low cost settlement, Low income housing, Affordable housing,

1 Introduction

Compared to 30 years ago, the meanings of house and housing have drastically changed. Standards have improved and satisfaction elements differ during these periods. Also, new legislation in different countries confirms that the opinion of governments has changed and they are more involved in Low-Income Housing, now.

Malaysia as a developing country and one of Asia's tigers is growing rapidly and is aiming to become a developed nation by 2020. Malaysia is a nation of two distinct geographical regions. Peninsular Malaysia includes large cities, and has active agricultural, industrial and service economy. Across the South China Sea lies East Malaysia. East Malaysia, spreading along much of the northern coast of the island of Borneo, is a land of forests and plantations. The federal government and state governments support public housing schemes in urban areas yet many families are not reachable through these programs. Affordability is an issue. Land and housing costs are often too high for the 4% of

the population who live below the poverty level [1]. Families find themselves living in squatter communities in larger cities. In the countryside, housing needs are more acute and there is less formal help.

Forecast shows that Malaysia's population in 2010 will be 28.96 million people with 1.6% average growth annually. According 9th Malaysia Plan (9MP), 63.8% of the population in 2010 would be living in urban areas and 32.6% of population will be under 14 years old [2]. This large percentage of young people shows future demand for housing. Limited land is another problem for planning and housing in addition to large population growth. Poverty in Malaysia was reduced from 17.1% in 1990 to 9.6% in 1995, exceeding the Sixth Plan target of 11.1%. During the Sixth Plan period, the focus of anti-poverty programs was the hardcore poor. The action to eliminate hardcore poverty was implemented through a special program known as the Development Program for the Poorest. As a result, the rate of hardcore poverty decreased from 4.0% in 1990 to 2.2% in 1995 [3].

To alleviate poverty, the government applied various programs and projects intended for rural and agricultural households. Among others, the poor participated and benefited from projects such as the Integrated Agricultural Development Projects focused on the provision of agriculture infrastructure, replanting schemes, land consolidation and rehabilitation and support services [4]. In addition, greater employment opportunities from off-farm and non-farm activities helped to increase the income of poor households. In summary, housing in Malaysia needs to be expedited for sustainable growth as part of economic and social activities.

2 Background of Housing Policies in the World

All housing policy documents in the world in recent years confirm that governors and planners have to promote full housing accessibility for high risk people including the disabled and women as heads of families, which can be reflected in gender equality in policies, programs and LIH projects as sustainable human settlements development. On December 1948, the general assembly of the United Nations adopted and proclaimed the Universal Declaration of Human Rights. Article number 22 mentions:

“Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each state, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality [5] “

Housing rights are unmistakably part of international human rights law [6]. The right to adequate housing is embedded in the Universal Declaration of Human Rights (1948) and major international human rights treaties such as the International Covenant on Economic, Social and Cultural Rights.

The second United Nations Conference on Human Settlements (Habitat II) [7], held on 3-14 June 1996 in Istanbul, Turkey, set out important changes in the approach to the development of human settlements in an urbanizing world. The

Habitat Agenda, the main document adopted by the 171 UN member states in Istanbul, recognizes that adequate housing is a fundamental human right. In this conference, members reconfirmed that adequate shelter is for all and reaffirmed sustainable human settlements, enablement and participation, gender equality, financing shelter and human settlements, international cooperation for helping poor people [7]. Five years after Habitat II, the General Assembly of the United Nations held a special session to review and appraise implementation of the Habitat Agenda worldwide under the name Istanbul+5. The dialogues focused on some of the main outputs proposed by the Habitat secretariat for the Istanbul+5 exercise, namely: a declaration on the norms of good urban governance [8]; a World Charter of Local Self- Government and; a declaration on secure tenure. UN members renewed a rights-based approach to the Habitat Agenda and stressed issues such as women and land inheritance, slum upgrading and alternatives to forced evictions. This dialogue helped define a consultative process towards the development of a normative framework for security of tenure. Members urged Habitat to utilize the preparatory process for Istanbul+5 to enhance the draft declaration on secure tenure [9].

