

# Examining Factors Affecting Rural Farmers' Well-being: A Case Study of Settlers Development Programme or *Program Pembangunan Perneroka* (PPP) in Malaysia

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## Abstract

Globally, governments and policy makers have introduced various programmes to address poverty issues among the rural poor. One common programme is an income generation programme, which aims to enhance the well-being of the rural poor. In Malaysia such a programme is known as the Settler Development Programme aims to increase the income and well-being of rural farmers. However, this programme has encountered challenges in enhancing the well-being of rural farmers, as numerous settlers have struggled to improve their income and living conditions. This study aims to investigate the factors that impede settlers from improving their income and overall well-being. This study employed a qualitative study and conducted semi-structured, in-depth interviews with 22 respondents. This study is purposely selected the respondents among FELDA settlers using a purposive sampling method. The study's findings indicate that factors such as financial burden, limited capability to act, and technological challenges hindered the settlers from improving their well-being. This study suggests that the government should ensure that the programme is more inclusive, allowing settlers to actively contribute to and benefit from the PPP.

**Keywords:** Well-being, Settlers, Settler Development Programme (PPP), FELDA

## INTRODUCTION

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Seen through the lens of poverty, the world becomes a complex network of constraints, where even basic necessities are transformed into privileges that must be arduously obtained. According to the United Nations (2024) and the World Bank (2024), over 800 million people are living on less than US\$1.25 a day, and 692 million people (8.5% of the global population) live in extreme poverty, surviving on less than \$2.15 per day. This staggering number underscores the urgency of addressing global inequality. Consequently, the United Nations has pledged to combat poverty through its strategies known as Sustainable Development Goals (SDGs) by establishing a goal name SDG 1 'no poverty' to eradicate extreme poverty globally by 2030 (United Nations, 2024a). For people affected by poverty, each day entails a continuous struggle not only for survival but also to overcome structural barriers that are often invisible to those outside their experience. This is particularly true for the rural poor, who face unique challenges compared to their urban counterparts. This is not

surprising, given that poverty rates in rural areas are often significantly higher due to limited access to essential resources such as employment, education, infrastructure, and many others (Beegle & Christiaensen, 2019; Cattaneo et al., 2022).

People in rural areas typically rely on the agricultural sector, which is characterised by unstable commodity prices and low incomes for the poor, especially small-scale or subsistence farmers. This situation has led to the development of numerous international poverty eradication programmes, including cash transfer programmes in Kenya, Mexico, South Africa, Indonesia, and Colombia (Rahama, 2024; Salifu & Kufoalor, 2024; Zimmerman et al., 2024). Usually, cash transfer programmes and conditional cash transfer programmes aim to improve people's well-being by providing financial aid (Hudang et al., 2024). Even so, while these programmes have undeniably had a positive impact, many have failed to significantly improve the well-being of the poor. The failure of these programmes is often attributed to budgetary constraints, lack of local participation, global crises that affect economic activities, and power dynamics (Kamnuansilpa, 2021; Warwick, 2013). As such, poverty alleviation is not solely about providing financial resources; it is fundamentally about enhancing overall well-being (Robeyns, 2005). Despite focusing on income generation to reduce poverty, initiatives that improve people's capabilities and capacities are more important. For example, the provision of healthcare, educational resources, and infrastructure in rural areas may empower communities to overcome structural barriers, leading to a more holistic approach to poverty reduction.

Poverty is a global issue that affects millions of people, and Malaysia is no exception. Despite the country's impressive economic growth since gaining independence in 1957, poverty continues to challenge rural areas. In response, the government has implemented a number of programmes to alleviate rural poverty, including providing land and resources to help rural communities, with one of the most notable being the establishment of the Federal Land Development Authority (FELDA) to combat poverty (Sutton, 1989). In 2019, FELDA introduced the Settler Development Programme, or *Program Pembangunan Perneroka* (PPP onwards), which aims to develop rural areas and improve the income and quality of life for FELDA settlers (House of Representatives, 2019). Since 2019, about RM138 million has been allocated to the PPP (House of Representatives, 2019, 2021, 2022). However, the programme has yielded disappointing outcomes, benefiting only 20% of the settlers (House of Representatives, 2021). While FELDA projected that participants would earn an

additional RM500 (USD 111) to RM1,000 (USD 223) monthly, many settlers failed to achieve even the lower estimate (Idris, 2024).

