

SUBJECTIVE FINANCIAL WELLBEING AS AN INDICATOR OF COMMUNITY DEVELOPMENT FOR THE ORANG ASLI MAH MERI IN SELANGOR, MALAYSIA

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Abstract

The Orang Asli Mah Meri in Selangor, Malaysia, are beginning to experience changes in their well-being due to the rapid development surrounding their settlements. This study aims to examine the impacts and factors influencing subjective financial well-being, proposing it as an indicator of the Mah Meri community's transition towards development. Traditionally, the well-being of the Orang Asli has been assessed objectively, primarily through economic indicators. However, this research offers a different perspective by focusing on subjective financial well-being, an area with limited prior study among the Orang Asli, resulting in significant knowledge gaps. The objectives of this study are fourfold: to define subjective financial well-being, assess its status among the Mah Meri, identify the factors influencing it, and explain its relevance as an indicator of community development. Fifteen (15) Mah Meri from various locations across Selangor participated as informants. They are increasingly exposed to modernisation driven by ongoing development and industrialisation. Employing an exploratory research design, data were collected through in-depth interviews, the Nominal Group Technique (NGT), and non-participatory observation. Thematic analysis revealed three main themes: (i) sufficiency, (ii) comfort, and (iii) satisfaction. From the perspective of subjective financial well-being, the studied community demonstrates a generally positive state. The findings also identified four key factors affecting their subjective financial well-being: (i) changes in values, (ii) sources of income, (iii) education, and (iv) social contact. These factors contribute to the community's adaptation to modernisation and have a significant influence on their well-being. Subjective financial well-being can thus be regarded as a meaningful indicator of community development, aligning with four goals of community development: (i) improving quality of life, (ii) integrating community members, (iii) fostering cooperation among community members, and (iv) initiating social transformation. While the Orang Asli still have considerable progress to make to keep pace with modern society, their positive trajectory in subjective financial well-being is a promising sign. Any improvements to individuals' quality of life are likely to drive broader economic and social change. Given these continual changes, prioritising the social and economic development of the Orang Asli is essential to ensure they are not left behind.

Keywords: subjective wellbeing, financial, Orang Asli, Mah Meri, community development

1. Introduction

This paper explores subjective financial well-being as a development indicator within the Orang Asli Mah Meri community in Pulau Carey, Selangor. The discussion focuses on two main themes: subjective financial well-being and its potential as a community development indicator. The Evolution Theory guides this approach within the Social Change Theory to assess whether social change has started. Well-being has many definitions. Some view it objectively (New Economic Foundation, 2013), while others see it subjectively (Sulaiman, Asnarulkhadi, Jeffrey, Hayrol Azril, & Hamizah, 2015). Similarly, different terms are used to describe financial well-being, including economic well-being (Walson & Fitzsimmons, 1993), economic satisfaction (Joo & Grable, 2004), and personal finance wellness (Joo & Garman, 1998). However, the core idea remains that financial well-being can be measured both objectively (Joo & Garman, 1998) and subjectively (Laily & Jariah, 2003; Organisation for Economic Co-operation and Development (OECD), 2013).

Well-being can be evaluated using various criteria, such as economic, social, and educational factors, among others, as detailed in the Malaysian Well-being Index Report (Unit Perancang Ekonomi, 2013). In this article, the focus is on the financial aspect, as the researchers seek to observe the changes within a community resulting from ongoing development. Income and equity are common indicators used to assess whether a community is underdeveloped; however, it is quite rare to subjectively evaluate financial well-being from an individual's perspective.

Societal changes and relationships with others influence this perception. This also applies to financial aspects over time, although the rate might vary. According to Choy, Zalina, and Pereira (2010), this progress indicates that society is moving from one point to another. Conversely, Sohana (2016) stated that this change can happen either positively or negatively, as there are differences in thinking patterns, influential habits, cultures, and social relationships within a community. Therefore, the evolution theory related to societal changes may help explain this phenomenon and could indicate a developing community.

From a community development perspective, it must be measured across different dimensions. Compared to societal changes, as defined by Todaro and Smith (2020), development is a multidimensional process that influences changes in the structure of society, attitudes, and institutions. It also involves economic growth, reduction of injustice, and the elimination of absolute poverty, as cited by Hanisah, Nobaya, and Sharifah Norazizan (2004). To define development, we should consider the changes within the social system, ensuring they align with the needs and desires of both the individual and the community, so they can live better and more comfortably.

In this era, financial well-being is reflected through lifestyle choices (Mohammad Rahim et al., 2018) and financial management (Husniyah & Fazilah, 2012; Laily & Jariah, 2003). Financial well-being is not limited to satisfaction with an individual's current financial situation but also includes the sense of comfort when making a purchase. Therefore, perceptions of financial well-being vary across cultures due to differences in cultural values. This is because cultural factors can influence an individual's thought processes and behaviours related to interpreting financial well-being, and this situation will continue alongside the process of globalisation (Blackwell, Miniard, & Engel, 2006; Hawkins, Mothersbaugh, & Best, 2007).

This study aims to contextualise the Orang Asli community, recognising their unique culture tailored to their situation. However, they are not immune to the wave of modernisation. They have been influenced by development and the contemporary environment around them, which can be observed through shifts in their values and behaviours (Gomes, 2004; Rosnon, Sarjit, Zainal Badari, Abdul Rahman & Hafiz Goh, 2019). According to Mohammad Rahim et al. (2018), subjective financial well-being is often linked to consumerism in one's lifestyle and the effort to gain comfort. This aligns with the concept of consumerism among the Orang Asli as described by Ma'rof and Sarjit (2008), where consumerism is depicted as a situation in which a person's happiness is tied to purchasing, ownership, and consumption of goods. However, the concept of subjective financial well-being remains unclear.

