

THE IMPACT OF THE GROUP SETTLEMENT AREAS ON LOCAL DEVELOPMENT IN KEMAMAN, TERENGGANU

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ABSTRACT

Access to land and housing is a basic human need for improved living conditions. However, various constraints and challenges hinder land ownership and the construction of residences, despite numerous policies implemented by the government since 1976. Even when residents can acquire land, many still struggle to develop it into a residence. Some landowners under the Group Settlement Areas have also been unable to build homes due to various obstacles. This study aims to examine the impact of the GSA ownership policy on providing housing for the community, particularly in the state of Terengganu. A case study of GSA Gong Chengal Kemasik, located in Kemaman District, Terengganu, was selected for this quantitative research, which involved a questionnaire survey of 125 respondents, all GSA landowners. Descriptive analysis and mean score values were used to assess the factors influencing land development and evaluate the GSA ownership policy's positive and negative impacts on participants and the



surrounding area. The study's findings indicate that economic and financial factors significantly influence respondents' decisions to develop their land, followed by social, physical, and administrative factors. The findings from this analysis will offer valuable insights for researchers and policymakers to formulate targeted strategies aimed at enhancing the habitability of GSA areas by addressing key challenges and ensuring that they are equipped with essential facilities to support sustainable residential development.

Keywords: *Group settlement areas, Housing development, Local development, Land ownership, Infrastructure*

INTRODUCTION

Land ownership and access to affordable housing are fundamental needs for all citizens and are key indicators of quality of life (Kamaruzzaman., 2018). Homeownership plays a crucial role in ensuring the safety and security of individuals and families, while also contributing to socioeconomic stability, political well-being, and the overall social welfare of the community (Hassan et al., 2024; Hashim et al., 2019). However, achieving these two aspects presents significant challenges for policymakers, as well as for both urban and rural residents worldwide, including in Malaysia. As part of these efforts, several state governments, including Terengganu, have introduced Group Settlement Areas (GSA) (Rancangan Tanah Berkelompok, RTB) for residential plots. GSA is a special land ownership scheme launched in Terengganu in 1987, based on a decision by the Terengganu State Government Meeting Council (MMKN) and in agreement with the State Land Administration Department (Government of Terengganu, 2004). Since 2017, the Terengganu State Government has accelerated this initiative to streamline land ownership and increase housing accessibility.

However, the GSA policy presents planning challenges, as it often conflicts with local zoning regulations, raising governance concerns and complicating land-use planning (Hassan, 2024). Additionally, many GSA recipients cannot develop their plots despite ownership (Mohd Sanusi, 2019), resulting in wasted resources and missed opportunities for others needing housing. This situation undermines the goal of boosting homeownership and hinders local physical and economic development, as undeveloped

land lessens the demand for infrastructure improvements. A recent study by Hassan (2024) found that the inability to develop GSA plots is often due to a lack of basic infrastructure and other essential amenities. In some cases, financial constraints also prevent landowners from building homes. Given these challenges, a study on the impact of local development on the implementation of the GSA land ownership policy has been conducted. This study aims to examine the impact of the GSA ownership policy on providing housing for the community, particularly in the state of Terengganu. Furthermore, this study shall explore the issues, opportunities, and impacts of GSA on local development and could potentially offer recommendations for future improvements to the GSA program.

LITERATURE REVIEW

The Liveable City Agenda, as highlighted in a study by Drakakis-Smith (1997), underscores that sustainable urban development must address social justice, basic human needs, public health, and environmental awareness, considering both spatial and temporal dimensions. This framework is employed to elucidate the concept of a liveable city. According to Alidoust (2023); Jevtic et al. (2022) & Sheikh & van Ameijde (2022), liveability is associated with happiness, extending beyond psychological and sociological satisfaction, as well as health and economic factors, to encompass an individual's overall life satisfaction within society. Based on studies by Rashid et al., (2024); Khazanah Research Institute (2019 & 2015) & Mohamad (2017), they identified affordable housing as a critical component for liveability and community well-being. For instance, the location of housing influences various aspects of quality of life, such as residing in a clean and safe environment with easy access to natural resources like open spaces and water (Mohamad et al., 2024). Furthermore, the physical condition of housing, including structural design elements such as lighting, soundproofing, and energy efficiency, plays a vital role in overall well-being.

