Leaving no one behind: Financial capability and the Temuan elderly in urban Selangor

Nor Hafizah Mohd Fizer[1], Sharina Abdul Halim[1], Khadijah Alavi[2], Mustaffa Omar[3]

[1]Institute of Environment and Development (LESTARI), Universiti Kebangsaan Malaysia
[2]Pusat Kajian Psikologi & Kesejahteraan Manusia (Psitra),
Fakulti Sains Sosial Kemanusiaan (FSSK), Universiti Kebangsaan Malaysia
[3]Albukhary International University

Correspondence: Sharina Abdul Halim (email: sharinahalim@ukm.edu.my)

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Abstract

Financial capability is a vital dimension of human well-being, particularly for vulnerable populations like the indigenous elderly. Despite ongoing interventions, the Orang Asli continue to face significant financial challenges exacerbated by rapid urban development and land conversion. This mixed-method study explores the financial capability of the Orang Asli Temuan elderly by examining their demographic background and financial resources. Quantitative data were collected from a survey of 261 respondents aged 50 and above, while qualitative data were gathered through interviews with 38 key informants. The research was conducted in eight villages across two districts in Selangor, Petaling and Kuala Langat. Findings reveal that a weak financial background affects the overall financial capability of the Temuan elderly. Internal factors (human capital, financial resources and socio-cultural support) and external factors (environmental changes and government programmes) are key determinants of their financial capability. Although, the elderly Temuan tend to have fewer possessions than the average mainstream community, they are able to cope due to the strong social and cultural support from their family and community. The concept of collective and socio-cultural solidarity is pivotal in reducing their vulnerability and ensuring their sustainability. To strengthen active ageing measures for the community, it is crucial to enhance their financial capability through approaches that are participatory and culturally sensitive. Empathic engagement by authorities, can lead to the establishment of appropriate and timely measures, such as programmes related to lifelong learning or livelihood opportunities, that can reduce their vulnerability.

Keywords: Active ageing, capability approach, financial capability, Orang Asli Temuan elderly, sustainability, urban development

Introduction

The Orang Asli, Malaysia's indigenous minority, are among the country's most socio-economically marginalized groups. Elderly members of this community face compounded vulnerabilities due to the challenges of ageing and limited financial resources (Atiqur & Md.

Faisal, 2006; Golaz & Rutaremwa, 2011; Mustaffa, 2016; Ademek et al., 2021; Saifullah et al., 2021). Despite national policies aimed at boosting their economic well-being, the Orang Asli continue to experience significant lags in socioeconomic development, driven by factors like poverty, poor governance, low education, and limited opportunities, (Department of Welfare Malaysia, 2015; Mid-Term 12th Malaysia Plan 2021-2025, 2023). To elleviate poverty and address these issues, the government is intensifying its focus on education and socioeconomic development within the community (Mid-Term 12th Malaysia Plan 2021-2025, 2023).

Even with these development plans, the Orang Asli elderly continue to experience financial difficulties and low economic security (Fizer, 2024), which signals a deficit in their financial capabilities (Sherraden, 2013; Lusardi & Mitchell, 2014). This paper utilizes the capability approach (Sen, 1993; 1999) as a normative framework to understand financial capability as the freedom to achieve well-being through access to capabilities and functionings, and the effective use of financial resources (Johnson & Sherraden, 2007). Financial capability is integral to active ageing, enabling older adults to meet basic needs, access healthcare, and participate socially (Selvaratnam et al., 2010; Personal Finance Research Center, 2014).

For the Orang Asli, whose livelihoods have been historically tied to natural resources and communal land, urban development disrupts not only economic opportunities but also cultural identity and social cohesion (Dong et al., 2022; Muhammad et al., 2023). The development of urban and suburban areas, which alters the natural environment and landscape (Sabariah & Kadaruddin, 2023; Seow et al., 2013; Ford et al., 2020) has further exacerbated the Orang Asli's vulnerability. This development hinders them from achieving sustainable social and ecological lifestyles (Abdullah et al., 2019; Ronzi et al., 2019; Gomes, 2012) as their relationship with the land and environment is an important element for their well-being and survival (Muhammad et al., 2023; Mohd Roslan et al., 2023). Thus, the environment is considered an external factor to achieving financial capability, alongside human capital, which is an internal factor (Hill & Sharma, 2020).

