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**Administering and encountering the poor:
Poverty from above and below in Brunei Darussalam**

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In this paper we argue that there is a 'missing middle' between policies to ameliorate poverty of those in need and the experience of poverty. Drawing on interviews with respondent poor(er) households in Brunei's 'water village' of Kampong Ayer and with officials and local leaders, the paper details a complex and well-funded system of support for those in need. It then shows how this impressive architecture of welfare does not always meet the needs of those it seeks to support. Through rendering poverty technical, policies implicitly ascribe persistent destitution as arising from the failure of the poor to take advantage of the opportunities made available to them. The paper suggests that this gap could be bridged by giving non-governmental organizations (NGOs), social enterprises and informal businesses a greater role in the delivery of support. Kampong Ayer's experience has its parallels in other places and situations: the tendency to bureaucratize poverty and its amelioration; the desire to simplify poverty but complicate programmes for poverty eradication; and the expectation that the onus for adaptation should be on—and with—the poor. When the poor fail to adapt and to respond in the manner desired, they are blamed for their enduring poverty.

Keywords: poverty, welfare, policy, bureaucratization, Brunei Darussalam

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Introduction

Poverty is like heat; you cannot see it; you can only feel it; so to know poverty you have to go through it (A poor Ghanaian man quoted in Narayan *et al.*, 2000: xvii).

Poverty is an odd thing. Governments seek to make poverty legible and measurable through defining terms and drawing lines. This process makes the condition amenable to solution through carefully crafted policies or interventions. It makes poverty visible and, as it were, therefore 'operable'. But it is also broadly accepted that poverty has multiple roots; that the experience of poverty is far from uniform; that the solutions to poverty need to be equally attuned to such differences; that it cannot be reduced to a simple figure or line; and that there is much hidden beneath an individual's visible relative deprivation (Sen, 1981). In light of this, is it ever possible to tackle poverty from above? What are the gaps between the state's bird's eye and economic view of poverty and people's grounded and subjective experience of poverty? It is these questions that this paper explores.

State views of poverty tend to have three characteristics. First, they are *aggregative*. They take averages and means to design policies and associated interventions (see Ravallion, 2001; Sen, 1979). These are often expected to be appropriate to—and to resonate with—the conditions facing individual households, and the capabilities and constraints that shape their living conditions and livelihood strategies. The general, therefore, is regarded—in policy terms—as having traction at the level of the individual household. Second, state views of poverty are, first-and-foremost, economic, focusing on matters of income/expenditure, employment and production. This interpretative lens is conducive to

aggregation because it is *reductive*. Notwithstanding the acceptance that poverty is always multidimensional, poverty ‘measures based on “economic” well-being have had and continue to have a higher status than “non-economic” indicators...’ (Sumner, 2007: 11). And third, they adopt a bird’s eye view of poverty, assuming that the experience of poverty can be ascertained from its distant image. They are therefore also *detached*. The impetus behind the *2000/2001 World Development Report* ‘attacking poverty’ (World Bank, 2000) lay, in large part, in the recognition that poverty is not a number or a state but an experience, and that this experience of poverty is varied, dynamic and personal (see the quote at the start of the paper). In their paper on poverty in Kerala, Williams *et al.* (2012: 1000) write of the ‘homogenisation of “the poor” as a category’, the ‘localisation of responsibility for alleviating poverty’ and the re-shaping of programmes for purposes of ‘bureaucratic convenience’ while, at the same time, overlooking the economic and social relations that produce poverty.

In this paper, drawing on multi-methods research undertaken in Brunei’s ‘water village’ of Kampong Ayer (KA), we explore the gaps and inconsistencies between state views of poverty and the poor, and poor people’s experiences of poverty. In this way we seek to illuminate what we term the ‘missing middle’ between a standard (and standardized) approach to poverty on the one hand and living in—and with—poverty on the other.

Context and methodology

Kampong Ayer (KA) (Figure 1) was historically Brunei’s core in terms of industry, commerce and trade, providing employment and generating wealth for the sultanate. Over the course of more than a century, however, economic activity in Brunei has become increasingly land-based, leaving KA at the margins of the country’s evolving space economy and society (Hassan *et al.*, 2022). This is not to say that KA has been ignored in Brunei’s modernization drive: there has been sustained investment in infrastructure and amenities including electricity, piped water, schools, mosques, police stations, health centres and fire services. Nonetheless, the lack of economic activities and employment opportunities in KA today, and the degradation of the built environment due to erosion, fire and termites, have served to turn KA into a backwater with high levels of relative deprivation in many of its older quarters. While Brunei is defined as a high-income economy, it is also a highly unequal one and KA represents a concentration of this relatively poor population. A significant proportion are low-income groups highly dependent on welfare from the government; low wage, non-Bruneian migrants who cannot access government support and welfare; and an older generation who often have a strong attachment to place, many of whom are also low-income. The population of KA declined by more than one-half from 22 414 in 2011 to 10 250 in 2016 (DEPD, 2018), leading to a further concentration of the poor as the non-poor have left the settlement.

The study was conducted from March 2020 until January 2022 and adopted a qualitative approach, using semi-structured respondent and key informant interviews supplemented by observation, and secondary data obtained from government institutions. Together, these data have allowed us to build an understanding of the experiences and challenges faced by those in relative poverty and to examine the broader socio-economic context and ‘atmosphere’ of areas within KA that house concentrations of the relatively poor, and the welfare provisions that they access. Discussions with government officials, supported by information gleaned from official documents, have permitted us to grasp the nature, reach and intentions of the programmes putatively available to KA’s poor, and officials’ views of the Kampong Ayer poverty ‘problem’ and associated challenges.

Respondents among KA’s population were purposively selected as we wished to target recipients of welfare from the government, accessing additional respondents through snowball sampling via family and friends of those living in KA. In addition to our core KA respondents, interviews were also conducted with local leaders and key stakeholders comprising government and non-government agencies (Table 1). Interviews were recorded, transcribed and coded into themes to facilitate our analysis. All interviews were conducted in Malay with the consent of the respondents and respondents’ identities have been anonymized using pseudonyms.