While the liveable city agenda emphasises affordable housing and land ownership, countries like Malaysia face persistent challenges in providing access to land and affordable housing, particularly for low- and middle-income groups. Reports from the Khazanah Research Institute (KRI) in 2019 on Malaysia's affordable housing situation reveal a significant rise in house prices, especially in major cities such as Kuala Lumpur, Johor

Bahru, and Penang. Unfortunately, this price increase has not been matched by a corresponding rise in household incomes, which have grown at a much slower pace. This disparity limits the ability of buyers from the M40 income group to secure financial loans, exacerbating the issue of housing unaffordability among citizens (Khazanah Research Institute, 2019). A review of the Affordable Housing Policy reveals that the government has implemented various initiatives to enhance the community’s ability to own a home. One such initiative is the Private Affordable Housing Scheme (MyHome), which encourages the private sector to construct more affordable housing. Another significant program is the 1Malaysia People's Housing (PR1MA), targeting households with monthly incomes between RM2,500 and RM10,000, offering homes priced between RM100,000 and RM400,000 (Mohamad, 2017). At the Terengganu state level, the Terengganu Affordable Homes were introduced for applicants aged 21 and above, married, with a minimum monthly household income of RM1,500 to RM4,000 (Hassan, 2024).

To enhance the ability and opportunity for citizens to own land, particularly for residential purposes, this article will examine the implementation of the Group Settlement Areas (GSA) initiative currently underway in the state of Terengganu. Similar initiatives may also be implemented in other states, with variations in form and procedure based on local contexts. Generally, the processes developed to execute group land plans differ across districts within Terengganu. Terengganu's Land and Mines Commissioner's Instruction No. 4/1978 outlines a system that has been agreed upon as a guide for implementation (Hassan, 2024). The following section details the methods and procedures for processing the Group Land Plan, which will be uniformly applied across all districts in Terengganu (Table 1).

Table 1. Group Settlement Scheme Application Process

No.	Stages
1	Land Revenue Collector identifies suitable area/land for the Group Settlement Scheme (GSA) (Rancangan Tanah Berkelompok)
2	Project investigation including soliciting information from technical agencies, followed by layout preparation
3	Present a complete report and technical recommendations for consideration and approval by the State Legislative Assembly (via the Director of State Land and Mines) under Appendix A

4	Approval from the State Legislative Assembly
5	Issuance of notice for opening of application (within 1 month period). Applicants have to fill in and submit the form under Appendix B
6	Conducting interviews by the district selection committee. Name of applicants will be displayed under Appendix C
7	The list of successful and unsuccessful applicants after the interview process will be presented to the state Menteri Besar (Chief Minister)
8	Notification to successful/unsuccessful applicants before the approval by the Chief Minister
9	Payment processing and housing lot's distribution/division
10	Indication of lot locations
11	Preparation of P, U (agreement)
12	Preparation of Land Temporary Title
13	A report must be submitted every three months to the Director of Lands and Mines Office detailing the progress of the GSA, by Appendix D.

Source: Adapted from Hassan (2024: 38)

The procedures for site identification and participant selection under the GSA offer citizens the opportunity to apply for and obtain residential land. However, a survey by Hasan (2024) identified several challenges in the development of the GSA for residential purposes, including (1) unsuitable location and terrain for the acquired land; (2) lack of basic infrastructure, such as paved roads, water supply, and electricity; (3) limited financial capacity of participants to construct homes; and (4) insufficient government support in assisting with home construction on owned land. A detailed examination of these challenges will be presented in the next section, which discusses the research findings.

Proposed Conceptual Diagram

The proposed conceptual framework as outlined in Figure 1 guides evaluating GSA residential plots as well as the future improvement strategies and actions. Based on Figure 1, the GSA ownership policy emerges as a strategic approach to addressing local issues, particularly the community's inability to acquire housing lots. The implementation of the GSA scheme, which facilitates qualified individual land ownership, is expected to result in increased housing construction and ownership, an influx of residents, and subsequent improvements in quality of life and local socio-economic development. However, challenges may arise when GSA housing lots

granted ownership remain undeveloped due to various factors, creating a cascade of issues that hinder local development. This scenario highlights the need for further investigation. Accordingly, a field study was conducted to assess the current situation following the allocation of ownership, guided by an established checklist. The findings from this study are anticipated to provide valuable insights into strategies and actions for addressing the challenges associated with the RTB scheme.

