

PART I

Setting the Context

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SOCIAL WELFARE TRAJECTORIES: A CLOSER LOOK AT BRUNEI DARUSSALAM

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INTRODUCTION

Improving the welfare of the population has been a key objective in many countries, including Brunei Darussalam (hereafter, Brunei). Brunei has demonstrated significant generosity to its citizens by providing free health and education services, free housing, no personal income tax, well-paid public sector jobs and heavily subsidized oil prices. This generosity has largely been financed by hydrocarbon revenue. Recognizing the need to reduce this heavy dependence on hydrocarbon revenue, Brunei has initiated efforts to diversify its economy. In 2007, Brunei launched the *Wawasan* Brunei 2035 (Brunei Vision 2035) to implement its economic diversification policy. As highlighted by Ananta et al. (2023), with the limited time remaining until 2035, Brunei must

take decisive action through its whole-of-government and whole-of-nation approaches and programmes to achieve successful economic diversification.

The book aims to enhance the understanding of welfare in Brunei, particularly in light of its efforts towards economic diversification. Brunei, as a small, rich, hydrocarbon-dependent Islamic country in Southeast Asia, offers a significant case study on how this nation has historically eradicated poverty and outlines strategies for managing future welfare scenarios. It emphasizes the need for policies aimed at reducing hydrocarbon dependency through economic diversification. In this book, the term “social welfare” extends beyond government programmes designed to provide financial assistance to those in need. Rather, it encompasses the overall well-being and quality of life of the population. The book traces this broader welfare trajectory in Brunei Darussalam. Throughout, the terms “social welfare” and “welfare” are used interchangeably to reflect this holistic understanding.

Employing a life course approach as its theoretical framework, the book delves into the intricate past events, initiatives and actions shaped by geographical, political, economic and social contexts. It also contributes to the literature on the life course approach, enriching the currently limited application of this perspective to social welfare. This chapter starts with a discussion of the life course approach. It then briefly reviews each chapter of the book before ending with a conclusion.

A LIFE COURSE APPROACH

Individual welfare can have its roots in the prenatal period, when individuals are still embryos in their mothers’ wombs. Their socio-economic status can influence the delivery of babies and the quality of care received during pregnancy and childbirth, which ultimately impacts the health outcomes for both mothers and babies. If the babies are born into and raised in low-income families, they may face greater challenges in escaping financial insecurity, including limited access to good education and healthcare. This can result in poorer outcomes in the labour market, resulting in financial difficulties in old age. Consequently, individuals may face poverty in their later years and be laid to rest without adequate financial resources.

However, this welfare trajectory—from the prenatal period to death, or from womb to tomb—is not necessarily linear or predictable. Individuals may experience ups and downs in their welfare depending on the socio-economic contexts of their lives. While individuals may exercise their ability to act independently and make choices, the outcome of their decisions is influenced by their socio-economic and political environments (Elder 1998). In other words, welfare is shaped not solely by an individual's past experiences, but also by their current circumstances and future prospects and the socio-economic and political environments they are in. It is the culmination of a series of trajectories, each shaped by generational, historical and socio-economic-political factors (Coast 2019).

This is known as the “life course” approach to welfare. A life course approach examines a person's lifelong interconnected experiences from the womb (embryo) to the tomb (death) and how these experiences interact with their socio-economic-political contexts at each stage of life. Furthermore, each stage of the life course may present distinct risks and vulnerabilities. The life course approach can provide valuable insights into predicting future welfare trajectories.

Essentially, a person experiences many events throughout their life, such as childhood, marriage, parenthood, employment and grandparenthood. The frequency and timing of changes in these events are referred to as transitions, and can include leaving home, seeking work, finding a spouse, becoming a parent and turning into a retiree. The sequence and combination of these events constitute what are known as trajectories. The period between transitions is referred to as duration (Kok 2007).