Written in a matter-of-fact manner like this, obscures the difficulties we faced in finding respondents willing to be interviewed. Many of the people recorded by the government as in receipt of assistance initially avoided the research team, suspecting that we might be officials. Even when it was made clear that we were academic researchers, there was a degree of shame or *malu* felt by many of the poorer households we wished to talk to in KA. They felt that their poverty reflected a personal failure on their part (an issue we return to later in the paper), and for this reason were initially reluctant to be questioned. Multiple return visits had to take place to build understanding of our aims and trust in our intentions.¹ This was assisted by the composition of the research team which included a majority of Bruneians and one member who was a KA resident with long-term family connections. She helped us navigate the personal sensitivities and trust issues that we encountered, smoothing our ‘entry’ into KA and facilitating and making possible unanticipated research opportunities. Through these interviews with poorer residents of KA, community leaders and with officials, drawing on our own observations over several years of repeat visits, and supplemented by government statistics and reports, we have been able to make comparisons and cross-reference between government statistics, official views, government policies and interventions, and local experiences. Taken together, this enables us to illuminate the missing middle between poverty as constructed and poverty as experienced.

Poverty and deprivation from above and below

Poverty and deprivation from above: the administration of the less fortunate

Brunei Darussalam has no record of extreme poverty and is progressively implementing and improving on most of the [UN’s] SDGs [Sustainable Development Goals]. The Government has implemented national policies and plans of action that ensure inclusive economic participation, through the empowerment of women, youth, low-income earners and the differently abled (MOFE, 2020a: 2).

As the extract above demonstrates, the Government of Brunei takes as self-evident that extreme poverty has been eradicated and that carefully calibrated and well-funded policies and plans have targeted those Bruneians who are facing deprivation. Rather than focusing on income poverty, attention is paid to the enhancement of Bruneians’ Quality of Life (QoL) within its current long-term development plan (Brunei Vision, 2035; Gweshengwe *et al.*, 2019). To this end, Bruneians are provided with subsidized housing, education, medical services and essential foodstuffs (Hassan & Yong, 2019; Hassan, 2017). According to the UNDP’s Human Development Index, in 2022, Brunei ranked 51st out of 191 countries (UNDP, 2022).² Brunei is also committed to achieving the United Nations’ Sustainable Development Goal 1—to ‘end poverty in all its forms’.

In Brunei, poverty comes under the purview of the *Majlis Kebangsaan Isu Sosial* (MKIS) or the National Council on Social Issues. The MKIS brings together five ministries: the Ministry of Culture, Youth and Sports (MCYS), Ministry of Finance and Economy (MOFE), Ministry of Home Affairs (MOHA), Ministry of Religious Affairs (MORA) and the Ministry of Education (MOE), along with the Prime Minister’s Office (PMO) and the Sultan Haji Hassanal Bolkiah Foundation (YSHHB).³ This inter-ministerial approach is an attempt to achieve a more integrated and ‘whole-of-nation’ approach to deprivation and its alleviation. The MKIS is charged with reducing dependency on welfare assistance by building a self-reliant and resilient community, not least through generating employment and promoting entrepreneurship (MOFE, 2020a: 4). In addition to these agencies of government, various non-government organizations (NGOs), social enterprises and private businesses contribute towards helping those in need and collaborate with government on certain projects.

While Brunei may be intent on ending poverty ‘in all its forms’, like Singapore⁴ it does not have a national poverty line. That said, and implicitly, it does have a deprivation marker in the form of an income indicator that measures whether a household is entitled to monthly financial support. In July 2020, the National Welfare System or *Sistem Kebajikan Negara* (SKN)⁵ was operationalized as part of the government’s whole-of-nation approach to provide direct support to those in need, minimizing exclusion, and ensuring an efficient, timely and effective welfare system that better targets those in

need, both recipients and their dependents (MOFE, 2020a). The Covid-19 pandemic widened the population of those in need, and the creation of the SKN both recognized the shortcomings of the existing system while acknowledging that the pandemic had introduced new complications in identifying and targeting those in need.

The *Jabatan Pembangunan Masyarakat* (JAPEM or the Department of Community Development), and the *Majlis Ugama Islam Brunei* (MUIB or the Brunei Islamic Religious Council), define the needy according to income thresholds. For JAPEM, those in need of financial aid are households with an income below the Minimum Cost of Basic Needs or *Kos Minima Keperluan Asas* (KMKA), using an Organization of Economic Cooperation Development (OECD)-modified scale method. The KMKA is an inflation-adjusted amount that takes into account a typical Bruneian (both Bruneian nationals and non-Bruneian residents) household's expenditure (*The Scoop*, 2020a), calculated by the main stakeholders of welfare provision, namely the Brunei Islamic Religious Council (MUIB), Department of Community Development (JAPEM), and YSHHB.⁶ This requires applicants to have a personal email, a smart phone or access to a computer (MOFE, 2020b).

Identifying those in need and distributing zakat. Poverty in Brunei is viewed through the lens of Islamic teaching; it is also, however, aligned with global debates and expectations, not least reflected in the government's commitment to the Sustainable Development Goals (SDGs). Government policies tread a line between these approaches. That said, it is the place of Islamic teaching in local conceptualizations of poverty—its nature and means of amelioration—which are less understood.

Brunei has been an Islamic country since the fourteenth century and was a British protectorate from 1888 until 1984. During this time, the British resident was tasked to advise and assist the Sultan in administering and governing the country except on matters pertaining to Islamic Law (Yunos, 2017). In 1984, when Brunei achieved independence, the country adopted the Malay Islamic Monarchy (MIB) as the national philosophy. The teaching of Islamic values and the adoption of Islamic laws have been embedded in the everyday lives of Bruneians and in its governance respectively, with an intertwining of the secular and Islamic in terms of the country's administration. This equally applies to poverty.