In this modern era, modernisation has significantly impacted the lives of the Orang Asli and introduced them to the world of consumerism (Rosnon, Sarjit, & Redzuan, 2018; Rosnon et al., 2019; Sarjit, Rosnon, & Redzuan, 2010), which is reflected in positive changes in their spending habits. Therefore, it is best to focus on the community since we can observe these changes and their subjective financial well-being. However, to what extent have these changes already begun to penetrate Orang Asli communities, and what factors contribute to them? Generally, Orang Asli communities differ markedly from modern society in terms of education, settlement, and income levels (Rosnon, Talib, & Azam, 2021). They have limited knowledge of products and management (Ma'rof & Sarjit, 2008; Rosnon et al., 2019), which influences how they assess goods or services.

2. Literature Review

2.1 Orang Asli

The Orang Asli is considered a minority compared to the Indian and Chinese communities in Malaysia. In 2025, their population was only 215,215, making up 0.6% of Malaysia's total population of 34 million (Jabatan Kemajuan Orang Asli, 2025). The term Orang Asli, in Bahasa

Melayu, means 'original people' or 'first people' (Nicholas, 2000). Act 134 of the Malaysian Constitution defines Orang Asli in Clause 3(i), specifying who is legally recognised as Orang Asli in Malaysia. According to Clauses 3(i) a, b, and c, an individual is regarded as Orang Asli only if they speak the language, follow the lifestyle, and practise the customs and beliefs of Orang Asli (Hasan, 2000; Rosnon, 2010; Wan Zawawi, 1996, 2004; William-Hunt, 1998). Orang Asli communities are scattered across 815 small villages throughout Peninsular Malaysia, excluding Penang and Perlis (Hasan, 2000). Most of these communities live in rural areas, which results in their marginalisation amid today's rapid development. In Peninsular Malaysia, the Orang Asli are divided into three main groups: Negrito, Senoi, and Melayu Proto.

2.2 Mah Meri

Orang Asli Mah Meri is an ethnic group within the Senoi family (Jabatan Kemajuan Orang Asli, 2025). Most of the Orang Asli Mah Meri live along the coastal areas in the western part of Selangor, from Sungai Pelek to Pulau Carey (Carey Island) (Mohd Haikal, Mohd Roslan, & Jamilah, 2020). Orang Asli Mah Meri in Pulau Carey are renowned for their traditional wood carving skills, which have transformed their settlement into a tourist attraction. As a result, Werner (1997) documents stories embedded in the carvings and the life stories of the Orang Asli Mah Meri in his works. Pulau Carey's name originates from a Scotland-based company called Carey Island Co. Ltd, which 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, namely: (i) Kampung Sungai Bumbun; (ii) Kampung Sungai Judah; (iii) Kampung Sungai Kurau; (iv) Kampung Kepau Laut; and (v) Kampung Rambai.



Figure 1: Mah Meri people (Source: Mohd Roslan, 2021)

Demographically, the majority of Orang Asli Mah Meri still practice animism, superstition, and naturalism related to their ancestors, although a small number of community members have converted to Islam or Christianity (Rahim, 2007). For Orang Asli Mah Meri, the word 'Moyang' or 'Ancestors' in English is defined as their forefathers and the spirits or other beings (Mohd Haikal et al., 2020). They believe that spirits and humans live in the 'Sixth World', also known as Ti 'Enam' (Rahim, 2007; Wardhana, Yuhana, & Qian, 2014; Werner, 1997). Additionally, all ancestors, spirits, and other beings reside in the 'Seventh World', called Ti 'Tujoh' (Rahim, 2007; Wardhana et al., 2014). Beneath these worlds is the 'Lower World', a realm filled with evil spirits, spiritual beings, ghosts, diseases, and poisonous entities (Rahim, 2007). The Orang Asli Mah Meri is an

animistic minority group that strongly believes in and depends on the spirits of the forest and the sea (Wardhana et al., 2014).

Numerous studies and writings examine the Mah Meri Community, emphasising tourism (Chan, 2010; Majin, Azman, & Lamun Jailani, 2016; Puvaneswaran, Sarjit, Ahmad Tarmizi, & Ma'rof, 2013; Puvaneswaran et al., 2017; Roddin, Yusof, Awang, & Warman, 2017; Roddin, Yusof, & Sidi, 2015; Shah, Rus, Hussain, & Wahab, 2018; Ting & Abella, 2017), culture (Azyantee, 2013; Carey, 1973; Ching, 2009; Radzi, 2003, 2004; Rahim, 2007; Stevens, Kruspe, & Hajek, 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).

As mentioned, studies on the Mah Meri community mainly focus on their culture and tourism. A large part of tourism research concentrates on the tourism model and strategies to promote their local handicrafts. Similarly, studies related to culture emphasise their traditions, languages, and beliefs. There are relatively few studies exploring their well-being. Majin et al. (2016) conducted a study on the well-being of Orang Asli Mah Meri, but it is viewed through the lens of tourism. Lai (2016) carried out an economic study examining the gender aspects of lifestyle changes related to income sources within the community. Therefore, the researchers are motivated to investigate the subjective financial well-being of the Orang Asli Mah Meri to fill the current knowledge gap.

2.3 Subjective Financial Well-Being

Well-being is often associated with tranquility, quality of life, happiness, and similar concepts. It can be measured both objectively (Joo & Garman, 1998) and subjectively (Laily & Jariah, 2003; Organisation for Economic Co-operation and Development (OECD), 2013). According to Laily and Jariah (2003), the concept of well-being includes a person's well-being in this life or in the afterlife, which can be assessed either objectively or subjectively, generally or specifically. Therefore, it serves as a useful benchmark for evaluating poverty levels within a community. Sulaiman et al. (2015) stated that objective well-being involves quantifiable measures such as opinions, expenditure, health, education, and other related factors. An increase in income or economic change is no longer the primary indicator of community well-being. This is because a positive economic shift may lead to higher crime rates, thereby affecting community safety and indirectly impacting individuals' well-being. Meanwhile, subjective well-being reflects how individuals perceive their own life experiences across different dimensions. It is a psychological evaluation of personal adequacy, satisfaction, and preferences for comfort and happiness in various aspects of life (Diener, Oishi, & Tay, 2018; Sulaiman et al., 2015).