Indigenous communities frequently experience low financial capability, resulting in reduced income and greater economic challenges compared to mainstream society (Wagland & Taylor, 2015; Dewess & Mottola, 2017; Australian Institute of Health & Welfare, 2024). However, little is known or understood about the overall financial capability of indigenous elderly individuals (Barusch et al., 2014; McDonald, 2017).

Our understanding of the financial capability of the Orang Asli elderly remains limited, particularly for those living in urbanised areas (Fizer, 2024). In Selangor, one of Malaysia's most developed states, the increasing annual conversion of natural landscapes has directly and indirectly affected the Orang Asli's livelihoods and their social and ecological way of life. The transition from a natural environment to a modern landscape has also worsen urban poverty among the Orang Asli living in the area (Abdullah et al., 2015; Ahmad, 2020). This reality underscores the urgent need to incorporate their voices into the policies that shape their future (Abdullah & Nakagoshi, 2006; Ng & Cheng, 2022).

Thus, this study examines the financial capability of the Orang Asli Temuan elderly in Selangor to determine if their economic well-being can be secured and to incorporate their unique perspectives into policy development.

Literature review

Since the early years of independence, the Malaysian government has implemented various intervention programmes to improve the economic status of the Orang Asli (Siti Nor, 1999; 2012). These efforts aim to ensure that the Orang Asli are not left behind but instead are progressing in tandem with the mainstream society. The Department of Orang Asli Development (JAKOA) has outlined the Orang Asli Development Plan 2016-2020, designed to enhance the socio-economic well-being of the Orang Asli and alleviate poverty within the community. Key development projects under this plan include land development, agriculture, animal husbandry, and entrepreneurship (JAKOA, 2016). Economic development remains a central focus, with these policies continuing under the 12th Malaysia Plan which aims to improve education, formulate a comprehensive socioeconomic development plan and increase the income of the Orang Asli (JAKOA, 2022; Mid-Term 12th Malaysia Plan 2021-2025, 2023). Furthermore, JAKOA has developed effective programmes and training initiatives aimed at empowering the Orang Asli to live independently, reducing their reliance on continuous aid (Juli Edo, 2020).

While these development programmes have enabled the Orang Asli to access infrastructure facilities and various forms of accessibility to enhance their socio-economic status. there are still gaps to be addressed in terms of inclusivity, transparency, and accountability (Siti Nor et al., 2012; Rohayu et al., 2023). These gaps suggest that a more holistic approach is needed - one that considers not just external opportunities but also internal capabilities. According to Sherraden (2013), achieving financial capability requires a combination of individual capabilities and environmental opportunities. As mentioned in the Mid-Term 12th Malaysia Plan 2021-2025 (2023), improving human capital is one of the main goals for helping the Orang Asli community break the cycle of poverty, which shows that the government has taken the initiative to enhance this internal factor.

Although various interventions programmes have been implemented, not all of them have been successful. The success of these programmes can also be understood through the capability approach which emphasises freedom as a crucial element that allows people to do and have access to resources (Walker, 2005). Nevertheless, the Orang Asli have limited choices and rights in determining the direction of development based on their worldview (Utusan Malaysia, 2021a).

From the perspectivea of external factors, it is difficult for the Orang Asli to shape their own lives based on their worldview, as decisions are not in their hands. They must accept the development that has been brought to them, even if it changes their natural environment. This, in turn, changes their socio-economic status, forcing them to follow mainstream society. Studies by Er Ah Choy et al. (2010) and Fizer (2024) show that the economic activities of the Orang Asli community in Selangor were still based on subsistence economy but development has changed the economic activities of the Temuan community. They have shifted from simply foraging for forest resources to involvement in the government and private sectors, which requires them to relocate and consequently lose their roaming ground.

For the indigenous people to achieve financial capability, the development provided should take their cultural values into account, as economic well-being is closely related to these values (Aminah & Seow, 2013; Prosper Canada Centre for Literacy, 2015). These values encompass knowledge, skills, norms, and traditions (Danes & Yang, 2014; Fatikhov & Nasibullin, 2010; Dulina et al., 2017). In the context of indigenous financial cultures and economic practices, they often diverge significantly from mainstream approaches that are based mainly on individual wealth accumulation. On the contrary, indigenous financial cultures are based on decisions that tend to prioritise collective well-being, resource sharing, and stewardship of communal assets (Gomes, 2012; Godinho, 2014; Blue, 2016). Economic prosperity and stability of these communities are maintained through a system of mutual care and shared responsibility. The worldview of indigenous community leans towards collectivism and cannot be separated from their connection to nature, such as land, family and community, and it is through this that the elderly can age well (Quigley et al., 2022).