Studies employing the life course approach have emerged as interdisciplinary endeavours, encompassing the examination of human events from birth to death. This approach integrates aspects of economics, demography, anthropology, sociology and developmental psychology (Mayer 2009). The life course approach is broader in scope compared to the life cycle approach in economics, as pioneered by Samuelson (1958), which focuses solely on consumption and saving patterns across three distinct life cycles as well as the flow of income among these cycles. The first cycle involves the young population, where consumption exceeds income. The second cycle encompasses the working population where income surpasses consumption. The

final cycle includes the elderly population, who, similar to the young, tend to consume more than they generate in income.

The life course approach was initially developed in the 1920s by William I. Thomas and Florian Znaniecki in a study of Polish peasants in Europe and America. Since then, interest in this approach has grown, especially since the 1970s. The approach is built on five key principles. The first is “life-span development”, which recognizes that events in the later stages of life result from the accumulation of events in earlier stages. The second is “agency”, which acknowledges that individuals can shape their own trajectories. The third is “time and place”, which emphasizes the importance of historical context and specific geographical locations. The fourth is “timing”, highlighting the sequence in which events in one stage of the life course affect the subsequent stages. The fifth is “linked lives”, which addresses the importance of an individual’s interaction with others throughout their life course (Elder et al. 2003). One advantage of adopting a life course approach in addressing welfare is its ability to address unfortunate events at all stages of life, rather than focusing solely on one stage.

Although the life course approach can be applied to various aspects of human behaviour, many studies utilizing this approach have focused on health, given its significant impact on all life events. However, relatively few studies have employed the life course approach to investigate welfare. For example, Lee et al. (2009) examined the relationship between obesity and poverty using the life course approach, but the analysis extended only until young adulthood. Evans et al. (2012) analysed poverty during childhood and adulthood as well as transitions from childhood to adulthood, but did not extend their study to old age. Vandecasteele et al. (2022), using a life course perspective, linked an individual’s poverty trajectory with its socio-economic-political contexts, and argued that poverty may lead to “spill-over effects” in various life domains during each stage of the life course.

The ideal method for studying welfare in Brunei would involve the use of longitudinal datasets and historical information. However, due to the limited availability of such data and information, the book endeavours to construct a comprehensive picture by integrating scattered statistical data and qualitative information. This interdisciplinary study employs both qualitative and quantitative methods.

This book examines three stages of the life course: young population, adult population and golden citizens (older people). Given that the three stages are likely shaped by both local (Brunei) and global contexts, this study examines the local context, particularly Brunei's national philosophy, alongside three global contexts: the digital era, healthy lifestyles and climate change. The following review of the chapters begins by analysing these four contexts and then proceeds to discuss each of the three life stages.

REVIEW OF THE CHAPTERS

National Philosophy

The book commences with an exploration of Brunei's national ideology—the MIB (*Melayu Islam Beraja* or Malay Islamic Monarchy), which provides a crucial local context for understanding social welfare trajectories in Brunei. MIB is characterized by three pillars: Malay (the people), Islam (the religion) and loyalty to the Monarchy. Chapter 2, authored by Haji Tassim Haji Abu Bakar, Mahani Hamdan and Emil Ali, delves into how MIB has become ingrained in both the daily lives of Bruneians and national development since the country's independence in 1984. The authors focus on two key aspects: nationalization, which involves the implementation of laws and regulations, and socialization, which pertains to people's adaptation to social norms and values. They utilize four distinct time frames to analyse the impact of MIB on people's welfare and explore the predominant dimensions within each frame. While all dimensions are present concurrently in each time frame, emphasis is placed on the dominant dimension:

1. 1984–93, with an emphasis on education;
2. 1994–2003, focusing on health and the economy;
3. 2004–13, examining social welfare and quality of life; and
4. 2014–23, addressing the impact of climate change.

The authors conclude that MIB is a valuable asset deserving respect and admiration, given its enduring presence and authoritative role in Brunei. They suggest that as Brunei confronts the challenges of the modern world, promoting and integrating MIB values into the national welfare system can contribute to a more prosperous, inclusive and harmonious society that prioritizes the well-being of all citizens.