Islam sees poverty as a social problem that needs to be eradicated (Rodin, 2015; *Borneo Bulletin*, 2023). Addressing poverty is the responsibility of the *ummah* (community), with those who are better off helping those in need through acts of charity, including *zakat*. Islam seeks the sustained provision of basic human needs (shelter, food, clothing and other necessities) sufficient to preserve the dignity of those in need. Islam categorizes those in need or in a state of poverty according to two categories: (a) *fakir* or the poor are generally those who do not have sufficient resources to meet their daily needs over the year while b) *miskin* or the destitute are the extreme poor who cannot even sustain their needs for even a day. Their needs are greater and immediate. Both *fakir* and *miskin* are deemed eligible recipients of *zakat*. Similarly, in Brunei, the Brunei Islamic Religious Council or MUIB classifies people in need into two categories: *asnaf fakir* (destitute) and *miskin* (poor) drawing on the Qur'an and al-hadith.⁷ The destitute are those with an income less than half of that sufficient to meet their basic needs; the poor have incomes between one half and the basic needs threshold (Gweshengwe & Hassan, 2020). The *miskin* are therefore the poor; and the *asnaf fakir*, the ultra-poor. The definitions indicate the differences in intensity of poverty experienced by the two groups.

The distribution of *zakat* by MUIB is monthly and provided over a period of two years, after which the recipient has to re-apply to be re-assessed (Table 2). *Zakat* usually takes the form of monthly financial assistance but covers a range of requirements, from basic subsistence to house rental and education needs. It can also be awarded for larger, one-off payments to finance house repairs, construction or purchase, to provide business capital, for medical treatment, or for periodic costs such as stationery and books in preparation for a new school term/year. Like MUIB, JAPEM also provides Monthly Welfare Assistance (*Bantuan Kebajikan Bulanan* or BKB) to supplement the income of those in need and protect them from falling deeper into poverty. Recipients under JAPEM have to re-apply to be re-assessed annually (Table 2).

According to the Department of Economic Planning and Statistics (MOFE, 2020a), the average monthly household income in Brunei Darussalam in 2015/16 was B\$7009, with average incomes in urban areas slightly higher at B\$7297.⁸ While mean incomes are high, so too is inequality. A 2020 paper recorded that 9451 heads of household were receiving monthly welfare assistance, including 5678 JAPEM recipients and 3773 recipients under MUIB (*The Scoop*, 2020b). The Covid-19 pandemic increased demand for assistance as vulnerable people lost their jobs. According to MUIB, the number of people receiving assistance increased by 36 per cent between 2019 (13 474) and 2020 (18 329) (*Borneo Bulletin*, 2021) (Table 3).

KA represents a concentration of poverty and destitution. According to the Minister of Home Affairs during a meeting of the Legislative Council in 2021, it was stated that 40 per cent of KA's inhabitants were self-employed, fewer than 20 per cent were working for the government, and the income of most people was under B\$1000/month. DDW Haji Tamit (2009) reported that 2752 of people were living in poverty in KA. Our study revealed that 2596 KA residents received financial assistance in 2019, 1623 under JAPEM (60 per cent) and 973 recipients (40 per cent) under MUIB (Table 4). This pattern of more people applying to and receiving support from JAPEM than from MUIB is also reflected in a report published by the MCYS (*Borneo Bulletin*, 2020), a surprise given that MUIB assistance is more comprehensive. The reason is most likely linked to the slow response and poor management and administration of MUIB, highlighted by the Sultan and Yang Di Pertuan of Brunei Darussalam⁹ during his visit to MUIB (*Borneo Bulletin*, 2021), and also reflected in the experiences of some of our respondents. On the basis that the population of KA is around 10 000, this means that some one-quarter of residents received financial assistance in 2019, and a rather larger proportion if viewed at the household level. Table 5 shows that among the 232 recipients of financial aid in KA from MUIB, the majority fall under the definition of destitute. Surprisingly, the financial aid given to the poor was B\$30 more per person than that given to the destitute.

Non-financial welfare programmes (training and empowerment). According to officers from MCYS, Monthly Welfare Assistance or BKB has the highest number of applicants. It should be understood, however, that this is viewed as a top-up to supplement recipients' monthly needs, and people are encouraged to raise their incomes and reduce dependency on such welfare. Other safety nets provided by the government include food rations, provision of other daily basic necessities, shelter, and grants to start a business (MOFE, 2020a). Additional programmes include the Employment Plan Programme that partners with companies for work and skills development; the Community Empowerment Programme (PPK) that provides skills enhancement tailored to each recipient's capabilities and interests; the Micro-grant for Empowerment initiative that extends financial assistance, especially to single mothers and low income groups, to support self-employment and entrepreneurship; the Business from Home (BDR) enterprise that targets housewives also with the aim to develop their entrepreneurial skills; and the Visionary Youth Innovation Programme (PIBB) that helps educate and promote resilience of young adults (aged 16–21 years old). The aim of these programmes is to empower recipients to make them economically independent by improving employability and encouraging entrepreneurship.

In a similar manner, MUIB has its own suite of initiatives to promote entrepreneurship and employment through the Asnaf Zakat Empowerment Programme (PROPAZ). The aims of MUIB's programmes are to support the needy so that their skills and creativity can be developed, eventually lifting them out of poverty to become *zakat* payers themselves. Some 78 per cent of recipients of *zakat* in Brunei are the poor and needy, followed by the indebted or *gharimin* (14 per cent) (Bashir & Ali, 2012: 84). Most applicants wait between four and twelve months before their support is authorized, and more than a third (36 per cent) have to wait over a year (Bashir & Ali, 2012).

In addition to these two sets of programmes of support coordinated by MCYS and MUIB, the government assists the poor through an affordable housing scheme¹⁰ (see Hassan, 2017; Hassan & Yong, 2019). The Sultan Haji Hassanal Bolkhiah Foundation (YSHHB) has a well-developed repertoire of projects for the less fortunate, including emergency support for victims of natural disasters, a micro-financing scheme and entrepreneurship training, medical and care support, and provision of affordable housing (MOFE, 2020a). Furthermore, social enterprises and NGOs play a significant role in supporting

the alleviation of poverty in Brunei, as do private businesses as part of their corporate social responsibility initiatives.

