

Exploring the Subjective Financial Well-Being of Indigenous People Communities in Malaysia

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ABSTRACT

This study explores the subjective financial well-being of Indigenous People in Malaysia. Although the concept of financial well-being is strongly established in past studies, the perception of well-being conceptualization from the indigenous people's view is still not clear. Fifteen heads of households of Indigenous People from the Mah Meri tribe participated in the study. A qualitative method uses an exploratory research design to present information obtained via the Nominal Group Technique. The results of the study on the concept of subjective financial well-being formed three major themes: (1) sufficiency, (2) comfort, and (3) satisfaction. Based on the study's findings, most informants have good financial socialization, implying Indigenous communities' ability to embrace well-being. The implication of this research finding is that knowledge and information regarding the utilization and management of finances ought to be assimilated by the Orang Asli Mah Meri so that they do not become victims of modern-world hedonism and luxury brought about by mainstream society. The contribution of this study to the existing body of knowledge can be seen theoretically from the perspective of multi-linear social change. According to multi-linear theorists, human culture has evolved along multiple lines. Meanwhile, contemporary sociologists argue that social changes or occurrences do not happen in a planned manner.

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INTRODUCTION

The evolution of sustainable development from an initial focus on environmental concerns during the Brundtland Commission (1987) to more community-focused goals in the Sustainable Development Goals

2015–2030 reflects a shift in priorities. Community well-being has become a main agenda in Malaysia's national development. This paper explores subjective financial well-being as an indicator of development within the Orang Asli Mah Meri community in Pulau Carey, Selangor, Malaysia.

The Orang Asli are one of the most vulnerable communities in Malaysia. They live in suburban and rural areas, and developments in their surrounding areas affect their well-being. Thus, this study provides a different perspective by subjectively examining the concept of well-being, focusing on subjective financial well-being and its significance as an indicator of community development. It utilizes Evolution Theory and the framework of Social Change Theory to evaluate the continuous processes of social change.

Well-being is often defined in various ways. Some view it objectively (New Economic Foundation, 2013), while others take a subjective perspective (Yassin et al., 2015). Subjective well-being considers individual assessments and perspectives based on their life experiences across various dimensions, which aligns with the Orang Asli community, which has its customs, belief systems, and way of life.

Thus, assessing subjective financial well-being within the Orang Asli community offers insights into ongoing development processes and community resilience. Gaining insight into subjective financial well-being can provide valuable information for developing comprehensive community development programs that align with the particular needs of Orang Asli communities.

LITERATURE REVIEW

Orang Asli and Mah Meri Community

Indigenous people in Malaysia, known as Orang Asli in Malay, are defined as 'original people' or 'first people' (Nicholas, 2000; Rosnon et al., 2019). Orang Asli is considered a minority compared to the Indian and Chinese communities in Malaysia. In 2016, the Orang Asli population in Malaysia was 178,197, which represents 0.6% of the total population of 28.3 million (Jabatan Kemajuan Orang Asli [JAKOA], 2016). Act 134 in the Malaysian Constitution provides detailed explanations of the criteria and qualifications to be considered as Orang Asli under the law. Based on Sections 3a, b, and c, a person can only be considered an Orang Asli when they speak the Orang Asli language and follow the Orang Asli way of life, customs, and beliefs (Hasan, 2000; Rosnon, 2010; Rosnon et al., 2021, 2024; Wan Zawawi, 1996, 2004; William-Hunt, 1998). The Orang Asli communities are dispersed among 815 small villages throughout Peninsular Malaysia, excluding Penang and Perlis (Hasan, 2000). Most of them live in rural areas, which causes them to be marginalized by the current rapid development. The Orang Asli in Malaysia consists of 18 tribes and are divided into three main groups: Proto-Malay, Senoi, and Negrito.