Global Contexts

In addition to MIB as the local context, three important global contexts significantly impact people's social welfare trajectory in Brunei. These are the digital era, the COVID-19 pandemic and the emphasis on a healthy lifestyle, and climate change. Understanding these global settings, alongside MIB, is crucial for interpreting each stage of life course in Brunei's social welfare trajectories.

Recognizing the influence of the global digital era on the world's future, including Brunei, Muhammad Anshari, in Chapter 3, investigates the relationship between digital transformation and digital inclusion across different life stages in Brunei. He addresses two main questions: first, the impact of the ongoing process of digital transformation on digital inclusion at different stages of the life course, and second, the important factors that act as facilitators or barriers to digital inclusion at these stages. He specifically examines what has occurred within the following five generations: Baby Boomers (1946–64), Gen X (pre-digital natives, 1965–80), Millennials (digital natives or Gen Y, 1981–96), Gen Z (truly digital natives, 1997–2012) and Gen Alpha (fully digital natives, 2013–25).

Various generations encounter distinct challenges and opportunities. The author illustrates that older people, such as Baby Boomers and Gen X, may face difficulties adapting to digital technology. Consequently, they may struggle to utilize various digital services, including healthcare, which rely on digital platforms. For example, accessing digital healthcare services can be challenging for many Baby Boomers, highlighting the necessity for digital skills to navigate platforms like BruHealth and manage health-related data and appointments online. To address this challenge, older people need to acquire digital literacy skills, particularly in online banking, to manage finances, settle bills and monitor accounts digitally. Concurrently, the government has established ambitious goals for digital transformation and inclusion, highlighting the importance of monitoring and tracking digital technology advancements across different stages of the life course to improve social welfare.

The second global context is the COVID-19 pandemic. While it may be receding, new pandemics could emerge, making healthy lifestyles a necessary new norm both globally and in Brunei. It has become an important global context influencing the trajectories of social welfare in Brunei. In Chapter 4, Siti Rohaiza Ahmad examines healthy lifestyles

at each stage of the life course, taking into account the potential emergence of new pandemics globally, including in Brunei. Her analysis expands beyond the focus on children and adolescents to emphasize the significance of sustaining healthy lifestyles throughout all stages of the life course.

The author underscores the crucial importance of adopting a healthy lifestyle as a key strategy in mitigating the impact of pandemics and promotes a holistic approach that encompasses physical activity, balanced nutrition and stress management across all life stages. By addressing social determinants, collective readiness for future pandemics can be improved. These insights, influenced by lessons from COVID-19, provide guidance to policymakers in fostering a health-conscious society capable of addressing health challenges effectively. Through proactive prevention efforts and educational initiatives, the strain on the national healthcare system can be lessened, allowing for a greater focus on broader developmental goals and ensuring a healthier future for Brunei. The third global context is climate change, which poses significant risks. It has the potential to harm social welfare by disrupting economic activities, damaging homes and destroying infrastructure. The impact of climate change may be more severe for vulnerable populations, including older people, those who are already poor and near poor, and individuals with disabilities (Tonn et al. 2021). While the impact may vary across different age groups, it can accumulate throughout an individual's life course, exacerbating existing vulnerabilities and inequalities.

In Chapter 5, Gabriel Y. V Yong, Noor Hasharina Hassan and Mohammad Afifi Junaidi examine the potential impacts of climate change on welfare provision in Brunei. They highlight several changes, including faster evaporation and transpiration, increased cloudiness, more frequent lightning, and higher precipitation in terms of amount, frequency and intensity. These changes contribute to more variable weather patterns, including more hot spells and thunderstorms. Extended hot spells create dry conditions, and when combined with increased lightning, they result in more frequent wildfires, which can become unmanageable if not properly controlled.