As stated by Sulaiman et al. (2015), well-being is a state involving adequate food and drink, clothing, comfortable and secure living conditions, a stable economy, a clean environment, and a calm soul that contribute to happiness in life. Ferriss (2004) mentioned that well-being is connected to an individual's quality of life. This is because the state of well-being can be influenced and determined by their quality of life; therefore, a prosperous society should have a good quality of life. On the other hand, Costanza et al. (2007) explain that basic necessities impact the quality of life, while ownership and indulgence shape their well-being. However, the quality of life is assessed based on socioeconomic, cultural, and socio-political factors of the area.

Financial well-being encompasses four essential aspects: comprehensive financial planning, sufficient income to meet expenses, disciplined spending, and the capability to resolve financial issues (Jariah, 1987). Theoretically, financial management aims to assist individuals in creating effective plans, considering available resources, budgets, savings, and other relevant factors (Wolf, 1984). The financial management process is closely linked to cash use and its implementation (Garman & Fogue, 2018; Kholilah & Iramani, 2013). When planning for one's financial situation, it is important to evaluate their current financial state before making future financial decisions (Sina & Noya, 2012). According to Ruth (1981), two key elements of financial planning are budgeting and bookkeeping.

Financial well-being is a term frequently mentioned and often used interchangeably in the media; however, the concept remains consistent. It is also referred to as economic well-being (Walson & Fitzsimmons, 1993), financial satisfaction (Joo & Grable, 2004), and personal financial well-being (Joo & Garman, 1998). According to the Consumer Financial Protection Bureau (2015),

the concept of financial well-being should enable individuals to meet their current and future financial needs, feel secure about their financial future, and be free to make decisions that enhance their quality of life.

According to Sorgente and Lanz (2017), financial well-being can be divided into two main concepts: objective financial well-being and subjective financial well-being. Objective financial well-being refers to an individual's material resources, such as income. In contrast, subjective financial well-being relates to a person's perception and evaluation, encompassing both cognitive and emotional aspects of their financial situation (Sorgente & Lanz, 2017). Sorgente and Lanz (2017) stated that there are five aspects involved in understanding subjective financial well-being: utilisation, financial management, peer-to-peer comparison, current cash flow, and future financial readiness. Moreover, subjective financial well-being is often associated with consumption reflected in lifestyle (Mohammad Rahim et al., 2018) and financial management (Husniyah & Fazilah, 2012; Laily & Jariah, 2003). Therefore, it is appropriate for the researcher to focus in depth on the concept of financial well-being from the perspective of the Orang Asli Mah Meri to better understand this issue through the lens of a minority group.

3. Methodology

The study is conducted qualitatively using an exploratory research framework. Typically, this framework is applied to largely unexplored areas, as it helps guide us in the right direction; however, it may not produce precise expected results (Babbie, 2001; Othman, 2007). This research takes place in the villages of the Orang Asli in Pulau Carey, Selangor. Although Pulau Carey is located in a rural area, it is experiencing rapid development due to growth in industry and agriculture. Therefore, it is suitable for researchers to examine and assess subjective financial well-being within the Orang Asli Mah Meri community. The informants for this study include heads of households (KIR) aged over 18 years. The number of informants was determined based on the point of saturation; once additional informants no longer provide new relevant information, the saturation point is considered reached. The researcher initially expected to reach saturation with six informants; however, a total of fifteen informants participated in this study. Their locations are not uniformly distributed, as snowball sampling was utilised. The researchers employed in-depth interviews and the Nominal Group Technique (NGT) as primary data collection methods. Data analysis involved thematic analysis aligned with the study's objectives. Through transcribing the interviews, several themes emerged as we examined, categorised, and synthesised statements to reveal the overall findings of the research (Newman, Thompson, & Roberts, 2006), highlighting the key information gathered from the informants.



Figure 2: Fieldwork at Orang Asli villages (Source: Mohd Roslan, 2023)

4. Finding and Discussion

4.1 The Concept of Subjective Financial Well-Being

Financial well-being is a frequently mentioned term with alternative names such as economic well-being (Walson & Fitzsimmons, 1993), economic satisfaction (Joo & Grable, 2004), and personal finance wellness (Joo & Garman, 1998). Although different terms are used, the concept remains consistent. As Sulaiman et al. (2015) state, subjective financial well-being can be utilised to measure an individual's perception of their life experience across various dimensions. It can be seen as a psychological evaluation of satisfaction, comfort, and happiness in different aspects of life. Therefore, this study concentrates on subjective well-being.

The data collected through the Nominal Group Technique (NGT) to better understand the concept of financial well-being is shown in the following table. The ideas and viewpoints shared by the informants are written on pieces of paper and presented through a round-robin method during the group discussion. These ideas and opinions are then discussed further to help the researchers gain a clearer and more precise understanding from the informants. During this process, similar ideas from different informants are combined based on their similarities and relevant themes. As a result, the informants rate the choices from 1 to 10 according to their importance, with 1 being the least important and 10 the most important. Finally, a second ranking process is carried out, where the top 10 highly ranked ideas are discussed again to reach the informants' consensus. Table 1 presents the findings after the second ranking process is completed.