Orang Asli Mah Meri is an ethnic Senoi Group ethnic (JAKOA, 2016). Most of Orang Asli Mah Meri live along the coastal areas in the western part of Selangor, from Sungai Pelek to Pulau Carey (Carey Island) (Zuhairi et al., 2020). The population of the Orang Asli Mah Meri

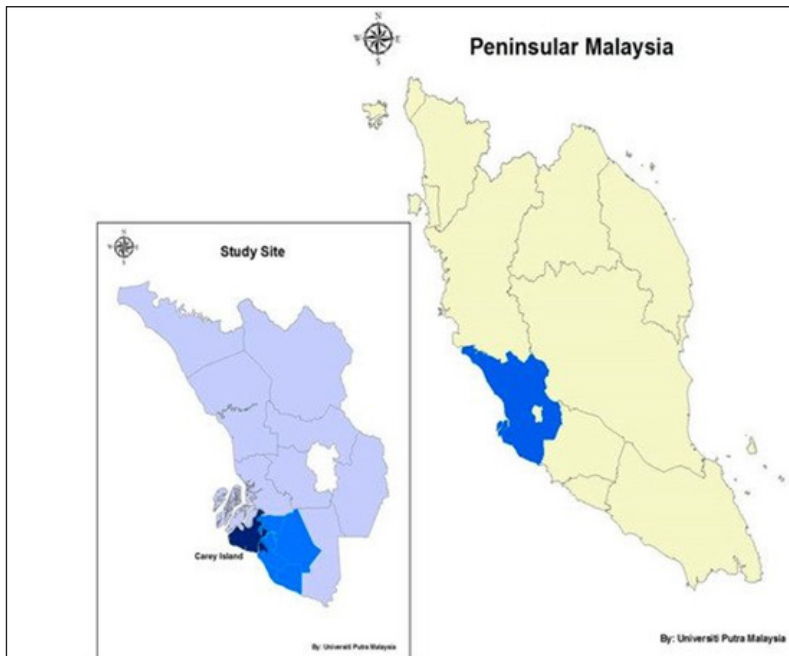


Figure 1. Map of Carey Island
 Source: Kunasekaran et al. (2017)

in Pulau Carey is approximately 1,500 people (Figure 1). They are well known for their outstanding skills in traditional wood carving, transforming their community into a popular tourist destination. Therefore, in his works, Werner (1997) keeps and documents stories embedded in the carvings and the life stories of the Orang Asli Mah Meri. Pulau Carey's name originated from a Scotland-based company called Carey Island Co. Ltd that initiated coconut farming in the late 1890s (Carey, 1973; Rahim, 2007). Rahim (2007) explains that there are five main Mah Meri villages in Pulau Carey: (1) Kampung Sungai Bumbun, (2) Kampung Sungai Judah, (3) Kampung Sungai Kurau, (4) Kampung Kepau Laut, and (5) Kampung Rambai.

There are a number of studies and writings about the Mah Meri Community focusing on tourism (Chan, 2010; Majin et al., 2016; Puvaneswaran et al., 2013; 2017; Roddin et al., 2017; Roddin et al., 2015; Shah et al., 2018; Ting & Abella, 2017), culture (Azyantee, 2013; Carey, 1973; Ching, 2009; Radzi, 2003, 2004; Rahim, 2007; Stevens et al., 2006; Wardhana et al., 2014; Wazir-Jahan, 1981; Werner, 1997), health (Wan Norlida et al., 2007), environment (Haliza, 2010), economy (Lai, 2016) and well-being (Majin et al., 2016).

Previous studies on the Mah Meri community mainly focused on culture and tourism. It highlighted their traditions, languages, beliefs, and the potential of tourism to promote their handicrafts and

cultural heritage. However, there are very few studies that specifically prioritize their well-being. While Majin et al. (2016) did explore aspects of their well-being, it was primarily from a tourism perspective. Therefore, there is a clear gap in the literature concerning the subjective well-being of the Orang Asli Mah Meri. This study aims to address this gap by focusing on individual assessments and personal experiences related to their financial situation and providing a more comprehensive understanding of their well-being, focusing on subjective financial well-being.

Subjective Financial Well-Being

Well-being is a comprehensive and interconnected experience that includes our internal state, the external world we interact with and even the afterlife. Well-being is often associated with tranquility, quality of life and happiness. It can be measured objectively (Joo & Garman, 1998) and subjectively (Laily & Jariah, 2003; Organization for Economic Cooperation and Development (OECD), 2013).

Financial well-being is frequently mentioned and used interchangeably, but the concept remains unchanged. It is also known as economic well-being (Walson & Fitzsimmons, 1993), financial satisfaction (Joo & Grable, 2004), and personal financial well-being (Joo & Garman, 1998). Internal and external factors contribute to subjective financial well-being (Buang et al., 2023; Godinho, 2014; Kurnosova et al., 2022; Zabelina et al., 2019, 2020, 2022). Studying the financial well-being of the Orang Asli

Mah Meri from a subjective perspective is relevant, as they have unique views on financial well-being that differ from those of mainstream society. Their perspectives are crucial to ensure that development programs align with their aspirations and remain sustained.