What is evident in this summary of the support provided to the needy in Brunei by governmental and non-governmental agencies is that it is well funded and impressively broad in its reach both in terms of types of support (training, basic needs, housing support, business loans) and identified target groups (disabled, single mothers, elderly, indebted, young). The claim of the Ministry of Finance and Economy that the ‘Government has implemented national policies and plans of action that ensure inclusive economic participation, through the empowerment of women, youth, low-income earners and the differently abled’ would seem well-founded (MOFE 2020a: 2). Moreover, there is an intertwining of both secular and Islamic values in addressing poverty. The question we now turn to is whether—and how—this apparently finely calibrated and generously funded system actually ‘touches ground’ in Brunei. Does this appearance of comprehensiveness, inclusiveness and generosity manage to capture and address the realities of poverty faced by those living in conditions of deprivation? In other words, does this identification of poverty and articulation of policies to address poverty from above resonate with poverty as it is experienced by individuals and households in Kampong Ayer. Or is there an explanatory gap—a ‘missing middle’—between poverty from above and poverty from below?

Poverty and deprivation from below: the experiences of the less fortunate

Almost all our respondents had incomes below the threshold for welfare support, whether from MUIB or JAPEM, and were recipients of financial assistance from the government. They faced multiple difficulties and challenges that, collectively, shaped their deprivation, quantitatively and qualitatively. They lacked a regular income, had no savings to fall back on during times of crisis, and were unable to access bank loans to tide them over. These income-related difficulties were related to a series of broader life conditions: few had regular employment or they were long-term unemployed, they had no or low levels of education, poor health, they were retired, or caring responsibilities prevented them from seeking work or accessing training. Only one of our respondents had full-time employment, while another three respondents had part-time employment (fishing and home-based businesses selling food). In addition to these intersecting economic, employment, health and caring issues, there were the geographical challenges that came from living in KA (Hassan *et al.*, 2022). In these ways, the poor and destitute of KA faced multiple challenges that underpinned their deprivation, cross-cutting economy, society and geography.

The question that we tackle is whether the policy framework and its administration set out in the last section were sufficiently nuanced and accommodating to address these multiple deprivations. We approach this question both in general and in terms of the quite particular ways in which individual households experienced poverty, and do so in two ways. First, we explore the mechanisms and reasons why accessing welfare and support were difficult or even impossible, for some of our respondents, seeking to illuminate the (often) idiosyncratic factors that explain uptake and how these differ from the official narrative. It is important to note that while these were idiosyncratic in the sense that they can only be fully appreciated against the backdrop of individual circumstance, they were at the same time commonplace. Second, we attempt to draw out a theme which recurred in our interviews: the paradox of KA being a place where it was possible to live poorly (relatively) well, but where lifting oneself out of poverty was a difficult, at times seemingly an impossible, task.

Offering, administering, and accessing support. The range of support offered by the government is broad and apparently generous, as outlined above. To understand why it may not be effective, it is necessary to understand the character of poverty in KA, and its roots, production and reproduction. As we will argue, this is not an issue of the *amount* of support, but its *nature*.

There are three conditions or processes that explain the concentration of destitution in KA. First, the transformation of Brunei has left KA residents cut off from the modern economy. Second, demographic change means that those with skills and qualifications are more likely to have departed KA, leaving the settlement with a progressively diminished human capital base and growing

concentrations of low-income households. And third, it has become an area attractive for in-migrants to settle, especially non-Bruneian migrants, not least because of the low living costs. These conditions create, and are created by, unemployment, limited entrepreneurial opportunities, lack of permanent jobs, and weak purchasing power of residents which, in turn, can be seen in low educational attainment, poor social networks and, more broadly, limited social capital. As Liang *et al.* (2022) also show in their study of Laos, poverty and livelihood interventions need to be attuned to the specific juxtaposition of conditions in the context concerned, rather than expecting generic policies to be effective.

Some of our respondents' relative poverty was linked to their attachment to a traditional livelihood, now in decline. Rashidah, a 37-year-old with five children, recounted her husband's diminished fortunes:

My husband is a fisherman now. He was a water taxi driver. Now we can't afford to pay the rent for the boat [water taxi]... The rent is B\$35 per day because the oil price has gone up. It was B\$25 per day in the past... [but it's] also because of the bridges¹¹ which were recently opened [laughs] and then there's Covid. ...my husband now sells [mullet] fish for B\$5 per kilo to my neighbours and to the new housing areas ...he earns about B\$80/month (pers. comm., Kampong Ayer, September 2020).

To address the declining fortunes of their *in-situ* KA-based livelihoods, Rashidah found a job as a waitress at a restaurant on the mainland but had to quit after five days due to her swollen feet. She tried opening a stall at home selling fast food items but because of insufficient budget to buy the ingredients and, as she explained, the fact that her son kept eating the food she prepared, the business was neither profitable nor sustainable. Other food-based small enterprises also faced problems of scaling-up and profitability. Minah's home-based business supplied cakes to a trader at B\$1 each, but each sale incurred a commission of 30 per cent, eating into her already thin margins. Rainah also set up a cake-making business but her limited social network meant sales were limited; unsold food quickly perished. These attempts at branching out into new income-generating activities showed the limits to growth in KA: residents were poor, with limited buying power, and the market was small. When more entrepreneurial residents tried to extend their reach beyond KA, narrow social networks, high transport costs and significant commissions reduced profit margins and raised risks. There was no lack of ambition; it was the difficulties residents faced participating in such activities and then in realizing their ambitions.

What we see here is a disconnect between the theory of small business support and entrepreneurial training and the policies that have emerged in Brunei, and the realities of business life in KA. Place sensitivity is important for policy creation. The expectation, it seems, was that KA's residents needed to fit the policies designed and on offer, rather than conditions of living shaping the policies. Part of the issue was that what may have worked on land (e.g. Nanthavong *et al.*, 2020), did not work in KA. The concentration of poor households in KA and the relative dislocation of the settlement from the wider economy imposed significant burdens on those setting up a business. Even the government's training programmes were out of reach, literally. The costs of transportation to the mainland to attend training was a significant disincentive. Brunei's wealth created a particular issue for the poor when it came to transportation, made more acute by KA's location off the urban grid. Most Bruneians own a car; but none of our respondents did. Because private car ownership is so widespread, public transport is poorly developed with a limited network operating from 06.00 am to 20.00 pm. Getting to work, to training programmes, even to school was a real challenge. As one social enterprise officer explained: '*no transportation... (means) no work or you drop-out from school*'. The long training hours created particular challenges for women with children to feed, collect from school and care for. When we talked to aspiring female entrepreneurs, it was evident that they felt that their particular needs were overlooked, and their engagement in such small business ventures therefore discouraged. They did not fit, notwithstanding the claim that 'national policies and plans of action...ensure inclusive economic participation' (see above).