The authors argue that although Brunei has a robust welfare state with a comprehensive universal welfare programme ensuring that everyone has access to basic needs, climate change could potentially disrupt this progress. Disruptions in the natural environment impact

economic activities, subsequently affecting economic and social welfare systems. However, vulnerable groups are the most likely to suffer from the impacts of climate change. Therefore, there is a need to enhance welfare provisions to address contemporary social justice demands, especially as climate change continues to worsen the living conditions of these vulnerable groups

Three Stages of Social Welfare Trajectories

This book follows a broad categorization of life stages, divided into three age groups. The first is the young population, spanning from being embryos to 20 years old, when individuals are expected to enter adulthood. The second is the adult population, approximately between 20 and 60 years old, when individuals are typically ready to form families and engage in work. The third group is the golden citizens, consisting of individuals aged 60 and over. In Brunei, this group is referred to as "*warga emas*", which literally means "golden citizens". The experiences of the golden citizens are the cumulative effects of their histories, shaped by both local and global contexts. These experiences result from their individual actions in shaping their social welfare trajectories and the role played by the state in directing these trajectories. It should be noted, however, that categorizing three stages by age is primarily for convenience. These stages may not adhere strictly to defined age boundaries.

Young Population Stage

A welfare trajectory begins in early life, starting with the young population. In Brunei, significant changes have occurred in the early life demographics. The fertility rate was very high, with a Total Fertility Rate (TFR) of 6.84 in 1960, which reached the replacement level of fertility in 2005 and continued to decline to 1.78 in 2021. The Infant Mortality Rate (IMR) also saw a substantial decrease, from 84 infant deaths per 1,000 live births in 1960 to 10 in 2021. Similarly, the Child Mortality Rate dropped from 123 deaths per 1,000 live births in 1960 to 12 in 2021 (Global Economy, n.d.). As a result, the decrease in birth rate and increase in life expectancy have caused a decline in the number of babies born and longer life expectancies for them. These changes in the population under five years old have led to smaller family sizes

in Brunei, driving a shift from a youth-dominated population to one increasingly dominated by golden citizens. This demographic shift could also impact Bruneians' perceptions of adulthood and ageing in Brunei, including how they perceive golden citizens and how the younger population progresses into adulthood and eventually transitions into older age.

In Chapter 6, Siti Mazidah Mohamad examines Bruneian youth as agents of development and their participation in this process. She highlights that since 2019, the concept of "future-ready" youth has been promoted in Brunei to influence the mindset and actions of young people. This idea is firmly embedded in the National Youth Policy and Strategy 2020–2035. While Bruneian youths have been actively involved in national development, such as through volunteerism, since before the country's independence in 1984, there has been a noticeable expansion in their forms of engagement today. This includes increased political participation and involvement in social entrepreneurship.

The author discusses how youth, as agents in social development, can mitigate Bruneians' overreliance on government support by fostering a more independent and sustainable society, particularly in preparation for the age of austerity. By empowering young Bruneians to actively contribute to societal development through initiatives such as social entrepreneurship and community engagement, they play a crucial role in enhancing the future readiness of their society.

The author concludes by stating that the journey towards realizing the full potential of youth agency in social development through social enterprise is ongoing. It requires sustained support, mentorship and the creation of a conducive environment. Additionally, it is essential to recognize the diverse challenges that young social entrepreneurs face and implement policies that promote an inclusive and sustainable ecosystem. It is also imperative to acknowledge the invaluable contributions of youth in driving social change and to actively engage them in shaping a more equitable and prosperous future for all.

Investing in education is one way to make youth future-ready, as it equips them with the relevant industrial skills and knowledge to create their desirable social welfare trajectories. However, education can be costly. When individuals are young, education tends to be comparatively affordable since they have not yet entered the workforce. Consequently, the opportunity cost of schooling is lower or even non-existent. However, for adults and older individuals, investing

in education may require sacrificing employment time and potential income. Nevertheless, updating human capital at every stage of the life course is crucial to adapt to ever-changing technology and demands. In essence, continuous investment in education and skills development is indispensable throughout one's lifetime.