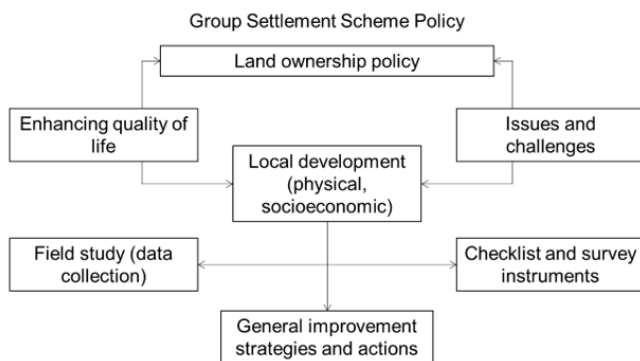


Figure 1. Proposed Conceptual Diagram

Source: Authors

Furthermore, this study acknowledged the importance of GSA section and development to adhere to the following criteria namely; (1) The acquired land must be suitable for residential construction; (2) A residence must be built within the period specified in the grant, specifically within two years of acquiring land ownership; (3) The construction must comply with the land-use restrictions stated in the title, and; (4) Ownership of the land cannot be transferred within 10 years of acquiring permanent ownership.

STUDY AREA

The selected study area is GSA (RTB) Gong Chengal in Kemasik, Kemaman, Terengganu. This area is located in the Kemasik subdistrict (Mukim), within Small Planning Block 2.2. The total area of this GSA is 20.25 hectares, comprising 173 residential plots as well as plots designated for basic facilities (Figure 2). The justification for choosing GSA Gong Chengal is that the site was acquired in 2013, making it the first RTB in Mukim

Kemasik. Additionally, its proximity to the Gong Chengal Affordable Housing project allows for a wider observation of the current conditions in the area, providing insights into land ownership methods and affordable housing construction approaches.



Figure 2. Location of Study Area - GSA Gong Chengal, Kemasik, Kemaman
Source: Authors

METHODOLOGY

This study employed a quantitative approach for both data collection and analysis. The use of a quantitative method was considered appropriate to thoroughly address the problem statement and meet the objectives of the study. Data were gathered through a questionnaire distributed to respondents, specifically heads of households within the GSA Gong Chengal study area. A simple random sampling technique was employed to ensure an unbiased selection process and to develop the sampling frame for the survey. The GSA Gong Chengal consists of 173 residential plots, each representing a head of household (HoH) if fully occupied. Using a sample size calculation with a 95% confidence level and a 5% margin of error, the researchers identified 120 respondents for the questionnaire-guided interview process. This approach ensured that the sample size would provide results that are representative of the target population with a high degree of reliability. To uphold the principles of randomness and minimise bias, respondents were randomly selected from the list of HoHs. Participation was entirely voluntary, and if a selected respondent declined, another was randomly chosen from the remaining pool to maintain the required sample size. This replacement strategy ensured the integrity of the random sampling method.

while addressing potential non-responses. Interestingly, the final number of participants exceeded the initial target, with 125 plot owners ultimately participating in the data collection process. This higher-than-expected response rate not only indicates strong interest and engagement among the residents but also adds robustness to the study findings (Research Fieldwork, 2024).

The questionnaire-based data collection involved conducting face-to-face surveys through door-to-door visits or scheduled appointments at the respondents' convenience especially for those who do not reside in the study site. The questionnaire was divided into three primary sections. The first section gathered background information on the respondents, including demographic data and the current socioeconomic status of their households. The second section focused on their perceptions of the procedures and experiences related to obtaining the GSA land title, followed by obtaining reasons for developing and/or not developing the plot for residential. The third section assessed the potential impacts of the GSA on their livelihoods and local development. Data analysis was conducted using descriptive statistical methods, with SPSS software employed to extract key statistical parameters, including percentages, mean scores, and median values from the collected data. Mean score analysis, in particular, was essential for analysing Likert-scale responses, providing insights into the respondents' satisfaction levels and the factors influencing their decisions to either develop or delay the development of their residential plots.