It is well known that the luxuries of one era become the necessities of the next, and this is also true of Brunei (Hassan, 2017). Perhaps most obviously, a smartphone is necessary to function fully in

modern Brunei. The recent move by the government to digitize services, including applications for welfare via the *Sistem Kebajikan Negara* (SKN, see above), has created a paradox where the very poorest require access to a relatively costly technology before they can even register let alone claim for and access support. This extends from financial support to health (BruHealth applications on smart phones)¹² and education (blended learning where children need to access their classes and conduct their assessments via an online education platform). The COVID-19 pandemic and the shift to online and home-based learning were particularly challenging for our respondent households. Without laptops and sometimes even handphones, and lacking stable internet access, children had to take turns using smart phones and expensive mobile data was quickly used up. Minah's five grandchildren were sharing one mobile phone. Promised educational support for online learning did not materialize for our respondent households.

It would be inaccurate, however, to depict all the poor in KA living in digital dearth, unable to access government support. According to an officer we interviewed at a social enterprise, people in need often use social media such as Whatsapp to send pleas for help, including voice messages and photographs to support their claims for support. So, like so much when it comes to poverty, while there was an important issue here in terms of accessing government support, it was far from ubiquitous.

The approach that the poor took in accessing support might be termed welfare 'bricolage' (see Suhardiman & Scurrell, 2021). This refers to the manner in which the poor sought to assemble a decent living from the array of state and non-state offerings, navigating the forest of available support programmes set out earlier in the paper. This was a challenge, took time and required an awareness of the various sources of funding available. Rainah, who was 60 years-old, received a state pension of B\$250 each month; she lived with her younger sister who received B\$200 monthly from JAPEM. Both were unemployed and they pooled their income, costs and liabilities together. Rainah began by setting out their debts owing to utility companies:

We are in arrears for our water bills amounting to B\$2,000...they (electric company) make us pay \$20 a month from our Welfare money. So now the balance of the arrears is B\$900 only. I pay in instalments. This (electricity pre-paid top-ups) I often buy... now they deduct B\$5 for every B\$15 top-up I buy. The deduction has been for a while. Not long ago I was also paying for arrears on our water bill which was B\$900 (pers. comm., Kampong Ayer, September 2020).

Rainah then talked about how B\$450 simply did not go far enough to meet her and her sister's most basic needs each month:

My welfare money is used to pay for all kinds [of things]. It's not enough! I have to buy wood [to repair the house], buy our food, ...need to fix the leaks in the roof...labour charges for repairs...the money is just not enough so we borrow...we use our gold jewellery to obtain a [small, ~B\$100] collateral loan from the shop (pers., comm., Kampong Ayer, September 2020).

Government officers sometimes explained enduring poverty in KA in terms of habit, or *kebiasaan*:¹³ a reluctance to try something new, and a tendency to stick with established ways of living and working even when offered new prospects for upward mobility. Officer 7, for instance, highlighted fishing as an example of just such an activity, passed down from one generation to the next in KA but which, now, hardly provides a sustainable livelihood. Officer 4 noted the apparent reluctance of welfare recipients to join one of the government-led initiatives such as the business skills enhancement programme. These government officials understood and explained the on-going welfare needs of recipients in KA in terms of a combination of inherited circumstance, inertia, and lack of ambition, often overlooking the conditions that made access difficult, as outlined above. This became particularly evident when government officers talked about the inter-generational transmission of indolence (as opposed to ambition). One social enterprise officer said there were cases where parents were simply unperturbed about their children's lack of academic progress, especially girls, with the result that the children mimicked the adults:

...some of these kids don't have ambition... many of them started with wanting to be low [status] waitresses or sales assistants ... but after interacting with us and [being] exposed to many other experiences and having a more disciplined way of life, slowly we see some of them wanting to be pilots and photographers... (Social Enterprise Officer, pers. comm., Mabohai, January 2021).

There was a recognition that things had changed, and our respondents were acutely aware of the importance of education. A 69-year-old retired informant, Haji Samad, shared that he had never gone to school but admitted that '*it was easier to get a job in the past, even though you did not go to school. The job was waiting for you. Current jobs don't [even] offer you a monthly pension*'. Often children from poorer families felt obliged to look for paid work from an early age, with some working part time in restaurants to earn money to purchase their school needs and contribute to monthly costs at home. Such circumstances created conditions where children found it hard to excel in school. There were also instances where it was only by leaving KA that young people manoeuvred themselves into a position to acquire the education and skills for upward mobility.

One respondent enrolled in higher education while he was still working part time. But to juggle education and work, he was living with his employer, with whom he had established a close bond. His aspirations and visions for the future had grown and widened and he admitted that only by living with his employer's family had this been possible. He had his own room where he could study while his parental home environment, he told us, was stressful, cluttered and lacking privacy. This view that the young are best separated from KA if they are to escape future poverty also sits behind the social enterprise initiatives to provide boarding homes to deprived families' children, especially young girls. What this narrative does, however, is place the locus of explanation on the shortcomings of the poor, along with the disamenities associated with KA living, rather than on the shortfalls of government initiatives to address poverty *in place*. It also resonates uncomfortably with attempts in other countries to separate children from their (poor) families, such as the removal of Aboriginal and Torres Strait Islander children from their families in Australia (Merkel, 1990; Egan, 2021).

Our respondents were not passively waiting for their welfare support to be banked. Many did not know about the training provided by the government, and those who did attend often found the courses discouraging rather than supportive. When Rashidah attended an entrepreneurial seed funding proposal presentation there was no follow up. She presented her proposal for a business selling local fast food, but rather than being given advice and guidance in a supportive manner to help her improve her ideas, she was lectured to about poverty and asked questions in a manner that publicly embarrassed her. She felt the panel members lacked tact and empathy, leaving her feeling upset, deterred and ashamed. Rather than providing encouragement, the skills workshop left Rashidah disheartened and disinclined to pursue her dream. Experiences such as this, and the narrative of personal failure articulated by officials led our respondents to feel that they were, indeed, to blame for their poverty, and that this poverty was therefore in some ways shameful (*malu*).