Previous research on Orang Asli's well-being often relies on economic indicators (Rosnon et al., 2024; Vivien et al., 2020; Yassin et al., 2015), offering a narrow view of their well-being. Meanwhile, the development around this community has an impact on their well-being. Subjective financial well-being reflects how individuals perceive their financial situation, closely related to quality of life. Therefore, this study shows that feeling financially stable and capable of managing their resources shows progress development happening in this community and not only relying on economics as a measurement of well-being.

MATERIALS AND METHODS

This study was conducted qualitatively and used exploratory research design. This study was conducted at the Orang Asli Mah Meri villages in Pulau Carey, Selangor. The Pulau Carey settlement is in a rural area. However, it is experiencing rapid development due to industrial and agricultural growth in the vicinity. Thus, it is befitting for the researchers to look at and evaluate subjective financial well-being in the Mah Meri community. Purposive sampling was used in this study. The Department of Orang Asli Development Malaysia (JAKOA) determined the informants'

selection criteria. The criteria for informants were (1) being Heads of Households (KIR) and (2) the ability to participate in more than one interview if needed. This sampling method was chosen because it is challenging to find informants due to the Orang Asli community's reluctance to be interviewed. As a result, a total of 15 informants participated in this study.

This study used the Nominal Group Technique (NGT) and in-depth interviews as data collection techniques. The NGT was carried out by asking informants to write down their ideas and take turns explaining them. Then, their ideas were discussed to make sure everyone understood. Similar ideas were grouped, and each option was ranked based on scores from 1 to 10. Finally, the top ten ideas were discussed again to get the informants' agreement. After analyzing NGT data, an in-depth interview was carried out using semi-structured questions with the informants who participated in NGT. Each interview session took more than 1 hour and 30 minutes to discuss questions related to the study objectives.

The data for this study were analyzed thematically. First, audio recordings were transcribed. Next, the transcriptions were read thoroughly to gain a general understanding of the content. Initial ideas and codes were generated and recorded, which were then applied to identify key ideas such as "Able to buy basic necessities," "Able to provide for children's education," and "Able to help others." The themes were identified by aggregating similar codes into overarching themes based on patterns and relationships. For example, "Able to buy

basic necessities" was categorized under the theme of "Sufficiency." In contrast, "Able to provide for children's education" and "Able to help others" were categorized under the theme of "Comfort." The themes were reviewed to ensure consistency with the coded data and were compared with the original data to confirm accuracy and relevance. Finally, clear and concise definitions were created for each theme, ensuring alignment with this study's objectives and research question.

RESULTS AND DISCUSSION

Concept of Subjective Financial Well-being of Orang Asli Mah Meri Community

The following table presents the data collected using the Nominal Group Technique (NGT) to further understand the concept of financial well-being. Table 1 consists of the findings after the second-ranking process is completed.

The findings in Table 1 show that not being indebted to others or borrowing from others is the most important subjective financial well-being benchmark for the informants. It shows that this concept is integrated into their financial management knowledge. However, the Orang Asli community within the settlements is trying to improve their living status. Their needs and consumption should be satisfied so that they would be living comfortably, and this is used to elude negative perceptions towards outsiders who would look down on the community within the focused settlement. Hence, 'Enough to provide for the family although we do not have enough for savings'

is also a part of their subjective financial well-being concept.

Table 1
Findings from the NGT on the Subjective Financial Well-being (n=15)

Statement	Ranking	Score
Not indebted to others or borrowing from others	1	142
Sufficient to be used for eating, clothes, and healthcare	2	130
Able to repay debts	3	119
Able to buy basic necessities	4	105
Able to provide for children's education	5	81
Enough to provide for the family, although we do not have enough for savings	6	71
Able to manage my money	7	70
Able to help others	8	51
Able to save for emergencies	9	34
Able to pay certain bills, depending on their abilities	10	22

Table 1 shows that the concept of subjective financial well-being within the Orang Asli Mah Meri community is changing as they are shifting their focus on education, too. It shows that the community is shifting to mainstream thinking as they look at education realistically; it can be seen as contributing to the community's well-being. Nowadays, society's dependencies on current trends can be clearly seen, and education may be able to change this perception within the Orang Asli community as they would acknowledge the importance of education in their daily life.