ANALYSIS AND FINDINGS

Profile of Respondents

The demographic profile of the respondents reveals that the majority were male (66.4%) and married (96.0%), with females constituting 33.6% of the sample. In terms of age distribution, the largest group was aged 56-65 years old (41.6%), followed by those aged 41-55 (35.2%). A smaller proportion of respondents were either 17-40 years old (4.8%) or over 66 years old (18.4%). All respondents identified as Malay, and the majority reported a monthly household income between RM1001 and RM2208

(48.0%), with 31.2% earning below RM1000, and smaller groups earning RM2209-RM4360 (9.6%) and RM4361-RM7000 (11.2%).

The demographic data indicates that the GSA Gong Chengal has been accessible to a diverse range of applicants, particularly prioritizing low to medium-income households. The income distribution shows that nearly 80% of respondents had a monthly household income of RM2208 or below, with 31.2% earning less than RM1000, aligning to support economically vulnerable groups. Additionally, the scheme attracted applicants from a broad age range, particularly those aged 41-65 years old, suggesting that the GSA targeted established families seeking economic stability. These findings underscore the inclusive nature of the GSA, aimed at improving the livelihoods of lower-income and middle-income households.

Table 2. Profile of Respondents (n=125)

Aspect	Answer	Frequency	Percentage (%)
Gender	Male	83	66.4
	Female	42	33.6
Marital Status	Married	120	96.0
	Bachelor/Single	5	4.0
Age Category	17-40 years old	6	4.8
	41-55	44	35.2
	56-65	52	41.6
	Above 66	23	18.4
Race	Malay	125	100.0
Monthly Household Income	Below RM1000	39	31.2
	RM1001-RM2208	60	48.0
	RM2209-RM4360	12	9.6
	RM4361-RM7000	14	11.2

Source: Research fieldwork in 2024

Analysis of the Current State of GSA Gong Chengal Development

As shown in Figure 3, the current occupancy rate of the GSA Gong Chengal is very low with only 8 residential units having been built in their respective lot. This represents a small fraction of 6.4% of the overall residential plots that have been given the GSA land ownership title since 2013. During the questionnaire survey process, the researchers also

conducted field observations on the provision of basic infrastructure and facilities, including roads, electricity supply, clean water supply, open spaces, kindergartens, and community halls in the area. Although the land in GSA Gong Chengal has been owned since 2013 (over 10 years ago), observations revealed that the site designated for the electricity substation and open spaces remains undeveloped and is in a derelict state. The main road within the area is a gravel road, and some areas are only accessible by dirt roads, particularly where residents have not yet developed housing.

The findings suggest that this GSA only provides housing plots without developing additional infrastructure. This may be due to low demand and a small population, which limits the feasibility of public facility provision. For instance, a community hall typically requires at least 200 residents, while the current population of RTB Gong Chengal is only about 40 people, with an estimated ratio of five residents per household. As a result, community facilities such as kindergartens, suraus, electricity substations, and open spaces have not been developed, as they do not meet the minimum population requirements.



Figure 3. Development of Residential Units and Overall Residential Plots in GSA Gong Chengal

Source: Authors

Factors Influencing the Development and Hindrance of Residential Units in GSA Gong Chengal

This section examines the factors influencing respondents to develop or not develop their GSA plots for residential use. Based on responses from eight participants who developed their plots and 117 who did not, four main factors emerged: economic and financial, social, physical, and administrative (see Table 3). Using a Likert scale, the study calculated mean scores for each factor. Results show that 12 out of 16 factors were rated highly influential (mean score of 5.0), accounting for 75% of influential factors in development decisions. The factors “Good market demand”, “Cultural diversity in GSA project”, and “Favourable borrowing interest rate” also scored highly (mean between 4.0 and 5.0). The only factor with a mean below 4.0 was a “Less bureaucratic process in obtaining a GSA land certificate”.