Furthermore, participation in the programme also low. Out of the 112,635 FELDA settlers eligible for the PPP, only 49,631 participated (Salleh, 2022). This decline has been exacerbated by the discontinuation of PPP projects, such as the chilli fertigation project, which had previously been implemented in many settlements (Wahid, personal communication, January 4, 2024; Zulkifli, personal communication, February 28, 2024). According to Idris (2024), the settlements show a dramatic decline in participation in the PPP, with data revealing that most of the settlements have already halted all PPP projects. The limited success of the programme, coupled with the diminishing participation rate, underscores the challenges settlers face in improving their well-being. Therefore, this study seeks to examine the factors that hinder settlers from improving their well-being in the PPP through the lens of the capability approach.

## LITERATURE REVIEW

### *Poverty and development*

Poverty and development have a symbolic relationship because inequality frequently stifles progress, and poverty must be addressed. Poverty is defined as a lack of access to basic necessities such as food, education, and shelter, as well as an inability to function well in society (United Nations, 2024). Without these resources, people are unable to fully participate in or contribute to the economy, which stifles overall social and economic growth. This understanding goes beyond monetary measures to highlight how poverty prevents people from meeting their basic needs and reaching their full potential. Rabie (2016) goes on to argue that development is more than just economic growth; it is also about improving people's well-being and using it to empower individuals to overcome poverty. This holistic perspective emphasises the interconnectedness of various dimensions of poverty and development, implying that addressing poverty necessitates addressing its underlying causes rather than just its symptoms.

In accordance with this understanding, governments and organisations around the world have implemented a variety of programmes aimed at promoting development and alleviating poverty. These initiatives include education programmes to provide

people with knowledge and skills, health programmes to ensure access to medical care, social welfare schemes to provide safety nets, and poverty reduction programmes to address immediate and long-term needs (Limukii & Mualuko, 2012; Prince et al., 2023). Such programmes prioritise broader aspects of well-being, such as mental health, social inclusion, and economic empowerment, rather than just financial aid. Furthermore, community-driven approaches and participatory development initiatives have demonstrated efficacy in tailoring programmes to the specific needs of vulnerable groups, ensuring their voices are heard and their potential is realised. These multifaceted efforts, which promote inclusive and sustainable growth, help not only to alleviate poverty but also to build resilient and self-sufficient communities capable of driving their own development.

### *Capability Approach as a Conceptual Framework*

The capability approach is a conceptual framework in economics and development theory that emphasises evaluating individuals' capabilities as a measure of well-being rather than just income and utility. In practice, many scholars have investigated and applied the capability approach to a variety of fields, including education, healthcare, and others. This approach, introduced by Sen (1999), emphasises that development is not just about material wealth but also about enhancing the opportunities people have to live lives they value. Sen (1999) saw development as a process of expanding people's true freedoms, which include the ability to choose and achieve things that benefit their well-being. It is a positive and empowering framework that allows people to choose their own paths in life while focussing on their intrinsic worth as human beings. Alkire (2005) elaborates on this, defining capability as the ability to choose and achieve outcomes that benefit people's well-being. This framework prioritises the actual opportunities and freedoms people have for achieving well-being rather than focussing solely on resources or wealth.

This approach has been incorporated into numerous poverty alleviation and development programmes because it is consistent with the overarching goals of empowering individuals and improving their quality of life (Fauzan et al., 2021; Hoque, 2020). However, the process of enhancing well-being is intricate and multifaceted. Robeyns (2005) identified several conversion factors that can impede or facilitate the development of individuals' abilities, categorising them as individual, social, and environmental. Individual characteristics such as age, gender, ethnicity, and physical or

mental health status all have a significant impact on individual capabilities and the ability to convert resources into meaningful results. Social factors such as societal norms, cultural practices, power dynamics, and government policies all have an impact on the opportunities and freedoms available to individuals. Finally, environmental factors such as infrastructure, geographic location, and ecological conditions all play an important role in determining an individual's capabilities.

In addition, the capability approach emphasises the significance of participatory and inclusive development practices. This framework is especially relevant in the context of the PPP for identifying the obstacles that settlers face in achieving their well-being and exploring ways to expand their freedoms. This study uses the capability approach to investigate how these conversion factors such as individual, social, and environmental which affect the well-being of settlers in the PPP, with the goal of providing insights for more effective poverty alleviation strategies.