Table 1: Findings from the NGT about 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 for certain bills, depending on their abilities	10	22

Based on the findings in Table 1, it seems that not being in debt or borrowing from others is the most important subjective measure of the informants' financial well-being. This suggests that this idea is part of their financial management understanding. However, the researchers noticed that the Orang Asli community within the settlements is working to improve their living conditions. Their needs and consumption should be satisfied so they can live comfortably, which helps prevent negative perceptions from outsiders who look down on the community within the focus settlement. Therefore, 'Enough to provide for the family although we do not have enough for savings' is also part of their concept of subjective financial well-being.

This concerns the community's decision-making process. As consumers, the Orang Asli community purchases goods and services based on their ability, and the choice remains theirs. This enables the community to avoid accumulating heavy debt, as they select items according to their needs, especially within the context of this study's community. Consequently, one of the statements obtained through NGT is 'sufficient to be used for eating, clothes, and healthcare', ranked second because they only spend on what is truly necessary. Most of their facilities are bought second-hand or pre-owned, as they cannot afford new ones. Due to trends and status, the choices made by the community might backfire, with greedy merchants taking advantage of their vulnerability and gullibility. Limited financial knowledge is not an absolute measure of purchasing power within the community; however, it may be a key factor contributing to the oppression of the Orang Asli.

Table 1 illustrates that the concept of subjective financial well-being within the Orang Asli Mah Meri community is evolving as they increasingly focus on education. This indicates a shift towards mainstream thinking, as they now view education more realistically; it appears to be a contributing factor to the community's overall well-being. In recent times, society's reliance on current trends is evident, and education could potentially alter this perception within the Orang Asli community, helping them recognise the importance of education in their daily lives.

Due to socialisation within their environment, we can observe some changes in society as experiences shape their daily lives. Orang Asli living in rural areas depend on certain goods and services, such as basic sundries, telecommunications, and others. Their reliance on these services leads them to adapt to the situation, especially when they face difficulties in meeting their daily needs, including transactions and more. The pressures from their surroundings motivate the community, particularly the Orang Asli youth, to participate in mainstream economic activities. Consequently, saving for emergencies becomes part of subjective financial well-being, helping individuals feel more comfortable with their financial control in the event of an impending crisis.

Based on the researcher's observation, the Orang Asli community within the studied settlements felt pressured as their environment develops, and they desire the same progress in their own community. This leads them to consume affordable technologies such as televisions, branded items, and fast food in the name of development. This phenomenon demonstrates that the strength of group identity influences the values within an individual's identity (Ledgerwood, Liviatan, & Carnevale, 2007), as Orang Asli communities in rural areas face new values accepted by the wider public, causing them to conform to the importance of these values and the goods and services on offer. The Orang Asli community needs to follow the path paved by modern society to achieve the level of development brought about by modernisation. The community is aware of the value clashes between their traditional beliefs and those of modern society. Therefore, they must adapt to new values—the significance of material possessions and mainstream services in their daily lives.

This indicates that the values of a cultural system are not fixed, making them adaptable, especially under the influence of globalisation (Abdul Rahman, 2006). The shift in mainstream consumerism has pressured the Orang Asli community to conform and recognise its importance and necessity in their lives. However, this value comes at a cost; mainstream consumerism does not always yield positive outcomes, particularly for those who prioritise their culture. To preserve what is vital to the community, consumerism and culture can be seen as intertwined, requiring the community to remain vigilant in their spending to safeguard their core values.

In Table 2, three main themes of Orang Asli Mah Meri's subjective financial well-being emerged from the data collected from informants, namely sufficiency, comfort, and satisfaction. These themes encapsulate subjective financial well-being, showing that the financial aspect affects the psychological assessment of the community's financial situation. Sufficiency appears as the predominant theme, with 6 out of 10 statements related to it, indicating its importance to the community.

Table 2: Themes within the Subjective Financial Well-being Concept

Bil	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 for certain bills, depending on their abilities	Sufficiency

Thus, the concept of subjective financial well-being among the Orang Asli community offers a different contextual understanding. Based on the study's findings, there are three main themes when discussing the concept of subjective financial well-being: (i) sufficiency, (ii) comfort, and (iii) satisfaction. Changes have occurred within the Orang Asli community, affecting their behaviour as well as their way of thinking. This suggests that the Orang Asli community has begun to integrate with the mainstream financial system to achieve their desired living standards. Due to modernisation, it is evident that their living standards have improved. Although the communities remain in rural areas, it is clear that they have become more progressive and open, particularly in terms of ownership and utilisation.

Hence, subjective financial well-being is connected to the values cherished by the Orang Asli community, and this is significant as it helps shape the community's way of thinking and behaviour regarding development that comes their way. In development, value is not a tangible object with colours or shape, but rather a mental image formed by human behaviour (Davidov, 2008), which only influences the individual when the behaviour is activated (Verplanken & Holland, 2002; Nazuri, Rosnon, Ahmad, Ahmad Suhimi, Sharifuddin, & Wijekoon, 2022). From the findings, it can be observed that the concept of subjective financial well-being is regarded as a process rather than an object in efforts to facilitate development. This is because the Orang Asli community has desires and needs that no specific group can determine. Therefore, changes in their environment will influence their responses, way of thinking, attitudes, behaviour, and norms when adapting to a new environment.

4.2 Factors Influencing Subjective Financial Well-Being

Based on interviews conducted with study informants, four (4) factors were identified that influence the subjective financial well-being of the Orang Asli community in the study area: (i) changes in values; (ii) sources of income; (iii) education; and (iv) social contact.

4.2.1 Value Changes

Values are crucial in shaping human attitudes and behaviour (Schwartz, Sagiv, & Boehnke, 2000; Horrobin, 2006; Davidov, 2008). Human life is characterised by specific values, whether concerning subjective matters or the physical environment (Schwartz, Sagiv & Boehnke, 2000; Horrobin, 2006). In consumer values, belief acts as a driver for purchasing and using goods and services (Blackwell, Miniard & Engel, 2006; Batterby, 2009). Values influence decisions on purchases and financial management (John & Micheal, 2002; Henry & Reyna, 2007), and affect the rule systems guiding decision-making (Batterby, 2009).