Table 3. Assessment of Factors Influencing Residential Development (n=8)

List of Factors	Likert Scale					Mean Score Value
	1- No influence	2 – Minimal influence	3 – Moderate influence	4 – Influential	5 – Highly influential	
Economy and Financial						
1.Sufficient financial resources	0	0	0	0	8	5.00
2.Attainable cost to develop a residential unit on its own plo	0	0	0	0	8	5.00
3.Good market demand	0	0	1	0	7	4.75
4.Worthy of borrowing interest rate	1	0	0	0	7	4.00
Social						
1.Due to the current housing need	0	0	0	0	8	5.00
2.Improving the quality of life	0	0	0	0	8	5.00
3.Cultural diversity in the GSA project	0	1	0	0	7	4.63
4.Stability of social and economy	0	0	0	0	8	5.00
Physical						
1.Suitable geographical condition	0	0	0	0	8	5.00

2.Availability of basic infrastructures	0	0	0	0	8	5.00
3.Accessible to other nearby resources (to generate income)	0	0	0	0	8	5.00
4.Good accessibility to and from the GSA site	0	0	0	0	8	5.00
Governance / Management						
1.Less bureaucratic process in obtaining a GSA land certificate	2	1	0	0	5	3.63
2.Land use zoning is in line with the local development plan	0	0	0	0	8	5.00
3.Construction of the building is following the land certificate requirement	0	0	0	0	8	5.00
4.Appropriate amount of building tax	0	0	0	0	8	5.00

Source: Research fieldwork in 2024

The analysis of the obstacle factors that influence GSA Gong Chengal landowners not constructing residentials on their land is categorized into four main areas: economic and financial factors, social factors, physical factors, and administrative factors. The survey focused on 117 respondents who had not developed a house on the GSA site they owned. The results of this analysis are presented in Table 4.

Table 4. Assessment of Factors Hindering Residential Development (n=117)

List of Factors	Likert Scale					Mean Score Value
	1 - No influence	2 – Minimal influence	3 – Moderate influence	4 – Influential	5 – Highly influential	
Economy and Financial						
1.Difficulty in obtaining a housing loan due to lack of permanent employment	0	0	3	9	105	4.87
2. Limited financial capacity to build a house	0	0	2	10	105	4.88
3.Increasing labour cost for housing construction	0	0	1	11	105	4.88

The Impact of the Group Settlement Areas on Local Development

4. Rising prices of construction materials	0	0	1	11	105	4.88
Social						
1.I only want to own a GSA land	0	1	2	34	80	4.64
2.My neighbours have yet to develop their plots	1	17	40	39	20	3.51
3.Currently, there is no urgent need for house construction	0	2	14	61	40	4.18
4.Due to social instability (internal challenges)	0	0	13	63	41	4.24
Physical						
1.Geographical barriers/ unsuitable terrain	0	0	12	44	61	4.41
2.Absent of basic infrastructures and public amenities	0	0	11	45	61	4.42
3.No access to other nearby resources (to generate income)	0	0	10	47	60	4.42
4.Currently no access road to and from the GSA site	1	0	10	48	58	4.38
Governance / Management						
1.Very high competition among applicants for GSA residential plots	0	0	7	45	65	4.49
2.Highly bureaucratic process in land development dictated by the local authority	0	0	7	46	64	4.48
3.Governance policies/guidelines that complicate the residential building process	3	0	7	46	61	4.38
4.The high amount of building tax	1	0	10	45	61	4.41

Source: Research fieldwork in 2024

Based on Table 4, the most influential factors preventing landowners from developing their allocated land, as identified by 117 respondents with a total mean score of 4.88, are (1) Limited financial capacity to build a house; (2) 3. Increasing labour costs for home construction and; (3) Rising prices of construction materials. Additionally, the second highest factor, with a mean score of 4.87, is the “difficulty in obtaining a housing loan due to lack of permanent employment”. Lastly, the lowest mean score, at 4.64, corresponds to the response “I only want to own the GSA land”. From these findings, it can be concluded that the reasons provided by the 117 respondents reflect grounded and factual factors that influence GSA landowners' decisions not to develop their land for residential purposes.

Impacts of GSA Land Ownership

This section examines respondents' perceptions of the positive and negative impacts of GSA land ownership on their livelihoods and surrounding development. To evaluate these impacts, a mean score analysis was conducted, with each factor ranked from highest to lowest mean score. The results of these assessments are presented in Tables 5 and 6, followed by a brief discussion of the findings for each table.