## **METHODOLOGY**

The aim of this study is to examine the factor that hinder the settler's well-being in the settler development programme (PPP). A qualitative approach was employed, with semi-structured, in-depth interviews allowing participants to freely share their experiences and perspectives. This method is ideal for investigating complex social issues because it allows for a thorough understanding of participants' lived experiences. The minimum number of interviews for qualitative studies is typically between 20 to 30 respondents (Warren, 2002). In this study, a total of 22 FELDA settlers were interviewed, and data saturation was reached after 22 interviews because no new information emerged. This ensured that the sample size was sufficient to fully capture the settlers' perspectives, and the responses were found to be homogeneous, which increased the study's reliability.

The interviews were conducted in person to build rapport, improve understanding, and provide the interviewer with additional contextual and nonverbal cues. Given the respondents' limited understanding of English, the interviews were conducted in Bahasa Malaysia to ensure clarity and comfort for all participants. Each interview lasted 30 to 45 minutes and was recorded with the respondents' permission to ensure accuracy and allow for detailed analysis. An interview protocol guided the process, starting with basic demographic questions like age, gender, PPP involvement,

and participation details. This ensured that the sample size was sufficient to fully capture the settlers' perspectives, and the responses were found to be homogeneous, which increased the study's reliability.

The study was conducted in FELDA Wilayah Alor Setar, Kedah, a region with a population of approximately 4,042 people spread across Kedah and Perlis. Due to the large number of FELDA settlements in Kedah, only one settlement, FELDA A (the ethical requirement prevented the disclosure of the FELDA's name) was chosen (Table 1). Purposive sampling was used to specifically target FELDA settlers who are actively involved in the PPP, ensuring that the data collected is relevant and true. Thematic analysis was used to analyse the data, which is an effective method for identifying patterns and themes in qualitative data. The data set's themes were systematically organised, coded, and categorised using NVivo 12 software. The analysis identified several key themes, which will be discussed in the following section.

Table 1: *Demographic profile of the respondents*

Respondent	Gender	Age	PPP Project	Occupation	Income (RM)
1	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife/ Baking <i>kuih</i>	RM 800 (USD 176)
2	Female	60s	Not participate	Housewife	Not Stated
3	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
4	Male	30s	<i>Jambu loceng merah</i> project	Agricultural Entrepreneur	RM 2,500 (USD 558)
5	Male	50s	<i>Jambu loceng merah</i> project	Gardener at FELDA office	RM 1,500 (USD335)
6	Female	40s	<i>Jambu loceng merah</i> project	Housewife	Not Stated
7	Male	50s	Not participate	Lorry driver	RM 2,500 (USD 558)
8	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Selling 'Nasi Lemak'	RM 1,300 (USD 290)
9	Female	60s	<i>Jambu loceng merah</i> project	Housewife	Not Stated
10	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
11	Male	40s	<i>Jambu loceng merah</i> project	Agricultural Entrepreneur/ Offtaker/ Agricultural Coach	RM 15,000 (USD 3,353)
12	Female	60s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
13	Female	30s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated



14	Female	40s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
15	Female	50s	Not participate	Housewife	Not Stated
16	Male	40s	<i>Jambu loceng merah</i> project	Agricultural Entrepreneur	RM 1,500 (USD 335)
17	Female	60s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
18	Male	50s	<i>Jambu loceng merah</i> project	Agricultural Entrepreneur	RM 2,500 (USD 558)
19	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
20	Female	40s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife	Not Stated
21	Female	40s	<i>Jambu loceng merah</i> project	Housewife	Not Stated
22	Female	50s	Chilli <i>centil</i> fertigation project/ <i>Jambu loceng merah</i> project	Housewife/ Selling <i>Jambu Loceng Merah</i>	RM 200 (USD 44)

Source: Researcher's fieldwork, 2024

## FINDINGS

### *Financial Burden*

The first theme identified was financial burden, which emerged as a significant challenge for settlers participating and improving their well-being in the PPP. Despite the government's aim to enhance the income and quality of life of participants, the programme inadvertently introduced additional financial pressures. Interviews revealed that many settlers faced substantial out-of-pocket expenses for essential items and resources not covered by the programme. For instance, Respondent 5 stated, "Sometimes the PPP project burdens us, particularly when we need to purchase items that are not covered by the programme, such as fertiliser, plant pesticides, and many more". These unexpected costs create financial strain, particularly for settlers who already contend with unstable or limited income, making it increasingly difficult to manage both programme-related expenses and daily household needs.