Findings show that the Orang Asli community highly values whether goods and services bring benefits to them. Their life values have shifted from being highly traditional to increasingly embracing modernity. Their interpretation of financial well-being has also evolved beyond basic needs to include comfort and satisfaction, as discussed in sections 4.4 and 4.5. Although the Mah Meri community is not as affluent as others, their financial limitations lead them to make purchases based on needs rather than wants. This indicates that they are becoming more discerning and financially literate. This value assessment shapes their subjective financial well-being in terms of sufficiency, comfort, and satisfaction.

"We buy based on needs... no wastage... we must be smart in choosing what's necessary and what's not... manage money wisely..." – Informant 13

"Before buying anything, we assess if it's really needed... we don't have much money, and even the children understand that... life is calmer if we don't waste..." – Informant 1

"We buy things that last... even second-hand stuff, but we assess the quality first..." – Informant 7

Furthermore, the importance of saving is gaining recognition among the Mah Meri. This signifies a move towards future-focused thinking. Most informants consider saving for emergencies and education vital, demonstrating better financial management compared to ten

years ago. According to Ma'rof & Mohd Taufiq (2008), previously, most Orang Asli did not save because of financial constraints, but this trend is now evolving.

“We may not have much money, but we must set aside some for emergencies...” – Informant 2

“Education funds are important for our children... in the past, we didn’t think about that... now we must...” – Informant 5

“We must prioritise... not much money but we manage... we also save for later use...” – Informant 7

4.2.2 Sources of Income

Analysis indicates that Orang Asli in the study area earn incomes below the poverty line. Despite this, they do not see their situation as a burden but as normal. Their income level influences careful spending, which helps shape their subjective sense of financial well-being.

“Income is not enough, but we find ways... do side jobs for the family... money isn't everything... what matters is that the children are happy, and so are we.” – Informant 8

“Used to live off the forest... now we work outside... not much pay but enough for the family... this is comfortable enough.” – Informant 5

“We must work hard for food and clothes... no need to be rich, just enough to eat, wear, and have for emergencies.” – Informant 11

They are shifting from subsistence or traditional economies to engaging in accessible job sectors, enhancing their standard of living and contributing to perceived financial well-being. The findings above provide a nuanced understanding of financial well-being among the Orang Asli community, where subjective perceptions of sufficiency and contentment persist despite objectively low-income levels. The community's reflections suggest a redefinition of poverty, not as a debilitating condition, but as a state that can be managed through adaptive strategies and value-driven priorities. This aligns with Diener and Seligman's (2004) notion that subjective well-being is not solely dependent on income but is heavily influenced by perceived life satisfaction, resilience, and relational contentment.

The informants demonstrate that, although the community acknowledges their limited financial resources, they actively employ coping strategies, such as undertaking various types of employment, often informal or insecure, to support their families. Informant 8's statement, emphasising children's happiness over material wealth, highlights a relational and emotional aspect of well-being. This aligns with Graham's (2009) argument that in many developing and marginalised communities, non-economic factors such as family, social cohesion, and emotional stability often take precedence over material considerations in determining life satisfaction.

The community's evolving engagement with wage labour and external job markets, though still rooted in minimalism, clearly shifts from traditional subsistence economies towards a broader range of income strategies. Informants 5 and 11 emphasise adequacy over abundance, where financial stability means being able to reliably meet basic needs and manage emergencies rather than accumulating excess. This demonstrates the growth of financial prudence and goal-focused spending, which are key aspects of financial capability as outlined by Kempson et al. (2005).

Furthermore, the display of financial comfort despite low income highlights a culturally specific view of well-being, rooted in sufficiency and modest ambitions. These perceptions challenge universal measurements of poverty and emphasise the importance of including subjective indicators when assessing quality of life in indigenous and marginalised communities (Kingdon & Knight, 2006). The findings also suggest that economic participation, even in low-

wage sectors, can boost a person's sense of dignity, purpose, and agency—elements often neglected in standard economic assessments.

In summary, the Orang Asli community's approach to financial well-being is characterised by adaptive resilience, intergenerational responsibility, and a deep sense of contentment rooted in its cultural and social values. Their gradual integration into wage-based economies, while maintaining modest lifestyle expectations, reflects a hybrid development model that fuses traditional values with modern economic realities.

4.2.3 Education

Findings show that most informants had completed primary or secondary education. Education offers exposure to financial management, including through their children's learning. Children often help their parents understand financial literacy.

"We learned basic arithmetic in school... the teacher told us to save... we learned that back then." – Informant 9

"Teachers tell kids to save... we old folks learn too, so we can encourage our children." – Informant 10

"Before buying, we assess the need... children don't ask for unnecessary things... they think for their parents." – Informant 11

These insights suggest that formal education has a positive influence on attitudes towards financial decision-making, with lasting effects on subjective financial well-being. The findings highlight the crucial role of formal education in shaping financial attitudes and behaviours among the Mah Meri Orang Asli community. While most informants had completed at least primary or secondary education, the impact of schooling goes beyond basic literacy and numeracy to include fundamental financial knowledge and decision-making skills. Informant 9's reference to learning arithmetic and saving in school illustrates the early introduction of financial concepts, indicating that even minimal formal education can foster awareness of money management practices.

Importantly, the transmission of financial knowledge is not a one-way process; rather, it often occurs across generations and bidirectionally within households. Informant 10 notes that children, through their exposure to financial literacy education in school, become channels for transferring knowledge to older family members. This dynamic reflects the process of reverse socialisation (Meeusen & Dhont, 2015), whereby younger individuals influence the values and behaviours of older generations, particularly in adapting to modern economic systems. It also highlights the role of schools not just as institutions of individual learning but as catalysts for broader household change in financial behaviour.