Method and study area

This study adopted a mixed-method design, combining quantitative survey and qualitative interviews to thoroughly investigate aspects of financial capability among the Temuan elderly. A survey, structured on purposive sampling, targeted 261 respondents aged 50 and above from eight Temuan villages (see Figure 1) in the Petaling (Desa Temuan, Rasau Hulu and Rasau Hilir) and Kuala Langat (Desa Kemandol, Bukit Cheding, Pulau Kempas, Busut Baru and Bukit Tadom) Districts. These villages represent both urban and suburban conditions.

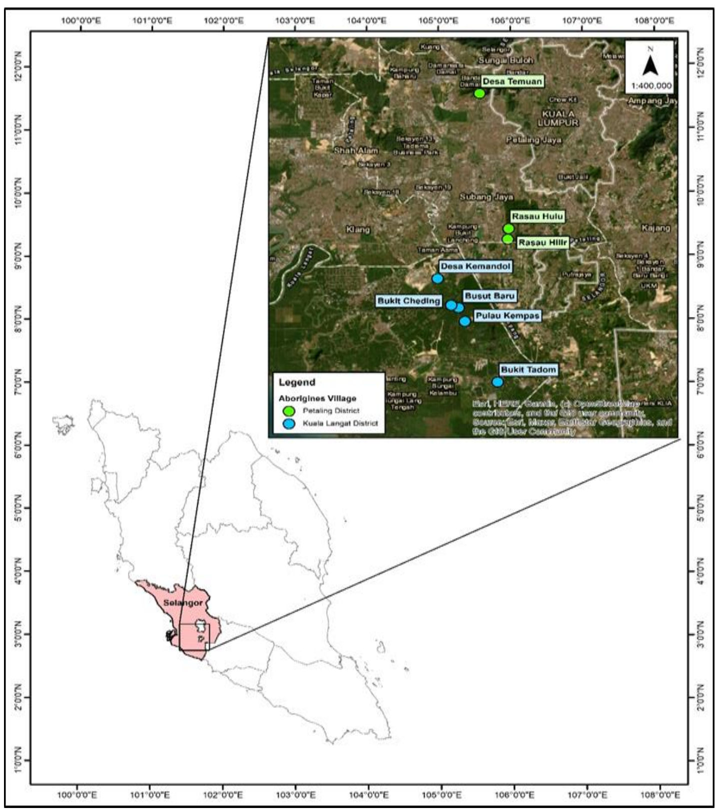

Figure 1. Location of the study area in the state of Sela

The quantitative instrument measured demographics, employment, income, financial resources, and social support. Its reliability was confirmed by a Cronbach's alpha of 0.71, and descriptive statistics was used to summarise the quantitative data. Qualitative data were collected through semi-structured interviews with 38 key informants. Thematic analysis was conducted to identify patterns related to internal and external factors influencing financial capability. Ethical approval was obtained, and informed consent was secured to ensure participant confidentiality and respect for cultural sensitivities.

The research framework below (Figure 2) outlines the study's process for examining financial capability of the Temuan elderly, with the ultimate goal of achieving economic well-being and active ageing. This approached is informed by Sen's (1999) concept of human development, which emphasizes 'the capability to lead the kind of lives we have reason to value,' over a singular focus on rising GDP, technical progress, or industrialization. Both internal and external factors directly and indirectly influence the financial capability and well-being of indigenous and rural communities, which is essential for improving their livelihood conditions (Abdul Razak et al., 2025; Chowa et al., 2012).