The study findings show that the Orang Asli Mah Meri in the study location

experienced pressure due to the ongoing growth in their surrounding area, and they desire similar progress in their community. It would lead them to consume affordable technologies such as television, branded items, and fast food in the name of development. This phenomenon proves that the strength of group identity would affect the value within the identity of an individual (Ledgerwood et al., 2007), as the Orang Asli communities are located in rural areas and have to face new values that have been accepted by the general public thus making them succumb to the importance of said value and its necessities of the goods and services offered.

It suggests that the values of a cultural system are not static, making it malleable, especially under the impact of globalization (Abdul Rahman, 2006; Nazuri et al., 2022). In Table 2, three main themes, the subjective financial well-being of Orang Asli Mah Meri, emerged from the data obtained from the informants, and the themes are sufficiency, comfort, and satisfaction. These themes encapsulate subjective financial well-being, which shows that the financial aspect is reflected in the psychological assessment of the community. Sufficiency comes up as the dominant theme, where 6 out of 10 statements are related to this theme, proving that it has a substantial meaning to the community.

Thus, subjective financial well-being among the Orang Asli community provides a different contextual understanding. Based on the findings of the study, there are three major themes in discussing the concept of subjective financial well-being: (1)

sufficiency, (2) comfort, and (3) satisfaction. Changes after the change happened to the Orang Asli community, and we can see that it has affected their behavior as well as their way of thinking. It shows us that the Orang Asli community has started to get involved in the mainstream financial system to achieve targeted living standards.

Table 2
Themes within the subjective financial well-being concept

No	Statement	Theme
1	Not indebted to others or borrowing from others	Sufficiency
2	Sufficient to be used for eating, clothes, and healthcare	Sufficiency
3	Able to repay debts	Sufficiency
4	Able to buy basic necessities	Sufficiency
5	Able to provide for children's education	Comfort
6	Enough to provide for the family, although we do not have enough for savings	Sufficiency
7	Able to manage my money	Comfort
8	Able to help others	Satisfaction
9	Able to save for emergencies	Comfort
10	Able to pay certain bills, depending on their abilities	Sufficiency

Hence, subjective financial well-being is interconnected with the values dear to the Orang Asli community, which is important as it will help shape the community's thinking style and behavior when it comes to receiving and shaping development coming their way. The findings show that the subjective financial well-being concept is being looked at as a process instead of an object to facilitate development.

Subjective Financial Well-Being as One of the Indicators of Community Development

In this study, community development is viewed through external and internal development. Modernization has influenced the Orang Asli Mah Meri community's daily habits, leading to a more modern and convenient lifestyle. This study identifies three major themes of subjective financial well-being: (1) sufficiency, (2) comfort, and (3) satisfaction. These themes act as benchmarks for community development, reflected in two main elements: (1) value development and (2) resilience and empowerment.

Sufficiency relates to meeting basic needs, comfort addresses education and emergency preparedness, and satisfaction involves helping others. Together, these themes shape the community's understanding of financial well-being, which aligns with the community's exposure to modernization and mainstream services that aim to improve their quality of life.

Subjective financial well-being can indicate community development because it reflects how individuals perceive their ability to meet needs, adapt to changes, and thrive within the community. By assessing these perceptions, we can gauge the progress of development efforts and the resilience of the community in responding to external pressures.

Sufficiency

Most statements fell under the theme of sufficiency, where informants emphasize the ability to afford food, clothing, and

healthcare, repay debts, buy basic necessities and avoid borrowing from others, reflecting the financial resilience of the Orang Asli Mah Meri. Most community members prefer to seek treatment from medical professionals rather than relying on traditional shamans, and they feel comfortable using modern medicine.

The community's adoption of consumption values is evident in their use of modern services such as fast food, supermarkets and public transport. While brand choices may not directly indicate their subjective financial well-being, the ability to provide adequate food in their households serves as a key benchmark. It shows that the community prioritizes quality of life and sufficiency in their daily lives, which shows their acceptance of the ongoing development planned for them as the country progresses.

