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# Access to land as an empowerment tool for low income people: An analysis of Temporary Occupational License (TOL) in Kuching, Sarawak

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### **Abstract**

Obtaining secure land tenure for housing is one of the biggest challenges faced by the lowincome urban households as well as the government in its effort to address urban poverty issues. In Malaysia, Temporary Occupational License (TOL) was introduced in order to solve or minimize the problems of land hunger and at the same time to open up opportunities for citizens especially from low-income background to enjoy the rights to utilize the land and its resources for their socio-economic benefits. Issuance of TOL by the government is usually made in tandem with the provision of land resettlement schemes programs, an initiative commonly used in developing countries to leverage low-income households' access to land for shelter and consequently as a booster for their socioeconomic development. This paper appraises the nature of the Malaysian TOL and the issues pertaining to it using the experience of residents who were involved in the Village Extension Schemes (SPK) and Resettlement Service Schemes (SPS) in Kuching. It was found that lack of good governance and proper land administration as well as high dependency on government assistance were some of the issues in need of proper redress. For future improvement of the program the study recommends inclusive roles for both institutional and non-state actors.

**Keywords**: Temporary Occupational License (TOL), tenure security, low-income household, socio-economic development, Village Extension Scheme, Resettlement Service Scheme

### Introduction

The enormous fluctuations in wealth distribution, population increase caused by migration and the growing concern on the emergence of urban poverty have become a constant

feature of the modern society. The problems in felt more acutely in developing countries especially in the urban areas where there is a constant demand over limited land resources. In Malaysia, the pressure over limited areas of land in the localities of the cities, towns and its vicinities have created a new phenomenon that requires new strategies of solving the problem. This is because obtaining secure land tenure for housing is one of the biggest challenges faced by the lower-income urban households as well as by the government in its effort to address urban poverty issues. Therefore, Temporary Occupational License (TOL) was introduced in order to solve or minimize the problems of land hunger and at the same time opens up opportunity to the citizens especially those from lower income background to enjoy the rights to utilize the land and its resources for their socioeconomic benefit. Equal access to land will not only contributes to betterment of economic aspect of the nation and society but it is also significant in ensuring social equilibrium of the society is maintained.

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# **Temporary Occupational License (TOL)**

According to Kadouf (2011), Temporary Occupational License (TOL) refers to the occupation of land that is temporary in nature to justify the entry over a piece of land belonging to the state authority. This license is used to confer a valid defense in what would be otherwise illegal of trespassing cum an offence under the National Land Code 1965.

In the case of Sarawak, the issuance of Temporary Occupational License (TOL) is the main measure to address the issue of squatters and the urban poor. Through the issuance of TOLs, the Superintendent of Land and Survey Department may permit temporary occupation to the squatters and urban poor to occupy state land(s) in a resettlement area or through village expansion scheme for up to sixty-year time limit. Similar to of those in the Peninsular, TOLs in Sarawak is not transmittable or transferable by operation of law or otherwise. Every such license shall be substantially in the form and subject to the terms and conditions prescribed by rules made under this code and shall be subject to such other terms and conditions, as the Superintendent may deem fit to impose. Any contract to sell or purchase rights under TOL is unlawful which held that neither the land held under TOL or anything attached to such land can be transferred or passed to a third party without going through lawful application to Sarawak Land and Survey Department (Sarawak Law Series Land Code – with Annotations, 2015).

The purposes of granting TOL to the citizens are two-fold. First, to provide the intrinsic right of all citizens to have access to land thus reflect their integral constitution right similar to the right of practicing or enjoying liberty, the right to live the life that they value as well as the most basic right in which is to have access to shelter. The issuance of TOL is also made to show the willingness of the state authority to allow its citizen to fulfill their aspiration without affecting its overall right to the sovereignty to such land. TOLs offer an opportunity to improve security of tenure for low-income household, if one accepts their temporal quality. If the land rental arrangements for low-income communities could be formally recognized so that the obligations and commitments of both parties (the

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residents and the government authority body) are clearly stated, especially with regards to time and supported by law, security of tenure for these communities would be greatly improved (Savant-Mohit, 2004).

Looking at the concept of 'temporary license', in its widest historical context, the concept was developed initially by the government to introduce some sort of policy reform conducive not only for proper land use and utilization but also to allow individual citizens or bodies to acquire limited access to land and other natural resources without affecting or diminishing the quantum of state proprietorship over such land (Kadouf, 2011; Salleh Buang, 2015).