Similarly, Respondent 21 expressed frustration with the insufficient support provided by the programme, stating, "FELDA only provides the *Jambu Loceng Merah* tree and I need to purchase a drip irrigation system on my own, as well as buy my own fertiliser, among other expenses. All of this was not covered by FELDA". The respondent elaborated that the cumulative cost of purchasing these necessary items was prohibitively high, leaving little room in the budget for basic necessities such as food,

education, or healthcare. These accounts highlight a critical gap in programme design and implementation: the failure to provide comprehensive support for the inputs required to make the PPP initiatives viable and profitable for participants. The financial burden not only undermines the potential economic benefits of the programme but also exacerbates settlers' financial stress and insecurity, further limiting their ability to improve their well-being. For settlers with irregular income streams (Respondent 8, Respondent 14, and Respondent 20) the added expenses can lead to a vicious cycle of debt and economic hardship, leaving them worse off than before their involvement in the programme. For the Jambu Loceng Merah project, all participants are required to purchase all the equipment on their own, and there is no financial support provided by FELDA. This issue underscores the need for a more inclusive and supportive approach to programme implementation.

### *Limited capacity to act*

The second theme identified in this study is the limited capability to act, which occurs when individuals find themselves unable to take action or make decisions due to various limitations that hinder their participation and well-being in the PPP. This theme underscores the role of structural and personal barriers in shaping settlers' well-being and their ability to engage in the programmes. Based on the interviews, Respondents 1, 7, and 15 stated that, several factors emerged that significantly restricted the settlers' ability to make decisions or participate actively, including poor health conditions, unsuitable land for cultivation, and external threats such as wild animal threat. These limitations not only undermine their capacity to benefit from the PPP but also highlight deeper systemic and environmental challenges that require attention.

Respondent 15 stated, “My poor health condition stops me from getting involved in the PPP even though I want to do better, but my health keeps me from fully participating in the programme.” This comment reflects the challenges that settlers face, such as chronic illnesses or physical disabilities, which reduce their ability to take advantage of opportunities provided by the programme. Similarly, Respondent 7 mentioned, “I know that PPP can improve my well-being, but I don’t have suitable land for running the programme.” This highlights the issue of inadequate resources, such as infertile or unsuitable land, which creates a significant barrier for settlers attempting to implement PPP projects effectively.



In addition, environmental factors also play a critical role. Respondent 1 shared, “My house is near a forest and swampy area, where monkeys and wild boars often disturb my crops, and it makes me frustrated and no longer want to continue”. This illustrates how external threats, such as wildlife damage, not only lead to financial losses but also cause emotional distress and discourage settlers from continuing their participation. These cumulative barriers reflect a sense of helplessness, as settlers are often unable to control or mitigate these factors. The inability to act leads to heightened frustration and discouragement among settlers, as they feel incapable of overcoming these barriers despite their well-being.

### *Technologically Challenged*

The third theme identified was the settlers being technologically challenged, which significantly hindered their participation and well-being in the PPP. Many of the programmes developed by FELDA, including those under the PPP, required the use of technology a barrier for settlers unfamiliar with or untrained in its use. For instance, Respondent 10 said that, the lack of technological understanding created difficulties in managing the technical aspects of the projects. The PPP necessitated the use of systems such as automated water supply systems and hydroponic techniques, as well as reliance on technology like smartphones for monitoring and communication. However, this presented a significant learning curve for settlers who were not familiar with such tools.

Respondent 17 shared, “I not familiarity with the technology of hydroponic water systems,” while Respondent 12 added, “I once accidentally pressed the wrong button, causing my plants to suffer from a lack of water and ultimately die”. These experiences illustrate how inadequate technological challenges can result in costly mistakes, reducing the settlers' ability to maximise the benefits of the PPP. This limitation not only restricted their productivity but also contributed to feelings of frustration and inadequacy, further deterring engagement with the programme.