Additionally, the focus on assessing needs before making purchases, as noted by Informant 11, suggests the emergence of delayed gratification and budgeting skills, which are essential for effective financial planning. Such behaviours are closely connected to the development of financial self-efficacy—the belief in one's ability to manage financial affairs (Lusardi & Mitchell, 2014). These cognitive shifts indicate a move away from impulsive or need-driven consumption patterns typical of subsistence economies, towards more strategic and value-based decision-making, which improves subjective financial well-being over time.

The influence of education on financial behaviour also reflects broader principles of human capital theory (Becker, 1993), which states that education enhances individuals' ability to process information, evaluate choices, and improve life outcomes, including financial ones. For marginalised communities such as the Mah Meri, this suggests that even basic educational achievement can lead to cascading benefits, especially when combined with practical life skills and culturally relevant financial messaging.

Overall, these insights confirm the transformative potential of formal education in promoting responsible financial behaviour, intergenerational learning, and a stronger sense of economic agency. As education becomes more embedded in the community's life pathway, it is likely to

further enhance their financial resilience and significantly boost overall well-being, both materially and psychologically.

4.2.4 Social Contact

Social contact influences changes in subjective financial well-being. Two main factors are identified: settlement location and environmental exposure. Those with easier access to urban areas tend to adopt modern lifestyles more quickly. Additionally, the study site is frequently visited by tourists, increasing exposure to mainstream lifestyles. Moreover, working environments expose individuals to colleagues from different cultural backgrounds, further affecting financial attitudes and behaviour.

“We don’t live in remote areas... we interact with nearby Malay villages... we follow their ways too.” – Informant 9

“Tourists often visit the village... we’re used to them... sometimes they give us gifts, food... it changes our lives.” – Informant 4

“Outsiders come often... not awkward anymore... we learn a lot from them.” – Informant 14

This exposure influences their thinking and behaviour, reflecting a shift towards mainstream financial habits and aspirations. The data shown indicates that social contact plays a vital role in shaping the subjective financial well-being of the Mah Meri community. Settlement proximity to urban centres, frequent interactions with tourists, and workplace exposure to people from diverse cultural and socioeconomic backgrounds collectively facilitate the transmission of values, behaviours, and attitudes linked to mainstream financial systems. This phenomenon supports social learning theory (Bandura, 1977), which suggests that individuals learn and adapt their behaviour through observation and interaction with others in their social environment.

Informant 9’s remark on adapting to the practices of nearby Malay villages highlights a form of acculturative adaptation, where intercultural contact encourages the gradual adoption of new social norms. In this context, the Mah Meri are not isolated in cultural silos; rather, they are embedded in a web of interactions that expose them to alternative financial behaviours such as structured saving, budgeting, and goal setting. Informant 14’s observation that “outsiders come often... we learn a lot from them” indicates the community’s openness to external influence and the internalisation of perceived successful behaviours.

Tourism, as explained by Informant 4, contributes both material and symbolic elements to this change. Gifts and exchanges from tourists are not only tangible forms of economic interaction but also serve as carriers of cultural diffusion, bringing in new consumption habits, lifestyles, and financial ambitions. Such interactions may gradually alter the community’s view of well-being, shifting it from being solely about sufficiency or subsistence to encompassing broader aims of comfort, independence, and economic involvement. This corresponds with the idea of exposure-driven aspiration change (Ray, 2006), where people modify their goals and expectations based on what they see in others who are perceived to be more successful or better off.

Furthermore, working in multi-ethnic environments enables Mah Meri individuals to interact with institutional systems, punctuality norms, contractual labour, and wage-based employment. These experiences, over time, shift their financial attitudes from informal, subsistence-oriented norms to more structured and regulated financial behaviours. The effect is not only economic but also cognitive and emotional, as individuals begin to associate financial well-being with broader ideas of self-efficacy, future planning, and social mobility.

Essentially, increased social contact—whether through tourism, inter-community relations, or workplace exposure—acts as a conduit for socio-economic change. It speeds up the community’s integration into mainstream economic systems while simultaneously transforming their internal values, priorities, and financial identities. However, this process must be understood as complex and non-linear, where adaptation coexists with resistance, and where new values are negotiated alongside traditional norms.

4.3 Subjective Financial Well-Being as a Community Development Indicator

Community development goals differ by context but generally aim to (i) enhance quality of life; (ii) encourage active citizenship; (iii) unify communities for national progress; (iv) promote cooperation through shared objectives and holistic understanding; (v) build capacity for life management; (vi) support justice; (vii) foresee community challenges; and (viii) instigate social transformation (Haris & Abd. Hadi, 2012). In this study, subjective financial well-being reflects four of these goals.

4.3.1 Improving Quality of Life

The Orang Asli Mah Meri are moving from simply meeting basic needs to seeking comfort and satisfaction. This indicates increased involvement with mainstream financial systems and a better quality of living.

“Life now is different... we used to live hand-to-mouth... now we can save a little.” – Informant 8

“We used to rely on the forest... now we work outside... it’s enough and comfortable.” – Informant 5

“Life is better now... still low income, but at least it’s sufficient and comfortable.” – Informant 11

The above narratives demonstrate a gradual yet significant shift in the socio-economic realities of the Mah Meri Orang Asli community, indicating a developing trend towards an improved quality of life. Although the community still faces economic challenges, particularly low-income levels, the shift in discourse from merely surviving to achieving sufficiency and comfort indicates a notable change in their subjective well-being. This transition can be understood through the lens of capability theory (Sen, 1999), where well-being is not only measured by material wealth but also by the expansion of choices and freedoms individuals have to lead the lives they value.