In Chapter 7, Adeline Goh Yuen Sze and Siti Norhedayah Latif focus on youth, illustrating how work-based learning has gained recognition worldwide as a crucial element of lifelong learning. This approach supports individuals in effectively navigating career transitions by emphasizing practical learning and providing learners with valuable experiences that enhance their employability. The authors address the skills gap in the labour market by aligning training with the skills demanded by employers, asserting that this work-based learning can help reduce the youth unemployment rate. In Brunei, the range and variety of work-based programmes have steadily increased, broadening access and participation for all young people, including those with disabilities. The authors also argue that work-based learning is highly relevant in helping youth transition to adulthood and gain productive employment in Brunei. Given the rapidly evolving technology and changing landscape of work, work-based learning in Brunei is a fundamental component of skills development. This approach highlights the need for effective policies and initiatives to support educational and employment strategies.

In Chapter 8, Dk. Syarifah Syairah Pengiran Haji Rosli and Sin Yee Koh concentrate on inclusive education to ensure that no one is left behind. The authors delve into how Brunei has incorporated students with disabilities into mainstream schools and classrooms and how to implement effective teaching methods to meet their learning needs. Furthermore, they adopt a teachers' perspective, crucial for understanding the implementation of inclusive education policies in classrooms and identifying any challenges teachers may face. Their analysis focuses on government primary schools.

The authors observe that teachers encountered challenges such as inadequate training and support, as well as difficulties in managing both special needs and typically developing and fostering positive teacher-student relationships. However, they conclude that teachers demonstrate dedication in overcoming obstacles associated with integrating inclusive education in classrooms. The teachers often devise

innovative solutions to address the diverse needs of their students and create inclusive learning environments.

Their resilience and adaptability enable them to effectively navigate the complexities of inclusive settings. However, teachers also hold aspirations for an improved educational trajectory for special needs students, underscoring the need for high-quality educational provisions, adequate resources and robust support to foster inclusivity in the classroom.

Adulthood Stage

This is the second stage of the welfare trajectory. At this stage, individuals are typically ready to start families or may choose to remain single. Later on, they may experience transitions such as divorce, widowhood or remarriage, which can result in changes in household living arrangements. These changes can potentially influence people's social welfare trajectories, either positively or negatively. Moreover, during adulthood, individuals begin to enter the labour market, either becoming employed, unemployed, leaving or re-entering it. These transitions can lead to changes in socio-economic status and subjective well-being.

In Brunei, the journey towards marriage has undergone significant changes. According to Norainie's (2018) study among young people, teenage marriage is no longer prevalent, with individuals opting to marry at older ages. A new trend has emerged where prioritizing education and employment precedes starting a family. Additionally, there is a growing preference among the youth to remain single. However, this raises questions about the future course of action for individuals who are uncertain about securing employment after completing their education. Will they further postpone marriage? Further research is required to delve into this matter and understand its implications.

Overall, marital status has shown slight changes between 1981 and 2021. The proportion of single individuals remained relatively high and stable at around 38.5 per cent throughout this period. Meanwhile, the proportion of married individuals decreased slightly from 57.26 per cent to 55.36 per cent. However, there was a notable increase in the proportion of divorced individuals, rising from 0.7 per cent in 1981 to 2.75 per cent in 2021. Gender differences were also observed, with

men being more likely to be married, whereas women are more likely to be divorced or widowed (Arifin et al. 2024).

While couple-based households with children still constitute the majority, there has been a notable increase in solo households, which rose from 5.8 per cent in 2001 to 8.5 per cent in 2021. Additionally, the proportion of two-person households has grown from 9.5 per cent to 10.8 per cent. In contrast, households with six or more members have decreased markedly from 47.3 per cent to 39.7 per cent. Overall, smaller households are becoming more prevalent. This shift in household composition could affect both the amount and type of financial and non-financial support among household members, as well as government welfare provisions (Arifin et al. 2024).