Furthermore, despite the introduction of digital and modern methods, many settlers expressed a preference for hands-on, practical learning experiences over theoretical explanations or presentations. They were more accustomed to direct interaction with tools and machinery rather than abstract lessons delivered through PowerPoint slides or verbal instructions. For instance, Respondent 5 remarked, “There was no hands-on training provided for us before planting the trees. The contractor only

explained the project through a slideshow, and we didn't really understand it." Similarly, Respondent 9, a 64-year-old settler, stated, "I found it very difficult to understand about the plantation of the tree without showing what needed to be done. Just explaining verbally was not enough". All the findings highlight the disconnect between the training methods provided and the settlers' learning preferences, leading to lack of participation and well-being of the settler.

## DISCUSSION

The purpose of this study was to examine the factors that shaped and hindered the well-being of the settler in the settler development programme (PPP). This research, utilising the capability approach, revealed that the inability of local farmers to enhance their well-being was not rooted in a lack of income or material resources but rather in social structural factors stemming from individual, social, and environmental dynamics. For instance, the results revealed that the settlers experienced significant financial burdens, which impacted their ability to achieve well-being within the programme. In the context of the capability approach, financial burden is significantly related to individual conversion factors, as it limits the settlers' ability to be involve in the PPP. These financial challenges were particularly evident in the form of out-of-pocket expenses for inputs like fertilisers, pesticides, and agricultural equipment, which were not covered by the programme. This finding is consistent with previous studies that have demonstrated how financial burdens significantly hinder individuals' well-being. Rahman et al. (2023) and Sabri (2023) both argue that financial burden restricts individuals' ability to manage essential expenses and plan for the future, exacerbating stress and reducing opportunities for upward mobility. Similarly, Lusardi and Messy (2023) highlight that income instability and the inability to manage basic financial tasks further entrench poverty, making it harder for individuals to build savings or invest in long-term growth.

In this study, it was found that the settlers' reliance on fluctuating agricultural markets, combined with the need to cover additional expenses outside the PPP's provisions, compounded their financial stress. The erratic nature of agricultural income, often dependent on market prices and weather conditions, left settlers vulnerable to unforeseen costs and made it increasingly difficult to sustain a stable livelihood. With limited financial resources and uncertain returns from agricultural activities, settlers struggled to cover even essential costs such as buying fertilisers, pesticides, and

equipment necessary for the success of PPP projects. These financial barriers not only hinder individual well-being but also have a wider impact on the community's overall quality of life, creating a cycle of economic vulnerability that affects both present and future opportunities. In the context of the capability approach, financial burden is significantly related to individual conversion factors, as it limits the settlers' ability to be involved in the PPP.

The study also found that well-being extends beyond material stability and income. It also encompasses the ability to take actions that improve one's life and circumstances. In the case of PPP settlers, many were unable to act due to limited capabilities to act, which resulted from both individual and environmental conversion factors. Health problems also emerged as a significant limitation to the settlers' ability to fully participate in the programme. Chronic illness can severely restrict a person's capacity to perform tasks or work, leading to missed opportunities for participation in development programmes. As Anderson and Bury (2024) and Dagher et al. (2024) pointed out, chronic health conditions not only hinder daily activities but also lower overall productivity, limiting the potential for economic advancement. Chen (2022) further emphasised that poor health conditions may significantly reduce the participation of people in developmental projects, as they are less physically capable of engaging with the demands of such programmes.

In addition, capability approach highlights that environmental factors, such as the challenges posed by marginal areas, significantly affect settlers' well-being and their ability to succeed in the PPP. Settlers in these areas face numerous obstacles, including poor soil quality, the presence of wild animals, and inadequate infrastructure. As Ahmadzai (2021) notes, marginal areas are typically less productive due to a variety of these environmental challenges, which further exacerbate the difficulties faced by settlers. The lack of adequate resources and infrastructure in such areas limits agricultural yields and reduces access to crucial services, both of which are necessary for the success of the PPP. This highlights the need for tailored interventions that address the unique needs of settlers in marginalised or remote areas, ensuring they have access to the resources and support needed to participate effectively in development programmes.