In the literature review of the study, it is found that new problems in housing came about because many poor families in Asia, Latin America, Africa and even in developed countries, have no access to mortgages or loans for building or buying a home. According to Peter Ward (2001, p.93), lack of access to credit *“forces families to make do with inadequate resources, to live and work in multi-functional spaces combining makeshift shacks, partly finished rooms, and temporary partitions for walls [10].”* The failure of many poor families to access mortgage or different loans is often viewed as a symptom of greater underlying problems of poverty, low wages and unemployment in the country. Access to formal financing, considered distant from average household income levels, is an important determinant of housing conditions [10].

Research shows that financing institutions favour households with above-average incomes, employed in the formal sector, and where the head of household is male. Even housing finance institutions aimed at assisting low-income families have often been inaccessible to the majority of the poor people.

3 Low Income Housing in Malaysia

Malaysia had been faced with increased population from 21.3 million in 2000 to 25 million people in 2008. Yet, this is when the population growth rate decreased from 2% in 2000 to 1.75% in 2008. During this period, the birth rate and death rate have both decreased. Life expectancy has increased from less than 71 years to more than 73 years. Gross Domestic Production increased from 207 in 2004 to 358 in 2008 which decreased the number of poor people significantly. It means that GDP has increased from \$9000 in 2004 to \$14,400 in 2008 per capita [11]. Statistics show that the population under poverty line has decreased from 8% in 2002 to 5.1% in 2008 and %4 in 2009 [11]. On the other hand, the labour force has increased from 9,300,000 in 2000 to 10,910,000 in 2008.

Because of around 3,000,000 foreign labours in Malaysia, the fixed rate for minimum wage has generated discussions among different groups [12]. On May 2, 2008 Malaysia's top union chief called for a minimum wage of RM 1,200 (\$375) to help workers cope with soaring food and fuel prices but this has yet to be practiced. The Malaysian Trade Union Congress (MTUC) presented a memorandum on Oct 7, 2008 to the Human Resources Ministry, highlighting the numerous threats faced by workers. The MTUC demanded that the government fixed a RM900 minimum monthly salary under the Employment Act [13].

The government of Malaysia has focused more on low medium cost housing during the Seventh Malaysia Plan (7MP) with a total of 350,000 units or 44% from the total 800,000 units planned. Although the number of units planned for low medium cost houses are the highest compared to other categories, the achievement is relatively low in both sectors

[14]. The construction of medium and high cost housing by private sector has achieved 187% and 435% respectively of the targeted units. This situation created the oversupply of housing stock for both categories during 1997-2000 [15].

The Asian economic crisis worsened the properties scenario in Malaysia is resulting too many unsold properties including medium and high cost housing. The construction of low medium cost housing across Malaysia's states also shows the imbalance of distribution with several states not even building a single low medium cost houses until 1999 including the Federal Territory of Kuala Lumpur.

Moreover, the conditions imposed by local authorities are different from one project to another. This inconsistency creates confusion among the private developers. This study's survey shows that housing delivery system for low medium cost housing needs to be more stringent because there is no control over the purchasers. This category of housing is obviously becoming the choice of the property speculators. They believe that it is because of the absence of proper regulatory measures by the local authority that the price of low medium cost housing in Kuala Lumpur are mostly pegged between RM70, 000 to RM85,000 per unit.

In fact, the Kuala Lumpur area faces inadequate low income housing. This lacking is because of high number of foreign workers and immigration of Malaysians from rural area. In addition, developers mostly engage in constructing medium income and luxury housing. Although Malaysian regulation forces developers to construct 30% of their total produce as low cost housing, this is not visible inside the city [12].