In Chapter 9, Siti Fatimahwati Pehin Dato Musa, Aris Ananta and Valatheeswaran Chinnakkannu analyse the financial hardships experienced in the labour market during the COVID-19 pandemic. The authors examine these hardships in the context of global social welfare trajectories, focusing on changes in income levels and working hours. They also discuss the roles played by the families, communities and government entities in coping with the pandemic.

The authors conclude that the pandemic has profoundly reshaped the economic landscape, creating both challenges and opportunities. The labour market has been significantly impacted by restrictions on physical mobility and face-to-face interactions, leading to a heightened demand for new skills, particularly in information technology. This sudden shift left many unprepared, resulting in increased unemployment and financial instability for households. While some individuals quickly adapted and seized emerging opportunities, the overall economic environment became more precarious, highlighting the need for a more resilient and adaptable workforce.

Therefore, it is crucial to prioritize the development of a workforce capable of meeting the evolving demands of the private sector. This involves continuous upskilling and reskilling initiatives, along with initiatives to bolster micro, small and medium enterprises (MSMEs) through enhanced access to financial resources and entrepreneurship training. Furthermore, promoting digital transformation within businesses is essential, supported by policies that offer financial incentives and training programmes to facilitate the adoption of digital technologies. Fostering a technologically proficient and adaptable

workforce is critical for effectively navigating future economic uncertainties and seizing emerging prospects.

However, the success of education and learning in promoting people's socio-economic status may also be hindered by the status itself. Asiyah Kumpoh and Norainna Besar in Chapter 10 show that education and socio-economic status exhibit a two-way relationship. They explore socio-economic mobility in Brunei, analysing it from historical and contemporary perspectives. They acknowledge the local understanding of mobility, which has evolved in tandem with the nation's transformative socio-economic changes over the past century.

However, the authors argue that despite Bruneian society often being perceived as highly stratified, significant efforts have been made to minimize the impact of social status on vertical mobility. Since gaining independence in 1984, the Brunei government has heavily invested in developmental programmes, resulting in improved access to high-quality education and ample employment opportunities. The government has played a pivotal role in enabling socio-economic mobility and bridging the gap between traditional and modern social hierarchies. The National Development Plans (NDP), education and employment have emerged as critical factors influencing financial security and socio-economic mobility. The NDP provides the framework, while education and employment serve as mechanisms for enhancing mobility.

The authors also highlight a recent rise in entrepreneurial activities across diverse demographic groups in Brunei. Since the government pushed for youth entrepreneurship in 2018, young entrepreneurs have emerged in various sectors, contributing to economic diversification beyond traditional revenue sources. This shift aims to lessen dependence on government employment and income while promoting socio-economic mobility.

In Chapter 11, Ly Slesman and Chang-Yau Hoon address whether vertical mobility correlates with life satisfaction in Brunei. They focus on the nexus of income and happiness by gender in the district of Belait. The authors discover significant gender disparities in the relationship between income and happiness, particularly from the lower-middle income bands upward. Firstly, men's life satisfaction related to material aspects, such as job and income satisfaction, is apparent from the lower income bands. Conversely, for women, this type of satisfaction is only observed at the higher end of the income spectrum. Secondly, higher-income men are generally satisfied with their stress levels, whereas

higher-income women are not happy with their stress levels. Thirdly, satisfaction with health is observed only among high-income men and women. Fourthly, income enhances happiness with family exclusively for high-income women, while this effect is not statistically significant for men. Finally, income correlates positively with life satisfaction in community activities for high-income men but negatively for high-income women. Overall, the authors conclude that income tends to correlate positively with more domains of life satisfaction for men than for women.

Golden Stage

This is the final stage of the life course, characterized by an accumulation of events that have occurred throughout one's life and shaped by various local and global contexts. By adopting a life course approach, ageing is seen as dynamic and influenced by pivotal events such as menarche, marriage, job loss, illness and retirement. Recognizing the impact of both genetic and environmental factors from early life, they emphasize the importance of interventions that foster supportive environments and promote healthy choices at every stage of life. Therefore, policies and programmes addressing ageing populations should not only target present older individuals but also consider future older people, encouraging healthy habits and active lifestyles from a young age.