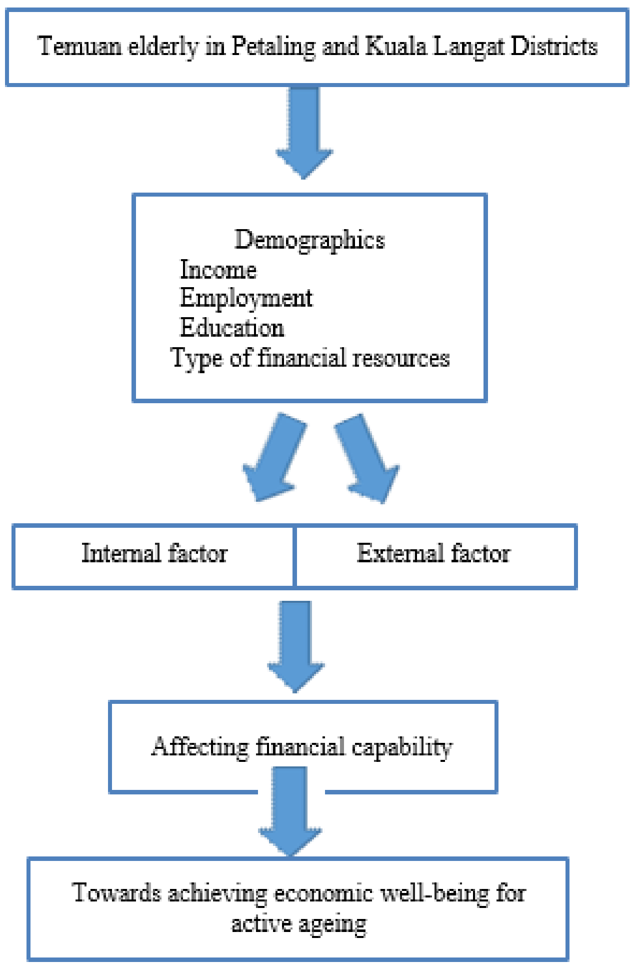

Figure 2. A conceptual framework of financial capability and economic well-being for the Temuan elderly in Selangor

Results and discussion

In this study, two main themes - internal and external factors - emerged from the interviews that examine the financial capability of the Orang Asli Temuan elderly in Selangor. The internal factors are primarily related to human capital which includes employment, income, financial resources and social and cultural support. In contrast, the external factors are mostly associated with environment and landscape changes resulting from land use and conversion for mainstream development, as well as delivery of government intervention programmes and policies.

Internal factor of financial capability

Ofstedal et al. (2004) posited that economic well-being of the elderly can be assessed through their income level, sources of income, property ownership, and income adequacy. To a certain extent, the internal factors among the Orang Asli still reflect a lack of the human capital and capacity that are foundational to mainstream economic development, such as a lack of financial management, business skills, and overall financial literacy (Abdul Razak et al., 2025; Gomes, 2012).

As the results of this study show, only 39.8% of the Temuan elderly respondents are employed, with more than half unemployed, mainly because they are housewives or retired. The employed respondents work primarily in the agricultural sector (64.0%), followed by the service sector (33.0%), fishery (2.0%) and small business (1.0%). Those in agricultural either work on their own farms or earn a wage from oil palm plantations. Meanwhile, those in the service sector are employed as labourers, cleaners, gardeners and grasscutters. Respondents involved in business, run small grocery stores within their villages, providing residents with daily necessities.

The majority of respondents (61.0%) earn an income of RM500.00 or less. In constrast, only 30.0% earn between RM501.00 and RM1,000.00, and just 9.0% earn between RM1,001.00 and RM2,000.00. Overall, the income of most respondents falls well are below the basic Malaysian minimum wage of RM1,700.00 (The Edge, 2024). Consequently, their livelihood strategies to supplement their income include selling small-scale livestock like chicken, surplus catches from rivers or the sea, and trapping partridges for outsiders. Elderly women also contribute financially by gathering oil palm fronds to make and sell brooms, and by weaving mats from mengkuang leaves for individual orders from within the community and outside. Table 1 shows the demographic profile of respondents.

Table 1. Demographic profile of Temuan elderly (N=261)

Item	Frequency	Percentage (%)
Education level		
No formal education	84	32.2
Primary school	148	56.7
Lower secondary school	24	9.2
Upper secondary school	55	1.9
Working status		
Employed	104	39.8
Unemployed	157	60.2
Type of work		
Agriculture	67	64.0
Service	34	33.0
Fishery	2	2.0
Business	1	1.0
Income		

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Below RM500.00	63	61.0
RM501-RM 1,000	32	30.0
RM1,001-RM2,000	9	9.0

Source: Research data

It was observed that a weak financial background significantly affects the overall financial capability of the Temuan elderly, particularly given their proximity to suburban and urban development. This is reflected in the types of financial resources they possess which include both liquid and fixed assets. As shown in Table 2, among liquid assets, savings (40.6%) were the most common, followed by EPF contributions (30.3%) and dividend from oil palm yields (26.8%). However, these liquid assets are often insufficient to provide full financial security. As for fixed assets, ownership of a house (83.6%) and orchard (71.4%) was most common. Respondents also expressed that ownership of these fixed assets was more adequate to support their living conditions compared to liquid assets.