### **Terms and conditions**

A license holder of TOL land do not have the similar right exercise by a registered proprietor of an alienated land. Therefore, they may have the right to occupy and utilizes the resources but not the right to earn profit from selling or leasing the land to a third party. Apart from that, the licensee should also be aware that the land should be used strictly only for the purpose for which it has been granted and not otherwise (Kadouf, 2011; Sarawak Law Series Land Code - with Annotations, 2015). For example, if the land was initially granted for the use of farming activities, therefore building a structure for residential purposes would be prohibited by which a breach of TOL prescribed terms and condition would entitle the state authority to immediately requisite or terminate the license without any notice or compensation. If the licensee opts to erect buildings or grow plantation of permanent nature, they would all become fixtures and would naturally be owned by the state authority.

# Renewal and duration of stay

Although most of the terms and conditions prescribed in TOL contracts are more or less similar for both, the Peninsular and Sarawak, there is still some minor exception. According to Kadouf (2011), a temporary occupation license must be renewed on an annual basis unless it is terminated prematurely by the state authority and the licensee may claim compensation for premature termination of his license. In this situation, the licensee may be treated as a contractual license similar to that obtained under common law. Such condition is not applicable in Sarawak. This is because, according to Sarawak Land Survey (2012), '...in the event of the Government requiring the land during the currency of the license, notice may be served to the holder, and on or before the expiration of such notice, the holder must quit the land and no compensation will be payable to the holder.'

Holding a license on a piece of land would not stop the state authority to exercise its power to alienate the same land to a different person notwithstanding that such land is in fact still possessed by another on a temporary occupational license That is so, since the International Journal of Society, Development and Environment in the Developing World Volume 1, Issue 2, September 2017 (1-13)

state authority is not under a legal obligation to inform an existing licensee of the TOL about its future plans on not renewing the license or that it intends to alienate the same land to a different person. Hence, knowledge of a prior existence of TOL over a certain piece of land would not in itself defeat the rights of a subsequent registered proprietor who would obtain title from the state authority by way of alienation.

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Payment of the license fees is an important factor that determines the validity of the duration of stay among the license holders. Failure to make payment on time will cause the occupant to lose his or her eligibility to claim for rights and even worse, he or she can be charged as a trespasser. TOL license or permit may be renewed for a maximum of three times but under certain special circumstances, the state authority may grant license to occupy the land for a period of five years or longer. This involves land which is meant to cater for special programs by the government such as the resettlement of squatters as well as the expansion of traditional villages. In Sarawak, issuance of TOL was enforced to permit the low-income households and squatters to occupy a piece of land in a resettlement area for up to sixty-year time limit (Soda, 2000).

# **Tenure security**

Security of tenure refers to the feelings that the owner or a proprietor must feel that he is secure in terms of the power to manage, control and utilize their respective land which includes the feeling of not having to deal with any unnecessary interference from any party even the government during his period of enjoyment of the so-called 'property'. Security of tenure can be defined to exist when the 'owner' feel that he or she has the ability to reap the benefits of labor and capital invested in that land either in use or upon transfer to another holder (van Asperen and Zevenbergen, 2007 in Nyametso, 2012). Thus, the supporters of land tenure security for the poor like Deininger (2003) and van Asperen and Zevenbergen (2007) considers the accessibility to land by the low-income household will act as vital springboard and provide the incentive for them to invest in livelihood improvement (Durran-Lasserve, 2006).

Looking at the nature of land holding, there is a major different in terms of rights between a registered proprietor of an alienated land and a licensee of a TOL land. These differences involved various aspects such as the legal capacity, the extent of enjoyment of the land (i.e. the limits of the power of disposal as well as the limitation in protection or enforcement of rights against third parties). In the case of TOL land, a licensee is only given the right to use or to utilize the land but they do not possess the right to sale, lease or lend the land to other people therefore, it somewhat hinders their prospect of gaining wealth from asset investment. Apart from that, TOL land is not transferable which means it cannot be inherited by the holder's children. Failure to own land title officially creates a great sense of insecurity among the older generation of land holders as they are afraid that this will hinders the chances of their children inheriting the land which could make them vulnerable to poverty (Nair, 2010).