Another key factor hindering settlers' well-being was the technological challenges. Many settlers lacked the necessary skills and knowledge to navigate the technological tools and systems integrated into the PPP, reflecting on individual conversion factors related to their personal abilities and confidence. This finding aligns with Harris et al. (2022), who argue that technology can be a significant barrier for older adults, who often struggle to understand and feel overwhelmed by complex digital interfaces. Many settlers, particularly older participants, expressed a fear of making mistakes, which further discouraged them from embracing new technology. This fear of failure prevented them from fully participating in the PPP, which relied on modern agricultural technologies such as hydroponic systems and automated irrigation. Additionally, the lack of support networks and training from the public officer significantly related to the social factors, which further hinder their ability to effectively engage with new technology. As Zhu and Wang (2024) emphasise, technology can play a crucial role in transforming agriculture by enhancing productivity, sustainability, and efficiency. However, if settlers do not understand how to use such technology effectively, it can result in missed opportunities for innovation and even errors that can negatively affect their agricultural practices. The reluctance to engage with new technology not only limits the settlers' potential to improve their farming methods but also reinforces existing barriers to economic advancement.

Given these challenges, a more effective approach to implementing the PPP would involve incorporating hands-on, practical learning methods, especially for older settlers who may not be familiar with digital tools. This aligns with individual factors in the capability approach, as it focuses on equipping settlers with practical skills, building confidence, and overcoming personal barriers to adopting technology. Combining visual aids with live demonstrations could provide settlers with the opportunity to practice using new technology in a supportive, low-pressure environment. This capability approach could also be complemented by ongoing mentorship and peer support, addressing social factors by fostering collaborative learning and allowing settlers to learn from one another. Providing additional training and support for technological adoption, alongside addressing financial and health-related barriers, would help improve the overall effectiveness of the PPP and empower settlers to make full use of the opportunities the programme offers. Therefore, viewed through the lens of the capability approach, the conversion factor such as individual, social, and environmental factors are significantly related to the barriers that hinder the well-being of settlers in the PPP, as evidenced from the respondents.

## CONCLUSION

This study highlights the key elements that hinder the well-being in improving their living conditions through participation in the Settler Development Programme (PPP). It demonstrates that significant barriers, such as financial burden, limited ability to act, and technological challenges, have a profound impact on settlers' well-being, limiting their ability to effectively engage with and benefit from the programme. These issues show that simply providing material resources is insufficient to improve settlers' well-being, in line with the capability approach, which holds that true development entails improving people's abilities to live the lives they want. Sen (1999) believes that well-being should be measured by an individual's abilities rather than their income only. Furthermore, using the capability approach as a framework in the PPP helps to highlight the nature of development. This viewpoint shifts the emphasis away from simply providing resources and toward improving settlers' ability to make decisions making and take actions. In the context of the PPP, this entails not only addressing the availability of material inputs but also developing the skills, knowledge, and freedoms required by settlers to convert these inputs into meaningful outcomes. In these cases, while infrastructure development may provide foundational support, its impact is limited, and settlers lack the ability to effectively use these resources. This could include gaps in agricultural knowledge, limited access to education or training, or systemic barriers such as restrictive policies that limit the settler's ability. By using the capability approach as a framework, it could also prioritize initiatives like participatory decision-making processes that allow settlers to actively shape their own progress. The capability approach in the PPP can ensure a more holistic view of well-being, recognizing that development is more than just economic advancement; it is also about expanding the freedoms that settlers require to live lives they value.

Addressing these barriers is crucial to ensuring that the PPP becomes more inclusive and accessible, allowing settlers to not only contribute to but also benefit from the programme. This study underscores the importance of providing more holistic support systems, including financial assistance, health-related resources, and practical training for technology adoption, to help settlers overcome these challenges and improve their overall quality of life. Tailored interventions that address the specific needs of settlers in marginal areas, where infrastructure and resources are limited, would also contribute to the programme's success. Ensuring that the PPP adapts to the

diverse needs of the settlers is essential for creating a more effective and sustainable poverty alleviation strategy.

In addition, this study focuses on a settlement in the Kedah state only, limiting the scope of its findings to a specific region. While the insights gained provide valuable understanding of the challenges faced by settlers in this area, future research would benefit to expanding the sample size and include settlers from other regions across Malaysia. Moreover, as this study primarily examines a settlement with predominantly Malay respondents, future research should also aim to include participants from other ethnic groups, such as Chinese and India.

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