Furthermore, additional support from the government, religious organizations, and monthly contributions from children play a crucial role for their livelihoods. Only 13.0% of respondents received assistance from religious organizations, and 5.0% obtained aid from *Bantuan Orang Tua* (BOT), Department of Welfare Malaysia. A significant 59.0% of respondents received regular financial support from their children. In general, they expressed that all aid and assistance received were reasonably sufficient to assist them fulfill their basic needs.

Table 2. Type of financial resources for Temuan elderly (N=261)

Item	Received (%)	Sufficient (%)
Liquid asset		
Pension	11.5	43.3
Employees Provident Fund (EPF) contributions	30.3	23.0
Rent	16.9	25.0
Savings	40.6	33.0
Item	**Ownership (%)**	**Sufficient (%)**
Fixed asset		
Livestock	32.2	39.0
Jewelry	21.5	55.4
Land	3.1	75.0
House	83.6	72.1
Home equipment and tool	38.5	80.1
Business premise	1.1	100.0
Orchard	71.4	43.3
Item	**Received (%)**	**Sufficient (%)**
Government, organization aid, family support		
Bantuan Orang Tua (BOT), Department of Welfare	5.0	46.2
Religious organization	13.0	50.0
Monthly support from children	59.0	43.0

Source: Research data

The educational background of the respondents showed that a majority were unable to complete their schooling due to a lack of access and opportunities. Thus, improving human capital as an internal factor would significantly contribute to their financial capability. The findings indicate that respondents rely on fixed assets that can provide long-term financial security. They generate income through livelihood strategies that leverage their assets, such as using land for agricultural and livestock activities. These assets can be mortgaged or sold during times of financial urgency, and houses can be used to generate rental income. Despite their need for more capacity building to ensure their financial capability, they were able to survive daily hardships because of the support provided by their families.

This is due to the collective and socio-cultural solidarity of the Orang Asli, which makes them responsible and accountable for their family members and community as a whole (Demosthenous et al., 2006). This aligns with the indigenous community's sense of cultural identity which is more closely linked to family and community values than to personal wealth (Wagland & Taylor, 2015). For the Orang Asli community, money is also seen as a social investment used to build good relationships among family members. They typically prioritize sharing with their family and community rather than individual savings (Godinho, 2014). This system of financial support is even more critical for the Temuan elderly living in urban and suburban areas (Teh et al., 2014), particularly the monthly support from their children. As expressed by the respondents, there were times when their children could not provide monetary support, but they still assisted by providing basic needs, such as food supplies.

Indigenous elderly also contribute to their family’s finances by purchasing food and paying for household utlilities (Borghi & Carreira, 2015), as was observed among the Temuan elderly in this study. Typically, the elderly help their children and family by purchasing food, paying for household utilities and caring for their grandchildren. Respondents shared that money they received from compensation, EPF, or government aid was often used for their family members' financial needs. This interdependent relationship between the Temuan elderly, their family and community helps reduce the burden of their livelihoods. The support they received from their families and community allows them to navigate hardship with more ease despite their weak financial backgrounds. It cannot be overstated that financial capability must be understood beyond monetary terms and consideration should be given to integrating social and cultural support to enhance well-being among indigenous communities (Wagland & Taylor, 2015; Bialowolski et al., 2023).

External factor of financial capability

The qualitative findings reveal that external factors are largely related to environment changes and land conversion for mainstream development, as well as the implementation of government intervention programmes and policies. In Selangor, forest and protected areas are highly vulnerable to the pressures of mixed development (Lee et al., 2019). Thia has significantly altered the environment for the Temuan elderly, particualry in the rapidly developing Petaling District. This urban area compels them to adapt to a modern lifetyle that is vastly different from their traditional, natural landscape (Karim & Hashim, 2012; Fizer, 2024). The debate over whether to assimilate indigenous populations into mainstream society is a complex and contentious topic that has been discussed for decades. Nationalist projects often promote a single, dominant culture, pressuring indigenous peoples to conform and assimilate (Wolfe, 2006).