Most informants also agreed that avoiding debt contributes to their happiness. They acknowledged that some situations involving large amounts of money may necessitate debt. Nevertheless, the majority demonstrated an ability to prioritize needs over wants, reflecting that they understand and know how to manage their finances. Here are the words of the informant on this matter:

“If possible, I have to avoid going into debt... it will be difficult to pay later, so I will decide which is more important... money first, pay the debt and then be happy” Informant 2.

“When I buy, I buy what's important... we're not even rich... so arrange it so that the important things come first so that our hearts are happy... so we need to avoid debt” Informant 5.

Based on the interview, it was found that the informant is very concerned about purchasing in cash. Sufficient money available to pay debts should be prioritized. It is good financial knowledge among the Mah Meri community. Financial knowledge can be obtained from observing financial behavior performed by socialization agents such as parents because observing financial behavior will influence children's knowledge of finance. Thus, this feeling of sufficiency is always present in their lives, but it becomes a habit. Here are the words of the informant on this matter:

“It's hard to save because it's just enough... the important thing is to be able to buy household goods, ok, that's enough to be happy... enough to use and eat is ok... I'm used to this” Informant 10.

This statement reflects the informants' financial vulnerability and sense of sufficiency in financial well-being. Despite limited resources, the feeling of having enough to meet basic needs is seen as a form of contentment. The informants also demonstrate empowerment by using the Internet in their daily activities, showing a positive adoption of ICT (Fang et al., 2022).

In terms of health, resilience and empowerment are also evident. The community actively chooses to utilize

government hospitals and clinics without regard for status or brand as they recognize the importance of healthcare. The Orang Asli Mah Meri are increasingly accepting these services and are willing to travel if necessary to access healthcare, which positively responds to government initiatives.

Comfort

Several statements indicate a move towards a higher level of comfort. Emphasizing education and setting aside savings for education funds demonstrates resilience among the informants as they prepare for the future. Most informants recognize the importance of education. Therefore, prioritizing education in their daily expenses reflects community empowerment as they consciously allocate resources for their children's future. The amount saved is not the key issue. The focus is on raising awareness to ensure their children can enjoy comfort and happiness through education.

Financial allocation for education is a crucial component of subjective financial well-being within the Mah Meri community. Informants expressed the need to have sufficient funds to support their children's education as they are aware of its importance in ensuring a brighter and better future. It represents a shift in mindset among the Orang Asli, who have started to see the value of education for their children. While most informants did not pursue higher education themselves, the ability to provide financially for their children's education brings them a sense of comfort and fulfillment. This opinion can be seen from the informant's statement as follows:

“I don't spend much, just like I used to, I don't waste... just like our mothers and fathers too... the important thing is to have money for the children to go to school... education is important... don't worry if you don't have money to give, they learn” Informant 13.

This study found that most informants are concerned about the comfort of using their money for their children's education. Many informants will feel happy when money is allocated for educational purposes, even if the informants themselves do not have a high education.

Satisfaction

Unlike the other themes, satisfaction was recorded only in the context of helping others. Although modern values have been introduced to the Orang Asli community to improve their living standards, mainstream development has not necessarily brought new and beneficial values. Unfortunately, there has been no mechanism to balance traditional and modern values, leading to the gradual fading of some traditional practices. However, the community still maintains satisfactory communication within society.

The strong familial ties within the community foster a sense of shared responsibility, particularly when it comes to providing financial support to one another. Here are the words of the informant on this matter:

“We feel happy when we can help others... they are also our disabled tribe... there is more we can help...”

we will definitely help... then we feel happy....” Informant 1.

“Well, we don’t have a lot of money... but we try to help if people ask for help... he’s happy and we’re happy too....” Informant 3.

The informants’ statements highlight a strong sense of community and togetherness, which reflects their willingness to support each other. For the Orang Asli Mah Meri, financial subjective well-being is about receiving and the satisfaction derived from the spirit of giving. Resilience and community empowerment are evident in their financial management and consumption patterns. Perceptions and understandings of basic amenities are used as key elements to assess the subjective financial well-being of the Orang Asli in their daily lives.

In terms of resilience, the findings show how the community regulates its consumption of goods and services based on necessity, with moderation in spending as a key component of financial well-being. The findings show that the community has begun adapting to more comfortable living conditions, incorporating better bedding, electronic appliances, kitchen equipment, and basic household facilities. Table 3 summarizes the concept of subjective financial well-being among Orang Asli Mah Meri and community development indicators.

Discourse on the Theory of Evolution and Subjective Financial Well-Being as One of the Indicators of Community Development

The Theory of Evolution explains how a society progresses from one stage to another.