This book defines "golden citizens" as individuals aged 60 years and over. In Brunei, these individuals are referred to as "*warga emas*", which translates to "golden citizen". This term reflects profound respect and honour for them, emphasizing their significance and active involvement in society, as well as highlighting their wisdom and experience. Moreover, the term "*warga emas*" signifies that Bruneians view individuals aged 60 and over as valuable assets rather than liabilities. Consequently, an ageing population is celebrated rather than lamented in Brunei.

In Chapter 12, Pg Md Hasnol Alwee Pg Hj Md Salleh and Hj Roslee Hj Baha address the challenges of ensuring financial security for individuals aged 60 years and over. A prominent issue is old-age financial adequacy, particularly as individuals are increasingly expected to shoulder the financing of their old age through savings before retirement. The authors focus on the level of retirement preparedness

among approximately 700 public sector employees, grouping them into two categories. Firstly, they distinguish between those who started working before 1993, receiving pay-as-you-go (PAYG) defined benefit retirement payouts and those who began working in and after 1993, who must save their own income for retirement. Secondly, they categorize employees based on their proximity to retirement, distinguishing between those retiring in the next ten years and those in the next twenty or thirty years.

The authors conclude that the financially sophisticated individuals within the sample tend to be relatively younger, belong to the group starting to work in and after 1993, possess higher educational attainment, hold higher government positions and actively participate in financial events. Additionally, the findings reveal that less financially sophisticated respondents lack confidence in meeting their retirement needs. The importance of financial advice is also evident, both in terms of receiving advice and the diversity of advice accessed by the financially sophisticated respondents.

The authors highlight the need for further studies in their research. While they primarily examine financial preparedness through the lens of financial literacy and sophistication, they acknowledge the other variables that were influenced by Brunei's socio-economic context. As a rentier state, Brunei benefits from state assistance and public policies in healthcare, housing and education, which future research should consider holistically for their impact on retirement preparedness. Additionally, Brunei's tradition of family support, such as the concept of "*gotong-royong*" (collective assistance), plays a significant role in financial matters. Therefore, future studies should explore the extent and forms of financial assistance, such as charity to kin, that help alleviate retirement burdens for Bruneians.

In Chapter 13, Evi Nurvidya Arifin and Nurul Afikah Amin discuss the opportunities arising from population ageing in Brunei. They explore how the active-healthy ageing framework can be leveraged to capitalize on the accumulation of events during earlier stages of social welfare trajectories. This approach acknowledges that actions taken at younger ages profoundly impact individuals' lives in old age, emphasizing the importance of proactive planning and intervention across the life course.

The authors highlight that, like many ageing populations worldwide, Brunei faces challenges such as labour shortages and financing for

older individuals. They propose addressing these challenges through the implementation of four pivotal policies. Firstly, increasing the mandatory retirement age could bolster retirement funds and ease the strain on younger cohorts. Secondly, improving infrastructure to accommodate older individuals could prolong their independence and subsequently reduce healthcare costs. Thirdly, embracing digital advancements could boost productivity across all age groups, reducing dependence on foreign workers, with upcoming generations anticipated to possess greater technological proficiency. Lastly, instilling healthy habits from an early age can enhance overall well-being and mitigate age-associated health issues.

The implementation of these policies will pave the way for older people to enjoy active and long lives supported by sufficient financial resources, thus attaining a state akin to “*emas*” or gold. The silver lining is evident in the notable accumulation of wealth in older households, suggesting financial security for a substantial portion of their later years. Furthermore, numerous programmes have been tailored to cater for the needs of both current and future generations of older people, ensuring comprehensive support across the ageing population.