Table 5. Perceived Positive Impacts from GSA Policy on Livelihoods and Local Development (n=125)

Perceived Positive Impacts	Likert Scale					Mean Score Value	Rank
	1 - No influence	2 – Minimal influence	3 – Moderate influence	4 – Influential	5 – Highly influential		
1. Being able to own private land/GSA land	0	0	1	17	107	4.84	1
2. Previously a government-owned land will be developed	0	1	1	28	95	4.73	4
3. Increase the number of populations and local economic activities	2	2	2	30	89	4.61	6
4. Changes in land functions from agricultural land to housing	0	1	2	43	79	4.60	7
5. Increase in land and building tax	1	1	6	6	71	4.48	8
6. Increase surrounding land prices	0	0	1	26	98	4.77	2
7. Increase the number of new houses	0	0	1	30	94	4.74	3

8.Provision of basic infrastructure and public amenities	0	0	1	35	89	4.70	5
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Source: Research fieldwork in 2024

Based on the analysis presented in Table 5, all eight perceived positive impact statements recorded an average score above 4.00, indicating a strong positive influence. Among these, the three highest-ranked factors were identified as follows: “being able to own private land/GSA land”, with the highest mean score of 4.84, followed by “increased surrounding land prices” (mean score of 4.77), and “increase in the number of new houses” (mean score of 4.74). In contrast, the factor “increase in land and building tax” ranked lowest, with a mean score of 4.48. This may be attributed to respondents' perception that taxes will rise as more developments occur in the area, where local authorities will impose taxes to support and maintain the facilities provided.

Table 6. Perceived Negative Impacts from GSA Policy on Livelihoods and Local Development (n=125)

Perceived Negative Impacts	Likert Scale					Mean Score Value	Rank
	1 - No influence	2 – Minimal influence	3 – Moderate influence	4 – Influential	5 – Highly influential		
1.The lot was left undeveloped even after obtaining ownership	0	0	7	35	83	4.60	1
2.Low land tax	0	1	12	54	59	4.39	5
3.Land use violation	4	1	16	50	54	4.19	7
4.Overcrowded (rapid population increase)	3	1	8	49	63	4.32	6
5.Lack of public amenities and basic infrastructure	0	0	8	48	59	4.08	8
6.Competition of land use for residential	0	3	6	51	65	4.42	4
7.Global warming	0	3	7	41	74	4.48	2
8.The original goal of GSA was not achieved (to increase housing units)	0	0	11	45	69	4.46	3

Source: Research fieldwork in 2024

Table 6 presents the perceived negative impacts of the GSA policy on livelihoods and local development, as reported by 125 respondents. The most significant negative impact identified was that the land remained undeveloped even after ownership was granted, with the highest mean score

of 4.60. Other notable negative impacts included global warming (mean score of 4.48), the failure to achieve the original GSA goal of increasing housing units (mean score of 4.46), and competition for land use for residential purposes (mean score of 4.42). Additional concerns were the low land tax (mean score of 4.39), overcrowding due to rapid population increase (mean score of 4.32), and land use violations (mean score of 4.19). Lastly, the lack of public amenities and basic infrastructure was the least influential, though still significant, with a mean score of 4.08. These findings suggest that while the GSA policy has had some benefits, it has also contributed to various challenges affecting local development and livelihoods.

Discussions and Recommendations

This study aims to examine the impact of the GSA ownership policy on providing housing for the community as well as to evaluate the owners' ability to develop their allocated land. These impacts were assessed through an analysis of responses from 117 participants who had not developed their residential plots. Based on the data presented in Table 4, the findings indicate that the primary factors influencing the respondents' decision not to develop their land include: (1) limited financial capacity to construct a house, (2) rising construction costs, and (3) increasing prices of building materials. This issue has contributed to the low occupancy rate, with only 6.4% of the residential plots being developed at GSA Gong Chengal. Field observations revealed a lack of basic infrastructure, such as electricity substations and paved roads, due to the low population and demand. The small community size, with only about 40 residents, limits the feasibility of providing community facilities like kindergartens and community halls. On the other hand, factors influencing landowners to develop their GSA plots are categorised into economic, social, physical, and administrative factors.