3.1 Low-Cost Housing in Malaysian Plan

The Ninth Malaysia Plan (9MP) gave special attention to low-cost housing. The overall performance of houses built under the low-cost housing category is encouraging with 200,513 units completed or 86.4% of the target. Out of this number, 103,219 units or 51.5% were constructed by the public sector including state economic development corporations [2]. To ensure an adequate supply of low-cost houses,

any mixed-development projects undertaken by private developers are required to allocate a minimum of 30% to low-cost housing [15]. However, some state governments made adjustments to the policy taking into account the situational demand for low-cost houses as well as to address the issue of unsold units.

Under the Public Low-Cost Housing Program (PLHP) for the low income group, during the 9MP period, a total of 27,006 low-cost houses were constructed under 70 projects. These projects were implemented by state governments through loans provided by the Federal Government and mainly concentrated in small towns and sub-urban areas [2]. These houses were sold to eligible buyers. Eligible buyers registered under the computerized open registration system administered by the respective state governments. The Program Perumahan Rakyat Bersepadu (PPRB) was implemented for the resettlement of squatters in cities and larger towns. Under this program, 37,241 low-cost houses were completed and rented out to those eligible. Out of this number of units, 24,654 units were built in Wilayah Persekutuan Kuala Lumpur while 12,587 units are in other major towns throughout the country [2]. But it is too horrible when we see the 10th Malaysia Plan is only talking about 78,000 affordable units when Malaysia is facing more than 1,300,000 people under the poverty line [16]. Furthermore, we have to include at least 440,000 workers with less than \$250 (RM700) of monthly income [17].

Malaysia still needs high range low-income houses (LIH) in which the demand is currently increasing. Malaysia's planners have to rearrange LIH programs in their new plans.

3.2 Malaysia's Low-Income Housing Needs

The programs to eradicate poverty led to a reduced rate of poverty among Malaysians by 6.8% by the year 2000. Poverty was practically eliminated in 2008 with an even lower rate of 5%. Anti-poverty program was directed towards the poorest states and districts as well as the Orang Asli (aboriginal people of Peninsular Malaysia) community and the urban poor [2].

While attention is given to direct welfare assistance, attitudinal change and the provision of basic amenities, poverty elimination programs placed primary emphasis on income-generating projects. Among others, the income-generating projects include cash crop cultivation, livestock rearing, aquaculture, petty trading and cottage industries [3]. In the low-medium-cost housing category, a total of 83,910 units were completed, achieving 63.9% of the Plan target. Out of this number, the private sector constructed 61,084 units or 72.8%. In this category, the overall performance was better than the 20.7% of the target achievement, during the previous 8MP. This achievement shows that private developers responded very well to the increasing demand of houses in this category, thus, reducing the demand pressure for low-cost houses.

The total number of medium and high cost houses constructed by the private sector during the 8MP has far exceeded its target, reflecting a continuous demand for houses in this category. In this respect, a total number of 222,023 units of medium-cost and 274,973 units of high-cost houses were constructed. The public sector constructed a number of 30,098 medium-cost houses and 22,510 high-cost houses, which met 64.4% and 112.6% of the 8MP's target, respectively [14].

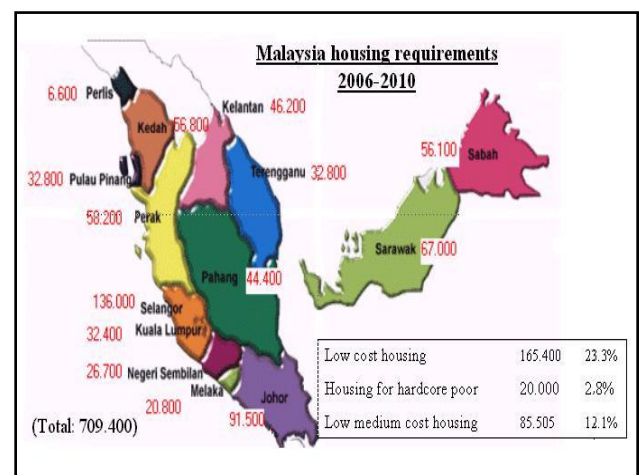


Fig 1. Malaysian Housing Requirements 2006-2010 [2]

Malaysia's housing requirement between 2006 –2010 is 709,400 houses. Twenty thousand

units are allocated for hardcore poor, people living under poverty line, their need for housing, too urgent. One hundred and sixty-five thousand four hundred units belong to low-income earner as low-cost housing and 85,505 units are for low-medium-cost housing.