The Temuan community's self-subsistence economy has shifted to a cash-dependent one as access to forests – their primary source of food, water, income, medicine, and spiritual and cultural resources - has decreased, This situation is also experienced by the Orang Asli community in suburban areas, such as the villagers in Kuala Langat who were threatened by deforestation (Fizer, 2024). This threat was exemplified in the 2021 proposal from the Selangor State Government to degazette the Kuala Langat North Forest Reserve (KLNFR) (Utusan Malaysia, 2021b), a forest near the villages of Kampung Busut Baru, Pulau Kempas, and Desa Kemandol. However, the proposal was subsequently retracted, and the forest reserve is now protected from development (Berita Harian, 2023).

The socio-economic activities of the Orang Asli have diverged from forest-based to commodity-based as a result of environment and landscape changes resulting from land conversion for mainstream development (Mohd Nur Syufaat & Seow, 2013). For the Temuan elderly respondents in this study, their livelihoods are significantly tied to their surrounding environment; 36.0% live in traditional villages, while 64.0% live in Resettlement Programmes Schemes (RPS). Those who still depend on subsistence economies find it increasingy difficult to forage for forest products to sell or use as a food source (Er et al., 2010).

Temuan elderly, especially those in the RPS areas, such as Desa Kemandol, Busut Baru, Desa Temuan, and Rasau Hulu, had no choice but to accept the development that has impacted their economic, social and cultural well-being. As a result of resettlement, a group of Temuan elderly in Desa Kemandol stated that they were no longer able to work in small-scale oil palm farming due to the lack of land in their resettlement area. This loss has forced them to become more dependent on the government financial assistance and family support (Godinho, 2014; Mubeen & Sobia, 2022; González-Martell et al., 2022). This situation highlights a crucial point - the core of financial capability which Amartya Sen’s (1999) defined as ‘freedom’ cannot be manifested by the Temuan elderly because they were not given the option to shape their economy based on their culture and right to self-determination. Freedom enables individuals to function well, making their lives more valuable and allowing them to pursue their own goals (Sen, 1999).

As Godinho (2014) emphasised, indigenous financial culture should be incorporated into government intervention programmes to achieve financial capability among indigenous communities. This allows them to choose their own financial identity and meaning according to their values, skills and capacities. Undeniably, development provides public facilities and amenities such as hospitals, electricity and clean water, and public transport, which are readily accessible to communities in urban and suburban areas. However, development must also consider the social and cultural foundations of the Temuan elderly community to truly enhance their financial capability. As Wan Zawawi Ibrahim (1996) noted, the Orang Asli are not anti-development, rather, they want to embrace development that respects their identities and territories while aligning with mainstream progress. This shift in paradigm requires an empathic engagement (Gomes, 2012) between the authorities and these communities, particularly the elderly, to address issues of securing financial capability and ensuring active ageing.

In this study, the Temuan elderly are unable to be fully active due to environmental changes that restrict their physical and economic activities. According to Brooke (2022) and Marzo (2023), elderly individuals who are actively involved in physical, social, and economic activities rooted in community’s culture generally experience a better quality of life. Being active enables them to fulfil their roles in the community, allowing them to age well and, eventually, die happy (Ranzijn, 2010).

Conclusion

This study provides preliminary findings for future research, particularly for those interested in community development from the perspective of financial capability among indigenous communities. The emphasis on indigenous financial culture, social-cultural support is a pertinent consideration in any intervention programmes aimed at strengthening the economic well-being of Orang Asli communities, particularly elderly members living in urbanized areas.

Collective and socio-cultural solidarity is pivotal in ensuring the sustainability of the Temuan elderly and reducing their vulnerability. It remains imperative to improve the financial capability of the Temuan elderly by building their capacities in managing financial resources, promoting lifelong learning, and upholding their right to self-determination.

Strengthening financial capability requires holistic approach addresses both internal capacities and external structural barriers. Policymakers must prioritize culturally sensitive, and participatory strategies to secure economic well-being ensuring no one is left behind in Malaysia's development trajectory. With effective policies in place, older adults can lead active lives as they contribute to their community's economic development and feel a sense of value and appreciation.

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