The analysis of respondents' perceptions regarding the impacts of GSA land ownership on livelihoods and surrounding development revealed both positive and negative effects, as detailed in Tables 5 and 6. The highest-ranked benefits were the ability to own private land, increased surrounding land prices, and an increase in housing numbers. On the negative side, the most significant impact was the fact that the land remained undeveloped even after ownership was granted, global warming, failure to meet the goal of increasing housing units, and competition for land use for residential

purposes. The identified impacts have provided valuable insights for formulating strategies and recommendations aimed at mitigating the anticipated negative consequences of the GSA policy on participants and surrounding areas and also to encourage more landowners to develop their plots with housing in the future. These preliminary strategies, as illustrated in Figure 4, were formulated based on feedback from the survey questionnaire and inputs gathered through informal interviews with town planning officers at the Kemaman City Council.

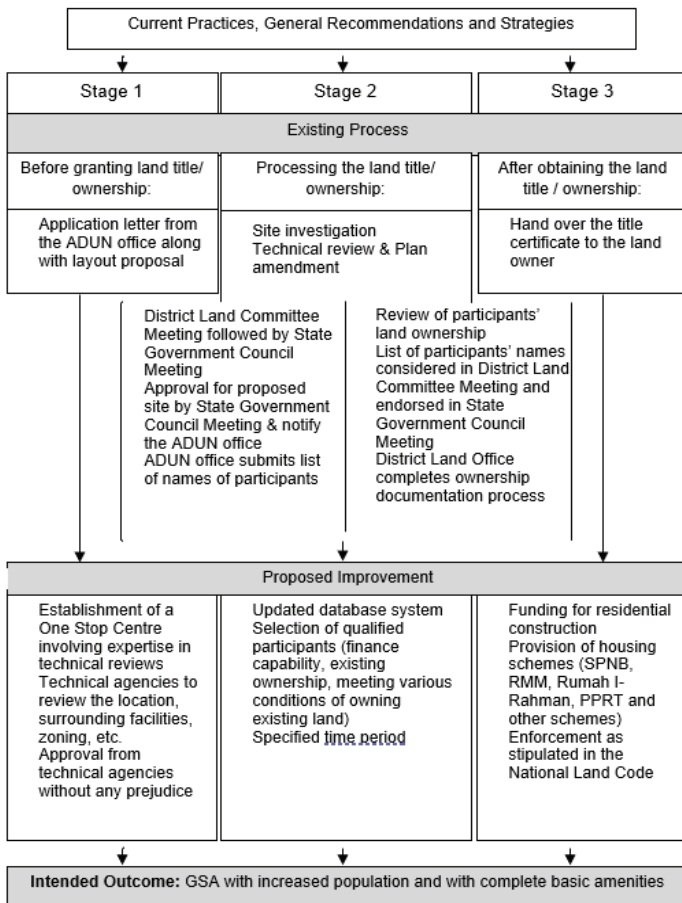


Figure 4. Proposed Recommendations and Strategies of GSA

Source: Authors, 2025

CONCLUSION

This study has demonstrated that land ownership and affordable housing are essential for improving quality of life and fostering socioeconomic stability. Initiatives such as the Group Settlement Areas (GSA) portrayed in this article offered a wider opportunity for local people to boost land ownership and housing accessibility. Despite its potential, the GSA policy faces challenges, including conflicts with zoning regulations, lack of infrastructure, and financial constraints that hinder plot development. These issues result in underutilized land and missed opportunities for community development. This study examines the GSA policy's impact on housing provision and local development in Terengganu, identifying challenges and opportunities to inform recommendations for future policy improvements.

In summary, GSA land ownership has brought some notable benefits, but few challenges remain, prompting the local authority to improve the GSA processes and regulations in the future.

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All authors contributed to the design of the research and the writing of this manuscript. Ahmad amri and khairul hisyam were involved in the development of the questionnaire, administration of the field survey, and the actual survey. All authors participated in data cleaning and discussion of the results. All authors have read and approved the final manuscript,

thoroughly reviewed it, and collectively agreed on its content and findings.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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