The informants’ suggestions show that the Mah Meri are now engaging more actively with wage employment and formal economic structures, which have reduced their historical reliance on subsistence activities like foraging and forest-based living. This engagement with external labour markets has allowed them to access more stable, though modest, sources of income, bringing a sense of economic predictability and security. Saving, as noted by Informant 8, is not just a financial action but also a symbolic sign of future-oriented thinking and improved financial literacy, both of which are essential parts of financial inclusion (Kempson, Atkinson, & Pilley, 2004).

Furthermore, the ability of informants to describe their lives as “sufficient and comfortable” (Informant 11), despite being below the poverty line, indicates that well-being in this context is based on relative satisfaction and adaptive preferences. This aligns with the concept of subjective financial well-being, which encompasses perceived financial security, control, and sufficiency (Brüggen et al., 2017). The community’s perception of progress, though modest, also reflects a redefinition of aspirations influenced by increased exposure to mainstream society, labour mobility, and possibly government-led development initiatives.

Furthermore, these findings may indicate the effects of wider structural changes, such as rural development programmes, access to education, targeted financial assistance, and inclusion initiatives carried out by government and non-governmental organisations. As the community shifts from traditional livelihoods to a hybrid socio-economic model, it becomes increasingly vital to understand how modernisation influences their cultural identity, social cohesion, and long-term sustainability.

In summary, the voices of the Mah Meri reflect not just an economic adaptation but also a psychological and cultural shift to new ways of living. While their income remains low by standard measures, their growing sense of sufficiency, autonomy, and comfort indicates progress in their quality of life and invites further investigation into how subjective well-being can complement objective indicators in assessing indigenous development outcomes.

4.3.2 Community Integration

Integration is apparent in the community's economic change. The Mah Meri is moving from subsistence to a variety of mainstream income sources.

"Now I work outside... also fish in the evening... gives us extra income." – Informant 15

"Work in town now... forest resources are scarce... must work outside to feed the family."
– Informant 14

"Carving doesn't earn much... I have a stable job too... it's not high pay but enough." – Informant 12

The informants above offer a clear view of how livelihood strategies are changing within the Mah Meri community, showing a gradual yet noticeable shift from traditional subsistence activities to a variety of income sources in the mainstream economy. This shift not only reflects economic adaptation but also indicates a broader process of community integration into Malaysian society's socio-economic framework. The move towards hybrid livelihoods that combine traditional practices like fishing and carving with wage labour displays the community's practical response to changing environmental, economic, and social conditions.

The integration described is both spatial and occupational. Spatially, many community members now commute to urban or semi-urban areas for work, indicating increased physical mobility and exposure to non-indigenous economic environments. Occupationally, the shift into wage-based jobs signifies a structural change in their economic foundation, aligning with Hart's (1973) concept of the informal-formal economy continuum. As Informant 14 highlighted, the decline in the availability of forest resources, a traditional source of sustenance, has forced many Mah Meri individuals to seek employment outside the community, often in low-skilled, stable positions that provide a consistent, though modest, income.

This shift also signals a renegotiation of identity, where traditional skills such as woodcarving remain important but are no longer the only or main source of income. Informant 12's comment that "carving doesn't earn much... I have a stable job too" underscores a growing awareness of economic resilience, in which cultural heritage is preserved symbolically or partly monetised while being complemented by modern employment. Such strategies align with the idea of livelihood diversification (Ellis, 2000), which is often seen in rural and indigenous communities undergoing socio-economic change.

Moreover, integrating into mainstream employment markets requires a level of functional adaptation, where individuals must navigate new institutional settings, accept different work ethics, and interact with formal systems such as contracts, wages, and banking. This process, while providing financial security, can also present challenges like cultural dissonance, identity negotiations, and social marginalisation if not supported by adequate institutional frameworks and community development initiatives.

The Mah Meri's adaptation reflects both agency and constraint. It demonstrates their resilience and willingness to engage with modern economic opportunities while also highlighting environmental degradation and structural limitations that have undermined the viability of their traditional economy. Therefore, sustainable development strategies aimed at indigenous communities should not only promote income diversification but also prioritise the preservation of cultural heritage, social inclusion, and the mitigation of risks associated with dislocation.

4.3.3 Community Cooperation

Subjective financial well-being encompasses satisfaction from helping others, fostering a strong sense of community, shared responsibility, and solidarity.

"It feels good to help others... they are our kin... We'll always help." – Informant 1

"We don't have much, but we help if someone asks... their happiness is ours too." – Informant 3

“If not us, who will help our people?... We help each other, and that makes us happy.” – Informant 5

The sentiments expressed above highlight the vital importance of community cooperation in shaping the subjective financial well-being of the Mah Meri Orang Asli. Despite their limited material resources, informants consistently highlight the emotional and psychological fulfilment gained from acts of mutual support and collective responsibility. This view reflects a relational understanding of well-being, where individual contentment is deeply connected to the welfare of the wider community.

Unlike individualistic ideas of economic success, the Mah Meri emphasise communal interdependence, where helping others is both a moral duty and a source of personal fulfilment. Informant 3’s reflection, “We don’t have much, but we help”, demonstrates a value system rooted in reciprocity, empathy, and emotional solidarity. This aligns with the indigenous perspective that social wealth, rather than monetary wealth, is the primary indicator of well-being (Coulthard, 2011). Informant 5’s rhetorical question, “If not us, who will help our people?” further underscores the strong moral expectations of kin-based support systems, reinforcing the idea that economic hardship does not diminish social generosity.

This finding aligns with the broader literature on subjective financial well-being, which recognises that financial satisfaction is not only determined by income levels or material possessions but also by perceived control, purpose, and relational fulfilment (Shim et al., 2009). In this context, financial well-being is shaped collectively; the act of giving, even in times of scarcity, reaffirms cultural identity and social cohesion. It boosts one’s sense of agency, dignity, and moral standing within the group.