A lack of security in tenure brings with it problem such as the constant threat of eviction. In the case of TOLs, the licensee has no right to claim of occupancy if the state has alienated the land to another person. In the case of Sarawak, it is clearly stated in the agreement letter prior to the issuance of TOL that,'....in the event of the Government requiring the land during the currency of the license, notice may be served to the holder, and on or before the expiration of such notice, the holder must quit the land and no compensation will be payable to the holder' (Source: Sarawak Land and Survey Department, 2012). As a result, this will create a great sense of vulnerability to TOL holders as there are no guarantees that they will always have a roof over their heads and the fact they that can be evicted at any time will increase the feeling of insecurity that will eventually affect their overall quality of life.

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Technically, TOL holders are not allowed to sale or lease to a third party but nonetheless, some still did. A person who enters into a dealing regarding such land is actually landing himself into a situation that is very risky. The consequences of such irresponsible act as such has proven to have caused negative impact not only to themselves but to the other party as well. For instance, in a case that happen in Ulu Yam Selangor in 2005, TOL land was given to a person who have never work on the land but instead, rented it to a group of farmers. When the state government decided to alienate the land to a third party, the farmers who had actually cultivated the land for agri-business activities for several years were evicted with no compensation paid while the licensee just walked off freely (Salleh Buang, 2015).

One of the most obvious set back caused by the insecurity of tenure is that the holder will have lack of incentive or motivation to properly develop and take care of the land he or she occupies. For as long as they are holding the status as a TOL licensee, they still have the fear that they can be evicted from the land they have occupied and that is also one of the reason that de-motivates them from investing on home improvement. According to Durran-Lasserve and Selod (2007) and Payne et al. (2007) the acquisition of land title provides incentives for household to invest in housing and environmental improvements which in turn has a ripple effect on other aspects of household lives, including health, education and the general well-being of the household members.

# **History of TOL in Sarawak**

The escalating number of population migrating from the rural area to the cities has caused population overcrowding especially in traditional villages which became the main choice of residency among migrants. Issuance of TOL license in Sarawak was then introduced in the late 1970's in conjunction with the implementation of resettlement service schemes to mitigate the development of squatter settlements especially in big cities like Kuching, Miri, Bintulu and Sibu. Through land redistribution strategy, the state government has given the permission to use state lands to alleviate the problem of landlessness among low-income households and squatters as well as to deliver 'secure tenure' to them through upgrading

and formalizing their informal settlement to a more organized resettlement service scheme.

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There are two programs involving the issuance of ToLs in Sarawak namely the Village Extension Schemes or *Skim Pembesaran Kampung* (SPK) and Resettlement Service Schemes or *Skim Penempatan Semula* (SPS). SPK was introduced in 1985 as a way to give opportunity to immediate family members of the current ToL licensee to build a house on land lots available within their current settlement. The aim is to reduce the problem of overcrowding in the existing household unit. Through the provision of SPK, the villagers will be allocated with designated lots to build houses. The layouts as well as the boundaries of these houses are clearly defined thus will give opportunities for villagers to build a more comfortable place to live in. Not only that, this will also help to increase the safety aspect of the house and also to reduce massive loss in case of unfortunate event such the fire which has been previously experienced in some overcrowding settlements. Most importantly, the implementation on SPK is also made to ensure sure that the social characteristics of the traditional village could be retained (Dasar Tanah Sarawak, 2008).

SPS on the other hand, started off in 1976, way earlier than the SPK. The first resettlement scheme in Kuching is Kampung Samariang Batu, Block 14 Salak Land District. 270 land lots were allocated and as of June 2015, 21 households have been granted with formal land title and the remaining 59 are still TOLs licensee. The reason to introduce SPS at that time was to act as a mechanism for the government to provide residential lots with well-planned layout and well-equipped infrastructures for low-income households and squatters who have vet to have own a house. This step in seen as important as way to mitigate the increasing number of illegal houses being built on either state or private lands. Resettling the squatters into a dedicated area would also facilitate the construction of infrastructure and save development cost while allowing them to receive services and development more easily. Apart from being used as a mechanism to resettle squatters, SPS also served as way to resettle villages that were involved in natural disasters such as floods or landslides (Dasar Tanah Sarawak, 2008). As per to date, a small number of the SPK and SPS participants have already being granted with formal land titles but a majority of them are still TOLs licensees. An example of some of the SPS in Kuching are Kampung Samariang Batu, Kampung Stampin, Kampung Sungai Apong, Kampung Rampangi, Kampung Bintawa and Batu Kawa Resettlement Schemes whereas for SPK are Kampung Buntal, Kampung Bako and Kampung Sungai Maong (Source: Sarawak Land and Survey Department, 2015).