This study illustrates that the current number of Malaysia's low-income housing doesn't cover Malaysia's future needs. Comparison between what has been constructed and what Malaysia needs reveals a big gap. It is clear that this gap in lower-cost housing is bigger than the high cost and luxury units.

4 Malaysia and Quality of Life

In Malaysia, the National Policy on Environment is formulated to ensure the long-term sustainability and improvement in the Quality of Life (QOL). The policy tries to promote economic, social and cultural progress through environmentally sound and sustainable development. In Wawasan 2020 [18] (Malaysian vision), Malaysia confirms that it must fully achieve national unity, social cohesion, economic and political stability, social justice and QOL. Malaysia's Vision 2020 has stressed about providing enough essential shelter, access to health facilities and all the basic amenities which are the bases for improving the QOL. The fourth thrust of the national mission is to improve the standard and sustainability of the QOL, too. To reach this target especially housing aspect, Malaysia's Minister of Finance launched Syarikat Perumahan Negara Berhad (SPNB) [19] which constructed a total number of 3,898 houses under the Program Perumahan Mampu Milik Medium- and High-Cost Housing with the objective of providing affordable quality housing for every family in Malaysia in accordance with the National Housing Objective (NHO). The Malaysia Quality of Life Index (MQLI) is a composite index based on the indices of the following eleven components [20]:

- Income and Distribution
- Working Life
- Transport & Communications
- Health
- Education

- Housing
- Environment
- Family Life
- Social Participation
- Public Safety
- Culture and Leisure

A total of 42 indicators were selected to represent the eleven components. The indicators selected for each component were based on their importance, how best they reflect the particular component and the availability of data on a time series basis [20]. One of the basic parts of MQLI allocated to housing and the others such as environment, transportation, public safety and family life are closely related to households' settlement.

5 LIH Price Categories in Malaysia

The housing price categories in Malaysia based on the Ministry of Housing and Local Government definition can be divided into four categories as listed in Table 1. The price structure has remained until government announced a new revised price for low cost housing on 10th June 1998 as follows:

Table 1. LCH Housing Price [21]

Category	House Price Per Unit	Target Groups/ Income per month
Before June 98	Below RM25,000	Below RM750
	Low Cost	RM750 –
	Low Medium Cost	RM1,500 –
	Medium Cost	RM1,501 –
High Cost	RM60,000 – RM60,001 – RM100,000 More than RM100,001	RM2,500 More than RM2,501
After June 98	Below RM42,000 (Depend on Location)	Below RM1,500 (Depend on house type)
	Low Cost	RM1,500 –
	Low Medium Cost	RM1,501 –
	Medium Cost	RM2,500 –
High Cost	RM60,000 – RM100,000 More than RM100,001	Not Stated Not Stated

The Malaysian government has been concentrated more on low medium cost housing during the 7th Malaysia Plan with a total of 350,000 units which is almost equal with 44% from the total 800,000 units planned [22].

6 Research Methodology

This research adopted Yin's (2003) case study research methodology. Yin (2003) believes that a case study research is most appropriate when researchers are interested in learning how or why something occurs, when the research focuses on contemporary events, and when control of behavioural events are not necessary. Questions starting with what, why and how are best addressed by case study, as pointed out by Yin (2003) [23]. There are five critical components comprising the case study research design. These include: first, study's research question(s); second, the research proposition(s); third, the unit(s) of analysis, fourth, the logic linking data to the proposition(s) and; fifth, the criteria for interpreting the findings [23].

The case study was not used to prove Malaysian low cost housing's process at this step. Moreover, the methodology is not looking for analyses the sporadic developers and low cost housing which have done out of normal process. This study tries to explain Pangsapuri Belimbing Height (PBH) low cost housing process as a normal and official trend in line with Stake (1994) which believes a case study method was used, either to provide a better understanding of a theory or refine it.