Most respondents did not have Rashidah's verve and (now deflated) ambition. Indeed, they faced a host of challenges that made engaging with such government initiatives difficult. They were elderly or had school-age children, and many were facing long-term health issues. Being away for between three and seven full days for training was simply impossible. Jannah, for instance, had five children, one with a speech defect and a second with a physical disability while her husband had been forced to retire from his paid employment for medical reasons and became a self-employed fisherman. What these experiences indicate is that an off-the-shelf approach to training and skills development simply did not fit with many respondents' circumstances: people were poor for very different reasons, they had varying skills to draw on, and therefore demanded different solutions rather than one-size-fits-all policies (Sen, 1981). The move to digital platforms to access welfare, for instance, assumed that applicants had access to the necessary technology. Most of our respondents did not own a laptop or enjoy stable internet at home.

Meagre living in Kampong Ayer. The reason why people remain in KA is because it offers advantages that are not available elsewhere in Brunei, and these are often particularly attractive to the poor. At the

same time, these advantages bring certain disadvantages, or liabilities. In essence, it is easier to live as a poor person in KA than it is on land; but living in KA also helps to keep people poor. Moreover, this coincidence of advantage and disadvantage is not an accidental intersection, but co-produced.

The majority of our respondents' households were multi-generational, with grandparents, parents and grandchildren all living together and sometimes also with two or three siblings under one roof. There were clear benefits from living in close proximity to relatives, usually in the same ward or village. The social networks and associated support that had evolved in KA were vibrant and finely woven, extending from relatives to neighbours and friends. Mutual help was a recurring theme in our interviews. When formal institutions failed them, family, clan and community filled the void providing food, support, construction materials, help with house repairs, and more. Rather than those in poverty having limited social interactions and facing isolation and a reduced sense of belonging—sometimes said to be a characteristic of those living in poverty (e.g. Stewart *et al.*, 2009)—the opposite was the case among our respondents. The sense of community and social security was one of the main reasons aside from closeness to services such as clinics, small convenience stores and schools that made it hard for the poor to contemplate leaving KA. Living on land might have brought Rainah and her sister closer to their wider family, but new dimensions of isolation would have been produced in the process. They could draw on a rich network of local contacts in KA to make living poorly possible (Hassan *et al.*, 2022). To be sure, this network of community relations and mutual obligation did, at times, have its drawbacks. Some of our respondents avoided borrowing from their immediate social circle to minimize unwanted negative chatter. Rainah, for instance, used her jewellery as collateral to obtain a micro loan from a commercial lender rather than asking her friends and neighbours for help. Sometimes, to make ends meet, she and her sister bought food on credit from a South Asian¹⁴ door-to-door salesman, paying off their debt at the end of month when financial support came through. There were times, in other words, when social distance was an asset and social proximity a potential problem.

To be sure, and notwithstanding the shame (*malu*) that might come from borrowing money from neighbours and relatives living close by, the sense of security that arose from living in KA was repeatedly acknowledged. There was also a recognition that these networks did not leverage many advantages beyond the limits of KA; networks of trust and support were geographically bounded. Rainah told us that she and her sister felt marginalized and forgotten by some of their extended family who had moved away from KA. Their siblings did not visit them very often, only meeting for special events at one of their siblings' houses on land. Rainah and her sister did not own a car, so this social marginalization was partially produced by the geographical isolation that came from living in KA—accessing the mainland was a financial burden for a household so short of money. There was an important distinction between the social networks that supported day-to-day living in KA, and the social networks that might have supported the upward movement of the poor and destitute. Our respondents did not have strong links to any NGOs, including social enterprises and only a few were connected to the YSHHB for house repairs and education aid. Living in KA made it more difficult to access government schemes that might lift families out of poverty. In all these ways, KA living was a mixed blessing, bringing comfort and security to the poor, but also entrenching poverty and making it hard(er) to escape.

The mixed blessings of living in KA were most evident in our respondents' ownership of their houses, a considerable asset for otherwise poor households. These houses in KA were mostly built in the 1960s and had deteriorated over time due to wear and tear, the effects of weather and the estuarine environment, and inadequate maintenance (Figure 2). In some cases, houses had been partially destroyed by fire. Poorer households had not been able properly to maintain their houses and some comprised a patchwork of repairs. All of our respondents had applied for funding for housing repairs, but the assistance received was never enough. Only urgent repairs were undertaken, to house stilts, toilet, ceiling, roof and flooring. Even with their houses becoming apparently less liveable with each passing year, residents found it hard to imagine living on land.

While our respondents owned their houses, in a sense they could not afford to own their houses. According to unpublished Department of Economic Planning and Statistics (DEPS) data (2020), the average monthly household expenditure of households in KA was B\$1796 in 2015/16.¹⁵ (Our respondents' monthly income was considerably less than this average figure for KA as a whole.) These data also reveal that 39 per cent of monthly household expenditure was spent on non-food necessities such as house rental and home utilities (water, electricity and gas); 19 per cent on food and beverages; and 17 per cent on transport. Dining out and recreation absorbed 12 per cent of monthly expenditure and spending abroad less than one percent.¹⁶ These figures corroborate our own interview data where dining out in restaurants on land was a rare luxury; the bulk of household expenditure was dedicated towards utilities, groceries and transport. Consumer items such as televisions, refrigerators and electric fans were old; clothing was purchased only for special events such as Eid or family weddings, using welfare support or credit from South Asian door-to-door sellers; and back-to-school expenses were met using welfare vouchers from the government or NGOs. Food items comprised cooking oil, eggs, vegetables, biscuits and cheap seafood;¹⁷ meat was rarely purchased and, as noted, eating out was a luxury. This left little room to meet the costs of maintaining their houses, which year-by-year were becoming ever more decrepit.