Table 3
Concept of subjective financial well-being and indicators to community development

Themes	Concept of Subjective Financial Well-Being	Subjective Financial Well-Being as Indicators of Community Development	Community Development Indicators
Sufficiency	Not indebted to others or borrowing from others Sufficient to be used for eating, clothes, and healthcare Able to repay debts Able to buy basic necessities Enough to provide for the family, although we do not have enough for savings Able to pay certain bills, depending on their abilities	Belief in traditional medicine (shamans) and use of modern medicine Utilize technology public transport Fulfill necessities Utilize healthcare facilities	Value development Resilience & empowerment
Comfort	Able to provide for children’s education Able to manage my money Able to save for emergencies	Prioritizing education Managing finances for the future	
Satisfaction	Able to help others	Spirit of giving	

The Orang Asli Mah Meri community has begun to change based on the findings. Although this process is slow, they are making the most of the resources available at any given time. In terms of transformation, there has been a shift in subjective financial well-being. Several government efforts have been made to help the Mah Meri community adapt to the modern lifestyle. They gradually accept and embrace these changes (Faezah et al., 2017; Sarjit et al., 2010). It has led to a more modern mindset, which will help propel the community towards a higher standard of living in a globalized world.

The acceptance of modern life by the Mah Meri community aligns with the social change theory, which emphasizes the importance of multiple factors coming together to drive change gradually. Most informants have begun to realize the importance of financial management. For instance, they prioritize paying off debts and ensuring they have enough money to purchase goods and utilities to improve their quality of life. Even though the items they buy may be cheap or secondhand, they believe they are still useful, reflecting a sense of sufficiency, comfort, and satisfaction. This is what is referred to as subjective well-being in their lives. Their acceptance and belief in modern life show they are experiencing change and moving towards a better standard of living, driven by several factors that have influenced this shift.

CONCLUSION

In conclusion, some positive evolutionary changes have been detected mainly from sufficiency, satisfaction, and financial

comfort, which indicate community development. The available benchmarks explain that changes have taken place, though it took a long time to take root within society. The opinions of various stakeholders are important for holistic community development (Ghorbanzadeh et al., 2018; Rosnon et al., 2024). This study focuses on the subjectivity of well-being through informants' experiences, perceptions and the conception of their financial well-being. Yet, this study provides a different perspective to determine their financial well-being by taking into account their perception and evaluation.

Well-being should not be limited to the individual level but should also be considered from a social and physical perspective. These three elements mutually complement each other in promoting overall well-being. Subjective financial well-being involves individual perceptions, attitudes and feelings about the financial situation, which are influenced by social factors: (1) the community's exposure to rapid development around them, (2) the community's adherence to cultural values and socio-cultural norms, and (3) the community involved in development programs by stakeholders.

This socialization and interaction have reshaped the living landscape of the Orang Asli Mah Meri, affecting their subjective financial well-being. It aligns with the theory of evolution, which suggests that societies change from one stage to another toward a better life. Hence, the findings of this study show the needs and aspirations

of the Orang Asli Mah Meri and serve as a guide for stakeholders and policymakers to implement effective and comprehensive development programs for the community. It will help avoid misunderstandings between implementers and the target group (Orang Asli Mah Meri) and prevent the failure of development programs.

Limitations and Recommendations for Future Research

This study has provided a foundation for future research, especially for those interested in community development from the perspective of financial subjective well-being in the minority. Nevertheless, this study has several limitations. The study exclusively focused on the Mah Meri population residing in Pulau Carey. Consequently, these findings cannot be generalized to other tribes. Moreover, the selection of the study location also impacts the research findings. Pulau Carey is an area experiencing rapid development of industrial areas. It has affected their understanding and meaning of well-being.

Since this study has several limitations, some suggestions from theoretical aspects and research methods can be taken into account for future research. Based on the findings of the study, the quantitative approach becomes the best way to confirm the concept of well-being finance among the Orang Asli. Besides choosing one area only, future studies can also make comparisons between two different areas, which results in a more comprehensive study. In addition, it is hoped that future studies will be conducted to make a comparison between two different

minority communities for comparison. In terms of respondent selection, it is hoped that future studies will focus on every age. The study is more focused and is able to assess each of the different age cohorts. Thus, the findings of the study will be more comprehensive.

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