7 A Case Study for Malaysia LCH

To understand Malaysia's Low-Income Housing process and its regulations the researcher selected a LIH project in Malaysia called Pangsapuri Belimbing Height (PBH). It is located in the Balakong district of Selangor. The main reason for constructing Bukit Belimbing in this area is to attract people to settle in Mines area, thus, mitigating overpopulation in Kuala Lumpur city. The area is an industrial district and influenced from University Putra Malaysia in recent years. The building is situated west of Jalan Belimbing Indah, south of Belimbing

Height medium cost building, 1.5 km to Mines shopping centre and 2 km to KTM station in Serdang.

The project has built by Tan & Tan Construction Company. Established in 1971, Tan & Tan Developments Berhad (Tan & Tan) has been the recipient of The Edge's Top Property Developers Award for seven consecutive years and has been awarded the prestigious FIABCI Award of Distinction for Residential Development in the year 2002. The company is a wholly owned subsidiary of IGB Corporation Berhad, which is listed on the main board of Bursa Malaysia.

Residents of this building are enjoying recreational facilities such as playground, Mini market and Badminton court. Badminton court, children playground, a big area as car park, mini market and even security covers some needs of LI people in PBH.



Fig 2. PBH's playground

The total area of LCH of PBH is 45,000 sq.ft. The low cost houses or build up occupy a total area of 17,000 sq.ft. This is including 23,000 sq.ft. for car parking and 5,000 sq as playground. It is look like two building attached together in 11 storeys and totally 242 units. It means in each floor 22 units.