Salmah was 78 years-old and lived with her son and sister. Their house was damaged by fire (a common risk in KA, historically and now, Figure 3) and a generous gift enabled some repairs to be made. But these repairs went only so far, and rain was infiltrating the bedrooms through the part-mended roof, forcing Salmah's family to sleep in the hallway. The house stilts were badly damaged too. In similar vein, Ramli's family¹⁸ could not use the upper floor of their house as the structure was weak and dangerous. While Ramli was waiting for his house repairs application to be processed and approved, he had to pay for the stilts of the house to be strengthened as their collapse threatened the integrity of the whole building. Unable to meet the full costs of repair, our respondents cut corners using recycled, second-hand materials, employing informal builders, or seeking help from the community. Some things just could not wait for the official process of application to work its way through the system—such as Ramli's stilts. Officially, residents were encouraged to leave houses that were unsafe, with the government resettling them on land using the House Construction Assistance programme in collaboration with YSHHB. This was not mandated, however, and as Officer 5 admitted, this was not an option that appealed to many people who preferred to continue living in KA, for all the reasons outlined earlier.

There were newer areas in KA that had been developed by YSHHB¹⁹ to house the poor and less fortunate, and those whose houses were deemed unsafe (Hassan & Yong, 2018). While this enabled people to continue to live in KA, puzzlingly it did not seem to have lifted them out of their deprived condition: 21 per cent of those relocated to such newer zones remained recipients of welfare. While their physical living environment may have improved, other dimensions in their lives had not. This puzzle is partly explained by the gap between policy and experience discussed above: if poverty is not tractable through the policies enacted, then a new house with better amenities, while it may improve the material conditions of living, will not address the root causes of poverty.

A theme that came through in our interviews was the need to view poverty through a temporal as well as a spatial perspective. While our study was not longitudinal, the multiple dynamics and temporalities of living were evident (see Rigg, 2012: 108–42). These covered: life course dynamics; evolving household structures; the re-working of livelihoods over development of time; the waiting while applications for support were considered; and the role of environmental change. People age, households mature, bureaucracies tick, economies progress, and physical structures weather. We could see these different temporalities at work as people attempted to get by, often in difficult circumstances. The dynamics and temporalities sometimes reinforced each other, creating in some residents' minds an unnerving sense of moving sideways (McCarthy, 2020), of going nowhere fast (Lawreniuk & Parsons, 2020). Their deteriorating homes drained them of scarce financial resources; officialdom's delays forced residents to go to informal sources of credit to tide them over while they waited; the young left home while those who remained, aged; and all this framed against Brunei's vision of itself as progressing towards 'a country with a well-educated, highly-skilled and accomplished people as

measured by the highest international standards' (DEPS, 2020: xxiii). Our respondents could not easily relate or engage with this vision.

Poverty from above and below: The disconnections in poverty alleviation.

The welfare system in Brunei is comprehensive, complex and well-funded. There is also a range of supporting initiatives to help lift low-income households out of poverty in the longer term, with the aim of eliminating the need for welfare. However, our research exposed a disconnection where certain programmes needed to be re-adjusted to address and fit the situations and realities faced by those in need in KA. The way this system was described to us by government officers, its operation and effectiveness, often tacitly placed the 'blame' for poverty on the poor's own shoulders. When people failed to take advantage of the opportunities provided, this was explained and understood in terms of the shortcomings of the poor themselves. Scholars have written of the way in which problems are often 'rendered technical' (Li, 2007), to make them conducive or amenable to solution through policy interventions. We identify in Brunei an intense bureaucratization of poverty and welfare, reflected in the experiences of KA's poorer households. This bureaucratization adapted poverty to cultures of work in Brunei's civil service and associated agencies and, in this way, separated the experience of being poor from its amelioration. In a paper on the social construction of poverty, Lawson (2012: 14) calls for a relational approach to poverty that 'takes seriously the relations between geographies of adverse incorporation into capitalist space-economies, unequal sociospatial categorization and the cultural politics of poverty'. For our KA respondents it was less a case of adverse incorporation as exclusion resulting from bureaucratic simplification.

The bureaucratization of poverty and welfare had two effects. First it ran roughshod over the reality of difference, which was particularly acute in KA's quite particular geographical and circumstantial context which is at the heart of what trapped our respondents in deprivation. Effective programmes needed to encompass tailored human capacity building, a place sensitivity that reflected the conditions in which people lived, and an appreciation of the mixed realities and experiences of the poor. And second, the bureaucratization of poverty had the effect of turning the poor into objects for policy, rather than subjects for concern and empathy. A third effect arose of those two tendencies: that poverty is shameful.

Poverty is an outcome not only of financial and economic processes but rather an intertwining of economic circumstances, social conditions, environmental context, and policy. The multiple problems households face in KA are economic (lack of work, low incomes), social (illness, old age, large families), and environmental (houses in disrepair, physical isolation). By recognizing this disconnect, adjustments could be made to align policies, taking into consideration the unique circumstances of KA and its deprived population. A better awareness of the complexity of poverty experiences in KA would be achieved through closer collaboration between government agencies and NGOs and social enterprises—with the latter serving as the means to bridge the identified missing middle, bringing a human touch and local awareness to policies and programmes that are characteristically out of touch. This could also include the informal businesses and local enterprises that help the relative poor make ends meet, providing the flexibility to cater for the specific needs of the deprived in KA. This, we suggest, would help re-balance official views of KA, such that living in the settlement becomes an asset rather than a burden, a pathway out of poverty rather than a barrier that keeps people poor.

Kampong Ayer may be unique, but it is not exceptional. The points that we make in this paper have their parallels in other places and situations: the tendency to bureaucratize poverty and its amelioration, as if just ever more carefully calibrated interventions can address matters; the desire to simplify delivery but complicate programmes for delivery; the expectation that the onus for adaptation should be on—and with—the poor; and the belief that the causalities of poverty lie in something akin to Oscar Lewis' 'culture of poverty', where a way of life creates the conditions for poverty which are then transmitted inter-generationally (see Easterly, 2013; Li, 2007, Williams *et al.* 2012, de Antuñano,

2019 and Baker Collins, 2020). When the poor fail to adapt and to respond in the manner dictated, it is they who are blamed.