However, after the 7<sup>th</sup> Malaysia Plan (1996-2000), SPS was discontinued when the government found that it has failed to achieve its initial objective and were facing a lot of problems. As an alternative, the state government has encouraged low-income households to participate in low-cost public housing scheme known as Program Perumahan Rakyat (PPR), a federal government program undertaken by National Housing Department and is managed by Sarawak Housing Development Corporation (Dasar Tanah Sarawak, 2008). There are two types of tenancy offered under this program which is PPR Disewa (PPRS) and PPR Dimiliki (PPRM). For those who opt for PPRS, the monthly rental is at RM 150 per month for a 700 square-feet flat with 3 bedrooms. For households who opt for PPRM, the purchase price for each flat unit range between RM 40,000 to RM 50,000 depending on the

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size of the house. As to date, there are five PPR housing project located all over Sarawak. In Kuching itself, there are three altogether which is PPR Demak Laut, PPR Sri Wangi and PPR Taman Dahlia Matang Batu 5 (Source: Official Website of Sarawak Housing Development Corporation).

# Village Expansion Schemes (SPK) and Resettlement Schemes (SPS) in Kuching

In the case of Village Extension Schemes (SPK), they were 39 schemes involved altogether with SPK Kampung Bako Phase 1 and Kampung Batu Kitang being among the earliest pioneer of the project back in 1985. The last addition to this scheme is Kampung Simpok in Kuching which was established in 2015. There were 3895 lots of state land allocated to accommodate villagers from these 39 schemes and as of June 2015, 2255 lots were fully occupied. Out of this number, 616 lots have already been granted with individual land titles while 1185 lots are still holding the TOL status.

For Resettlement Schemes (SPS) the number of villages involved is smaller than SPK. As of June 2015, there were 28 schemes involved in this project altogether. Among the first resettlement schemes set up was Kampung Samariang Batu, Block 14 Salak Land District and Batu Kawa 2 ½ Mile. The latest additions to the resettlement schemes took place sometime in the year 2000 involving four villages such as Siburan, Beratok, Tapah and Kampung Rampangi Phase III. For SPS, 8517 lots have been allocated to accommodate villagers residing in these 28 schemes and out of that number, 7489 lots have been fully occupied. As of June 2015, 3246 lots have been granted with individual land title while 3857 lots are still holding the TOL status.

### Criteria to award TOL

Although TOLs are not transferable, but in Sarawak it has always been the government practice to give extra priority to the immediate family of the license holder to apply for TOL license upon the death of the former licensee. Reason being, the family has lived there ever since and permanent structured built is being used for family residential purpose. The fact that these people come from low-income background thus making them very vulnerable to the threat of poverty is also a crucial point of consideration.

Apart from that, priority is also given to those who have fulfilled certain criteria required by Sarawak Land and Survey Department. Among others are such as, the applicants must be an additional member of the existing households that has been granted with TOL and currently living in the resettlement scheme area, must not possess any property or land before and the applicants must also be married. Priorities are also given to those who are affected by natural disasters as well as those coming from the lower income background. Under certain special circumstances, applicants can also be those who are

being directly recommended under the authority of the Director of Land and Survey Sarawak.

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According to Sarawak Land and Survey Department (2015), technically, priority will be given to immediate family members of the existing TOL holders to apply for TOL located within the same settlement scheme. But having said that, that does not mean that any application from someone who does not have any family members living the current schemes will be rejected entirely. They can still apply for the license but approval is subject to the final decision made by the Committee Board Meeting.