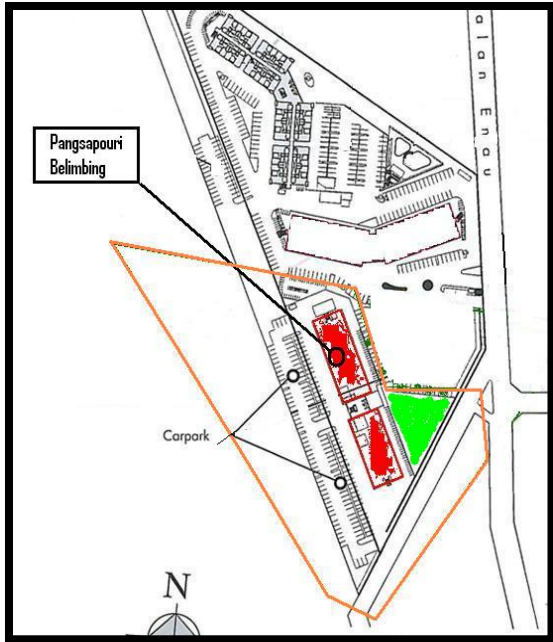


Fig 3. Pangsapuri Belimbing's site plan

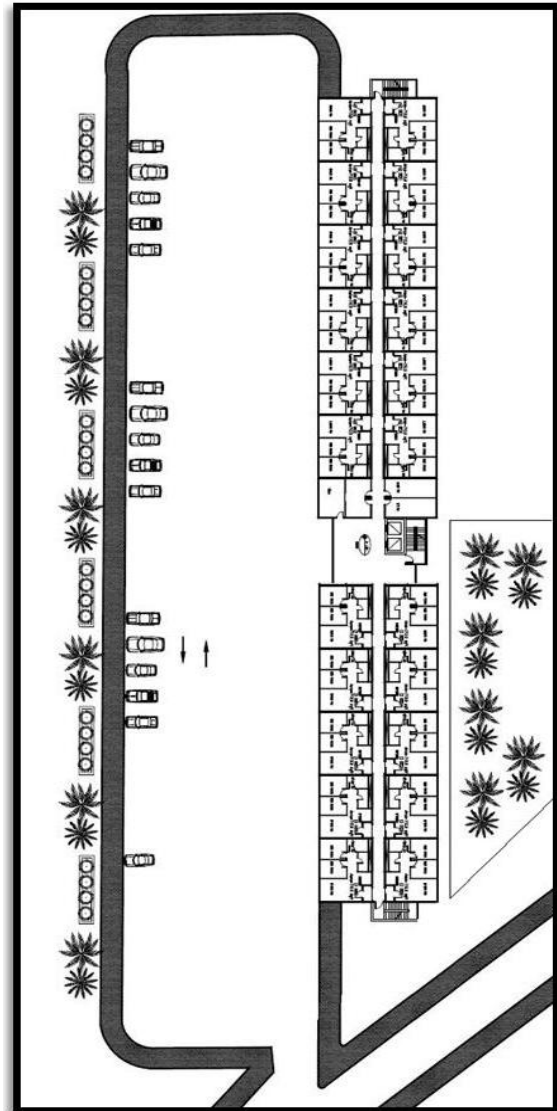


Fig 4. Pangsapuri Belimbing's site plan

Each floor is including 22 units. Each one two bedrooms, one bath, kitchen and one small study room or storage in 710 sq.ft.

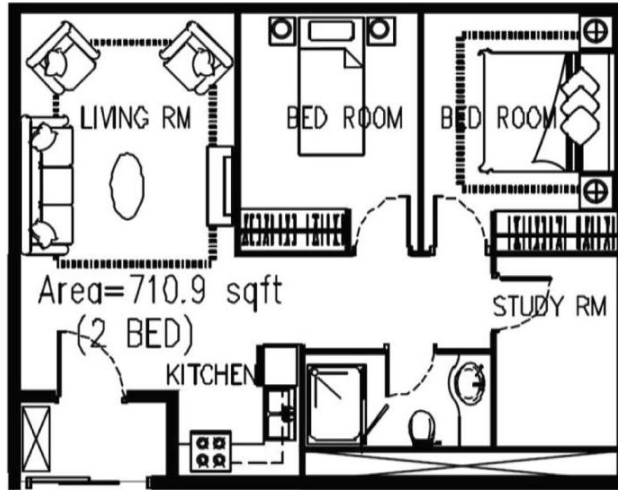


Fig 5. PBH's Floor Plan

7.1 Malaysia LCH sample Process

The project was developed in 1996. In 1998, almost two years after Tan & Tan submit PBH's plan, normal construction started. In 2001, the company started LCH. While the construction of PBH was underway, state housing department was registering low-income people for its units. In 2004, the developer completed PBH's LCH and sold each unit in fixed governmental price. The Figure below shows the process chart of LCH of PBH.

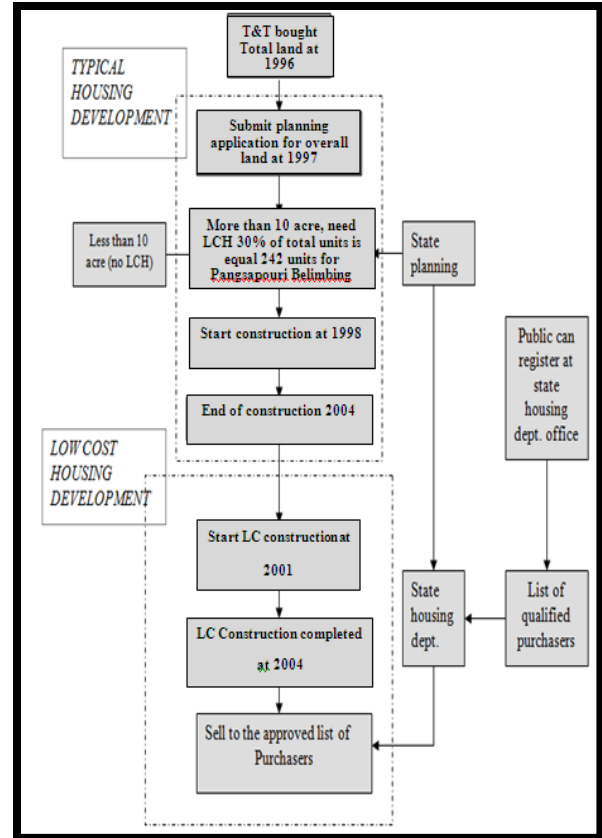


Fig 6. Project Process Chart

The total process from buying land to occupying by low income tenants has taken about 8 years which is quit long term for investment and increases the cost of developer.