Moreover, such cooperation patterns represent a form of social capital (Putnam, 2000), especially bonding social capital, which boosts trust and resilience within communities. These interpersonal networks serve as vital safety nets when institutional or state welfare systems are absent. For marginalised communities like the Mah Meri, this internal solidarity not only eases economic hardship but also maintains cultural continuity and emotional resilience amid broader structural inequalities.

In summary, the Mah Meri community’s expression of financial well-being goes beyond material sufficiency to include the emotional benefits of communal care and mutual support. This supports the idea that policies aimed at indigenous development must consider culturally rooted views of wealth and well-being, which value relational harmony and shared responsibilities as much as, if not more than, individual economic success.

4.3.4 Social Transformation

Social progress, particularly in education and awareness, is clear. Many informants emphasise their children’s education, saving specifically for this aim.

“I remind my children to save for their studies... it brings peace of mind.” – Informant 6

“I don’t overspend... like my parents taught... what matters is school money for the kids.” – Informant 13

“We’re poor... so I ask my kids to study hard... I work to fund their education... seeing them learn makes me happy.” – Informant 1

This indicates a shift from traditional to modern values, emphasising competence, efficiency, and self-improvement. Viewing the future in terms of sufficiency, comfort, and satisfaction reflects the evolving concept of financial well-being among the Mah Meri. The narratives above clearly illustrate a significant socio-cultural transformation within the Mah Meri community, where education is increasingly regarded as a vital pathway to social mobility and intergenerational progress. Informants demonstrate a strong commitment to supporting their children’s educational ambitions, often sacrificing personal expenditure or traditional budgeting

practices. This change signifies a shift in priorities from subsistence survival to future-oriented investment in human capital.

The focus on educational achievement, as reflected in statements like “I work to fund their education” (Informant 1), shows a shift from traditional norms where formal schooling may have been seen as of limited importance within a subsistence economy. Instead, the current generation of parents shows a growing awareness of education’s transformative potential as a way to escape poverty, gain formal employment, and engage more fully with wider society. This supports Inglehart’s (1997) theory of value change, in which materialist values centred on survival gradually shift into post-materialist values, such as self-actualisation and autonomy, especially as basic needs are increasingly satisfied.

Financial discipline, as highlighted by Informant 13, demonstrates the internalisation of modern financial practices, including budgeting, saving, and prioritising educational expenditure. These practices represent a significant advance towards financial capability (Atkinson et al., 2007), suggesting that the Mah Meri are not only participating in but also adapting to the financial behaviours expected within the dominant economic system. Furthermore, this financial behaviour is closely connected to the psychological dimension of well-being—Informant 6 notes that saving for education “brings peace of mind,” indicating the emotional value attributed to future security and preparedness.

This transformation also exemplifies broader processes of cultural hybridisation, where traditional indigenous values coexist with or are gradually reshaped by mainstream socio-economic norms. The pursuit of children’s academic success does not signify cultural abandonment but represents an adaptive strategy to ensure survival and dignity in a rapidly evolving world. It also embodies a collective aspiration within the community to attain aspirational mobility (Appadurai, 2004), where hope, agency, and future planning become vital aspects of subjective well-being.

In this context, the evolving notion of financial well-being among the Mah Meri is not solely defined by income sufficiency but is increasingly shaped by the capacity to make long-term investments in education and personal development. These changes indicate a deeper process of social modernisation, where competence, efficiency, and rational planning emerge as valued qualities alongside communal identity and mutual support.

5. Conclusion and Recommendations

In conclusion, some positive evolutionary changes have primarily been observed in aspects of financial sufficiency, satisfaction, and comfort, indicating signs of community development among the Mah Meri Orang Asli. The available qualitative benchmarks suggest that although these changes are evident, they have taken significant time to become integrated within the community due to historical marginalisation and structural limitations. This study focuses on the subjectivity of well-being through the lived experiences, perceptions, and understandings of informants regarding their financial well-being. Instead of measuring economic status solely by ownership of assets, savings, or income levels, the study highlights a broader, more nuanced interpretation of financial well-being that includes feelings of adequacy, peace of mind, and emotional fulfilment. Informants reported that, despite limited income, they experience comfort through stable routines, shared community values, and the ability to meet their basic needs. Furthermore, many participants acknowledged the increasing importance of education, technology, and health, suggesting a gradual shift in values that aligns with broader development trends. In this context, the aspect of subjective financial well-being offers a valuable and culturally relevant perspective through which Orang Asli development in Malaysia can be better understood and evaluated. This is especially important in efforts to improve the Orang Asli Well-Being Index, which must reflect the lived realities and aspirations of indigenous communities beyond traditional economic indicators.

Based on this conclusion, it is recommended that future policies and development frameworks concerning Orang Asli communities adopt a more holistic and inclusive approach to measuring and enhancing financial well-being. Specifically, policymakers should incorporate subjective indicators—such as perceived comfort, satisfaction, autonomy, and emotional

security—into national assessments of Orang Asli quality of life. These indicators are vital in capturing the real and felt experiences of financial sufficiency within indigenous contexts, where traditional measures like income and consumption may not adequately reflect well-being. Development strategies should also prioritise financial literacy programmes that are culturally sensitive and delivered in ways that resonate with local values and practices, including intergenerational learning between children and parents. Moreover, initiatives that promote access to quality education, digital tools, and healthcare services should be expanded to facilitate long-term empowerment and resilience. Crucially, such interventions must be designed through participatory and community-led processes, ensuring that the voices of Orang Asli individuals guide the planning and implementation of programmes intended for their development. By aligning development efforts with both subjective and objective aspects of financial well-being, stakeholders can work towards a more equitable and contextually appropriate framework for advancing the socio-economic position of Malaysia's indigenous communities.

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