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Endnotes

- 1 A three-day participatory exercise held in a community hall in September 2023, over three years since we started our research, attracted more than 50 residents, reassuring us that over this time we have built a good level of familiarity and trust.
- 2 See: <https://hdr.undp.org/data-center/human-development-index#/indicies/HDI>.
- 3 YSHHB is a foundation or non-governmental organization (NGO) in Brunei set up by His Majesty the Sultan and Yang Di-Pertuan of Negara Brunei Darussalam to implement several (welfare) projects and activities in line with the policy and purpose of its establishment in the fields of religion, welfare, education, development and finance (<https://www.yshhb.org.bn/pengenalan/mengenai-kami>).
- 4 <https://www.singstat.gov.sg/find-data/sdg/goal-1>.
- 5 The SKN is a system that enhances cooperation in information sharing via a centralized database that is designed to improve the effectiveness of Brunei's assistance programs and lift welfare recipients out of poverty. Available at: [https://www.mofe.gov.bn/Press%20Room/MOFE%20PRESS%20RELEASE%20English%202022.06.20%20-%20Sistem%20Kebajikan%20Negara%20\(SKN\).pdf](https://www.mofe.gov.bn/Press%20Room/MOFE%20PRESS%20RELEASE%20English%202022.06.20%20-%20Sistem%20Kebajikan%20Negara%20(SKN).pdf)
- 6 There is some flexibility, however, with officers at JAPEM noting that if a household's income is slightly above the KMKA but upon investigation the household is found to be 'deserving', then an award is approved.
- 7 Fakir and miskin are two of the eight categories of beneficiaries of the religious tithe (zakat) indicated in the Qur'an. Neither is considered as a national poverty line. While JAPEM and MUIB have slightly different definitions or criteria of those eligible for monthly assistance, both still refer to the KMKA and OECD modified scale method.
- 8 Almost 80 per cent of Brunei's population is defined as urban. The Brunei dollar is interchangeable with the Singapore dollar. In US\$ terms, both the Brunei dollar and the Singapore dollar are currently (March 2024) worth US\$0.75. Over the last five years (March 2019 to March 2024) the exchange rate has ranged between US\$0.69 and US\$0.76.
- 9 His Majesty the Sultan is Head of State and Head of Government in his capacity as the Prime Minister of Brunei Darussalam.
- 10 Those with monthly income between B\$445 and \$3030 can apply to the heavily subsidized National Housing Programme (Affordable) housing scheme.
- 11 The opening of two new bridges means that people can conveniently drive across the river to their destinations, no longer needing to take a water taxi.
- 12 In response to the pandemic, anyone without a valid BruHealth app could not enter work premises, stores or government offices, and was fined if they did.
- 13 Derived from *biasa* meaning normal or usual.
- 14 These informal credit sources cater mainly to the needs of lower income group who cannot access the formal credit system. They provide flexible and quick payment arrangements for those facing small but

immediate financial needs. These credit providers are inconspicuous but very much part of the KA landscape.

- 15 The figure for Brunei was B\$2923 (DEPD, 2018).
- 16 These data come from a survey of KA that covered only a sample of villages.
- 17 Rastrelliger brachysoma, sardinella sp., mackerel and occasionally prawns.
- 18 Ramli was receiving monthly old age pension payment and his wife was a low-skilled worker.
- 19 In 1992, the YSHHB (NGO) built nearly 500 modern stilt houses with a repayment period of 20 years. The scheme mainly housed people from three villages (Kampong Sungai Bunga, Kampong Bolkiah A, and Kampong Bolkiah B) where fire had damaged many houses.

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Figures

Figure 1. *Brunei's Kampong Ayer.*

Figure 2. *Houses in poor repair in Kampong Ayer.*

Figure 3. *Fire has historically always been a hazard in Kampong Ayer.*

Tables

Table 1. Interviews.

Interviewees	Number
Government Officials	11
Village Heads	1
Social Enterprise	1
Private Business	1
Householders interviewed	11
(Householders approached)	20)
Housebuilders	2

Table 2. Main welfare programmes in Brunei.

	Institution	Welfare	Applicants
Monthly Provision	MUIB	Monthly Financial Assistance	<u>Poor & Destitute</u> - Head of family receives B\$200/month - Spouse (wife) receives B\$100/month
		Basic Needs Financial Distribution	<u>Poor & Destitute</u> - B\$65 to be given to each recipient including parents and children
		Housing Rental Payment Distribution	<u>Poor & Destitute</u> - B\$500/month or lower (depending on rental) per family
		School Financial Distribution	<u>Poor & Destitute</u> - B\$60 per child for school necessities
	JAPEM, MCYS	Monthly Welfare Assistance (BKB)	- Maximum B\$200/month for head of household - Amount varies case-by-case based on monthly earnings of applicant, family size, level of indebtedness, etc - Recipients 60 years old or more are transferred to receive a monthly allowance via the Old Age Pension Scheme, unless in dire need
		Education Allowance	- B\$65/child below 18 years old unless already receiving B\$300 allowance when studying in higher local institutions
		Old Age Pension	<u>Universal</u> - For Bruneians 60 years old and above introduced in 1955. - Extra monthly provision (worth B\$100) considered case-by-case

			- (Recipients of BKB transfer to this scheme when they reach 60 years old)
		Persons with Disabilities	<u>Universal</u> - Any Bruneian with a disability introduced in 1955 for those aged over 14 years old - A reform in 2021 allows for people with disabilities no matter their age and receiving the BKB

Notes: MUIB is the *Majlis Ugama Islam Brunei* (Brunei Islamic Religious Council); JAPEM is the *Jabatan Pembangunan Masyarakat* (Department of Community Development); MCYS is the Ministry of Culture, Youth and Sports.

Table 3. Number of applications for welfare from MUIB in Brunei.

Year	MUIB
2019	13,474 (Heads of household: 3,986, dependents: 9,488)
2020	18,329 (Heads of household: 5,403, dependents: 12,926)

Source: Unpublished MUIB data (2021).

Table 4. Number of welfare recipients in KA.

Institutions	Household members	Household heads	Total
JAPEM	1044	579	1623
MUIB	741	232	973
Total	1785	811	2596

Sources: Unpublished MUIB and JAPEM data (2021).

Table 5. MUIB Financial assistance recipients for 2019 in KA.

	Total Recipients	Monthly Allowance	Basic Needs	Education	House Rental
Destitute (<i>fakir</i>)	131 (56.5%)	89 (57.8%)	117 (67.2%)	84 (71.2%)	4 (66.7%)
Poor (<i>miskin</i>)	101	65	57	34	2
Total	232	154	174	118	6

Source: Unpublished MUIB data (2021).