8 Analyses the Malaysian LCH

Study on Malaysia's plans and regulations indicate that Malaysia pays special attention to housing requirements. There are 12 elements identified as Malaysia special attentions in different plans and agendas which are related to Malaysian future targets: median income group beside the low income group, quality of life, development projects, houses for government employees, focus on building for disadvantaged and the poor in urban and rural areas, more systematic and well-organized urban services programs, emphasis on sustainable development, promote greater community participation, physical and social infrastructure, soft housing loan for target group, female-headed household as a target group and attention to mixed

development and mixed income housing. The PBH process chart confirms that the LCH construction in Malaysia is not suffering from plenty of steps. Also the low quality of constructed houses as LCH is not because of low quality developers. What is visible around the country is almost the same quality for LCH which constructed by different developers.

Further study and interviews with developers confirms the government pressures for making higher quality LCH and selling in low fixed prices. This low fixed price is the real barrier for developers for involving in LCH and has resulted more luxury and medium income houses against low income housing.

Housing in Malaysia is a matter that concerns both the federal and state governments. First, federal entities set housing policies and strategies, as well as housing targets, define licensing and enforcement regulations and guide financial institutions in providing bridge and end-financing. Second, state governments and local authorities play a primary role in physical planning and housing investments. Local authorities require all housing developments to have their plans and utility connections approved.

As stated in the Seventh Malaysia Plan (7MP) [15], the main objective of housing policy for the plan period 1996–2000 was to provide adequate, decent, and affordable housing with basic amenities. Like the previous national development plans, this plan emphasized the provision of housing for the poor and low-income groups. As Cheng (1999) believes, government strategies and programs are aimed at delivering sufficient number of housing units that all sectors of society can afford [24]. A total of 800,000 housing units were planned for construction under 7MP. Of this number, the public sector was to deliver 230,000 housing units (29%) and the private sector, 570,000 (71%). The private sector was expected to serve the housing needs of all levels of society. The public sector, on the other hand, concentrated on the delivery of housing units to the lower-income groups. Playing an “enabling” role, it provides incentives and facilities for housing development.

Housing for the hard-core poor and low-medium-cost housing are two new programs in the current plans other than the low, medium and high cost categories. Housing for the hard-core poor is provided for free or with interest-free loans to target groups with an average household income of less than RM500 a month [24]. Households with an average income of RM500 to RM750 a month are the targets for the 200,000 housing units costing less than RM25,000 each to be delivered under the plan. In the private sector, licensed housing developers will continue to be the leading players in housing development. They are expected to deliver 555,000 units during the plan period, at a rate of at least 110,000 units per year. The government has also emphasized the role of the private sector in the production of low- and medium-cost houses ranging from RM 26,000 to RM 60,000 per unit [24]. Through this, Malaysia housing ministry and local government has a special role in managing and conducting LCH.

9 Conclusions

The Malaysia plans is expected to see the government’s continuous effort to ensure that Malaysians of all income levels will have access to adequate, quality and affordable homes, particularly for those under the low-income group. In this regard, the private sector is expected to support the government’s initiative to build more low- and low-medium-cost houses in their mixed-development projects while the public sector will concentrate on building low-cost houses as well as houses for government employees, the disadvantaged and the poor in urban and rural areas. To enhance the quality of life of the urban population, the provision of more systematic and well-organized urban services programs will emphasize on sustainable development, promoting greater community participation and social integration of the population. In very short summary this study shows if the authorities (government) can balance low income obligations and developer’s profit-making objective then developer can increase the number of permanent affordable

housing units and enhance the quality of settlement areas according Malaysia plans' targets.

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