## **TOL** approval

All license to occupy land in Sarawak fall under the jurisdiction of Sarawak Land Survey Department including the issuance of TOL. Every application of license must be made directly to Sarawak Land and Survey Department office as it is the sole agency that has the authority to issue licenses or permits involving land administration and management in the state. All application of TOLs will have to go through the Committee Board Meeting which consists of the Superintendent, the district officer, the Village Headman (*Penghulu* or *Ketua Kaum*) as well as the members of *Jawatankuasa Kemajuan Kampung* (JKKK). Approval will be given when the applicants have successfully complied with the requirements given by Sarawak Land Survey Department, as stated before. The concern on the presence of the Village Headman and the JKKK in this committee is understandable due to issues regarding integrity and self-interest. Therefore, according to Sarawak and Land Survey Department, although technically all applications of TOL must go through the Committee Board Meeting, but the final decision on approval of TOL does not ultimately rest in the hand of the members of this committee but is made by the Superintendent or directly by the Director of Sarawak Land and Survey Department.

Although Land Survey Department of Sarawak has provided guidelines in assessing application for TOL license from the general public, under certain special circumstances, the state agency may consider or give priority in selecting and distributing new land lots at the existing resettlement schemes area based the following situation:

- Any application which has been reviewed and recommended by the Director of Sarawak Land and Survey Department to be considered in the selection processes.
- Any application that has been reviewed and recommended by the Permanent Secretary of the Ministry of Planning and Resource Management or be made directly to the Superintendent or the Director of Sarawak Land and Survey Department.
- Application that has been recommended by the ministers or members of parliament in the respective localities.

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## Charges pertaining application of TOL

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In the case of TOL, license holder will not be charge for land premium unlike a registered proprietor of an alienated land. According to Sarawak Land and Survey Department (2015), all licensees are subject to a very minimal amount of license fee from the state authority before they are granted with TOL. On acquisition of new lot, the applicants were required to pay a handling charge called 'premium' by installments. The prices were extremely low in comparison with ordinary purchase prices of land. They were supposed to be given formal land titles after paying 10 percent of the premium (Soda, 2000). As of 2015, every TOL holder only need to make payment amounting RM 5 for preparation of TOL fee plus an annual license fee of RM 48 for a period of three years to occupy the land, subject to the terms and conditions as prescribed in the contract by the state authority.

# Issues pertaining the issuance of TOLs

Some of the applicants upon being granted with TOL have failed to comply with the condition by which they need to build up structure that will be used for residential purposes resulting in the breach of contract. This will allow the authority to terminate the license given. As stated in the contract, upon being granted with TOL, applicants must show some initiatives to erect a structure (house) within the first 5 years. As of 2008, there are approximately around 23 percent of land lots which has been allocated to 86 resettlement schemes all over Sarawak was left idle. The failure to utilize the land lots allocated have caused the waste of resources (state land) which can actually be used for other development purpose instead.

Illegal subdivision of lot is also common. The expansion of the number of households has create the tendency among family members to resort in building illegal extension unit that is adjacent to the current housing unit. Building up illegal structures apart from the initial one unit of house as stated in the contract is considered as a breach of conditions and permits the authority the right to demolish the illegal structure built. In the Batu Kawa Resettlement Scheme 4½ Mile Phase 2 for instance, there are some cases where the additional extension structures built with lacking structural integrity and noncompliance with the building regulations as required by the authority. The houses that they live in are experiencing problems such as roof leakage, poor lighting, poor ventilation and dampness. These issues are said to have affect safety and health of the household members as well as physical and spatial in integration of the overall settlement. To some who understood the nature of TOLs coupled with the unfortunate situation of living in poverty, they are reluctant to undertake vertical expansion through permanent building construction and other major renovation. This situation trully reflects the importance of tenure security which Singer (1996) and van Gelder (2010) note, "once an owner is convinced that his/her property claims can be enforced and the fruits on an investment is safe, he/she also has an incentive to invest in land or housing improvement". The sense of

non-ownership and the fact that they were just tenants led to an attitude of carelessness about the public facilities and environment. Littering in open spaces (roads and drains) and vandalism on public properties such as the bus stop, lamp post and community hall is very much evident. These irresponsible attitude seemed to transcend generations to include both the older and younger generation.

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Majority of the household within the SPK and SPS in Kuching are unaware of the procedure to apply for TOL license – they have always thought that application have to be made through authorized leader (KK/JKKK) whereas in actual fact, all application can be put forward directly to the Sarawak Land and Survey Department Office in Kuching. According to one of the officer interviewed, application for TOL license can be made individually, and does not have to go through the approval by the KK or JKKK. KK or JKKK has no final decision on who gets the license and vice versa. Applicants who have built an illegal structure that has been demolished by the authority are still entitled to apply for TOL as long as the lots allocated for SPS within the resettlement service scheme is still available.

The weaker a state in enforcing its laws and the lower its legitimacy, the lower will be the importance and effectiveness of property rights as states may not be able to effectively keep property rights system afloat (van Gelder, 2009). There is a great concern regarding the payment of the renewal of license fee. Some licensee failed to make payment for quite some time but they are lucky enough to get away with it because the authority (i.e: Sarawak Land and Survey Department) is not that strict in enforcing the payment schedules. Some of the resident interviewed in both SPK and SPS have claimed that they did know that they have to pay but somehow throughout the years, due to lack of enforcement by the municipal council, they have stopped doing so. As disclosed by one of the respondent, "...truly we know, we all know. But until now, no one has paid. So now we will wait see what happen next".

Existing TOL holders are still entitled to apply for housing assistance under the PPR scheme. In fact, some of them have already owned a house under this PPR scheme. This is made possible due to the fact that at the moment, there is no law that prohibits any individual from receiving two or more public housing assistance as long as the fulfill the basic requirements. The implication to this is the denial of rights of other deserving applicants to benefit from governmental housing schemes that always falls short in supply. As a result, this will lead to dissatisfaction among other applicants that can create conflict and tension within the affected community.

# Recommendations for future improvement

Sarawak Land and Survey Department should make an effort to introduce new approach to meet the residence of the existing villages and to brief them on various ways on how they can apply for land lots to build houses by using the proper channel (i.e. application can be made straight to Sarawak Land and Survey Department office, email, and the existence of Tali Khidmat hotline which operates 24 hours every day). By doing so, it can help to

minimize the construction of illegal structures that is made possible due to miscommunication problem that can be avoided in the first place. More road shows and meetings should be conducted not just between Sarawak Land and Survey Department and the residents but also other relevant authorities such as the Municipal Councils to explain on issues pertaining TOLs thus facilitate better understanding of its guiding principal which will help to reduce the disputes over landholding.

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Greater enforcement activities should take place to avoid the development of new squatters in the existing settlements. Lack of enforcement activities have caused illegal subdivision of land lots to build illegal structures that will be used as new residential to accommodate increasing number of family members living in the existing housing unit. The construction of the additional structures does not only caused danger because of the material used (plywood – prone to fire), but it also lacks in term of basic facilities such as the supply of electricity, access to clean water and also proper sanitation that comprised the quality of life of the household members. Lack of enforcement with regards to collection of payment for the renewal fees should also be properly addressed and rectified. This is because, although the cumulative amount gained from it is relatively low as compared to other forms of property taxes, the revenue collected still can be used for maintenance of public facilities which in turn will help to increase the sense of ownership among the settlement residents.

Sarawak Land and Survey Department should speed up the process of approval for TOL once the applicant have fulfilled all the conditions required. This is crucial as denial of housing need means denial of basic human rights to have shelter for self-protection. In the case of the unavailability of vacant lots in existing schemes, the relevant authority should perhaps have a system or database where these applicants can be put in the top priority list to have access to housing assistance, refer their case quickly to the relevant agency such as the Sarawak Housing Development Corporation (SHDC) or perhaps can opt for a more flexible approach by not restricting them to forward their application to other schemes outside of their current localities. Leaving them with no option or any assistance after they have sought to a proper channel will set a precedence of negative perception towards government sincerity in helping the low-income community.

### Conclusion

The notion of access to land is not only confined to the question of making sure that majority of the citizens will have capability to acquire land for housing. It is also meant to tap on bigger question of how to successfully address the issue of poverty alleviation among the most disadvantaged of the society. Although it seems utilitarian of the government to devise the mechanism of accessing land through the issuance of TOL, it has somehow proved to be the most feasible way in providing opportunity to low-income households to enjoy 'secure tenure' through formalizing and upgrading of their former squatter settlements. This is seen as an important milestone due to the fact that a secure tenure does not only rest on the fact that it enables an individual to have a shelter over

his/her head but it also helps in stimulating economic development and most importantly, recognizing his/her rights as a citizen of this country.

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### **Abbreviation**

Jawatankuasa Kemajuan Kampung – JKKK
Ketua Kaum – KK
Temporary Occupational License – TOL
Program Perumahan Rakyat – PPR
Sarawak Housing Development Corporation – SHDC
Skim Pembesaran Kampung – SPK
Skim Penempatan Semula - SPS