CONCLUSION

The life course perspective underscores that Brunei’s social welfare trajectory is undergoing transition. Evolving patterns in early life, as evidenced by decreasing fertility, infant mortality and child mortality rates, have consistently influenced and will continue to shape the norms and trajectory of social welfare. The decline in birth rates and increased life expectancy indicate a shift in demographic trends. Brunei completed its first demographic transition by reaching the replacement level of fertility in 2005 and is now experiencing the second demographic transition, characterized by a greater emphasis on individual needs and priorities. Additionally, the ageing Bruneian population highlights the changing dynamics of social welfare in the country.

This demographic change is paralleled by the digital revolution. The baby boomer generation, born between 1946 and 1964, grew up without digital technology. As this generation gradually phases out, they will be succeeded by later generations, particularly Generation Alpha, born after 2013, who are coming of age in an era defined by digital technology.

While the baby boomers did not experience the benefits of digital technology, they contend with the rapidly changing climate that younger generations now face. The challenges posed by climate change are particularly significant for younger generations, who must navigate its impact on their daily lives. Additionally, while the baby boomers faced the threat of various infectious diseases, many of which have been largely eradicated today, the newer generations confront dual challenges: the ongoing risk of pandemics like COVID-19 and the increasing prevalence of non-communicable diseases stemming from unhealthy lifestyles. This underscores the complex array of challenges that younger generations must confront in the modern world.

The changes observed in early life have prompted proactive government measures to prepare the youth for the future. Initiatives such as work-based learning programmes and youth entrepreneurship programmes aim to facilitate a smooth transition of young individuals into adulthood, equipping them with essential skills and experiences to thrive in the workforce. Additionally, there is a concerted effort towards inclusive education, ensuring all young people, including those with disabilities, are adequately supported and accommodated within the educational system. These initiatives underscore the government's commitment to fostering an inclusive and empowered younger generation, capable of facing the challenges of tomorrow.

The changing behaviours of the young population are anticipated to influence patterns of family formation and dissolution. There is a growing trend towards delaying marriage and prolonged periods of singledom, coupled with rising divorce rates. These shifts are reflected in changing household compositions, characterized by a transition from larger to smaller households. Such changes carry profound implications for family dynamics and support systems, as well as government welfare provisions aimed at supporting families and households through different life stages.

The COVID-19 pandemic has significantly altered the landscape of the labour market, favouring individuals with digital skills or those employed in digital sectors. This crisis has underscored the importance of digital technology, leading to increased demand for digitally adept professionals. Furthermore, the pandemic has accelerated the adoption and integration of digital tools and platforms across various industries, fostering greater familiarity and reliance on digital technology among workforces.

The evolving demographic landscape, characterized by individual accentuation during the second demographic transition, highlights the necessity to decouple vertical mobility from social status. While the government has made commendable strides in this endeavour, gender disparity in life satisfaction remains a persistent issue, with women disproportionately affected. Efforts to address this disparity are crucial for fostering a more equitable and inclusive society.

The evolving pension system, particularly for employees entering the workforce after 1993, demonstrates the importance of financial literacy and planning for old-age financial adequacy among older citizens. With the shift towards individual responsibility in retirement planning, individuals must now possess the knowledge and skills to calculate their accumulated savings and anticipate future expenses, including healthcare costs. This shift emphasizes the need for enhanced financial literacy initiatives to empower individuals to navigate their financial futures effectively, as reliance solely on government assistance becomes increasingly unsustainable.

Indeed, the government's proactive approach in meeting the diverse needs of individuals across their life course, from early childhood through adulthood, signifies a commitment to fostering a society where citizens can age gracefully and experience a fulfilling quality of life. By implementing comprehensive policies and programmes that promote health, well-being, financial security and active engagement, the government plays a vital role in shaping the trajectories of social welfare for current and future golden citizens. This holistic approach not only safeguards the well-being of older individuals but also contributes to the overall resilience and prosperity of society.

The intersection of the digital revolution shifts in health patterns, and climate change presents complex challenges that cannot be resolved by market forces alone. State intervention is essential to mitigate social injustices arising from these global transformations, ensuring equitable access to digital technologies, healthcare services and environmental resources. However, individual responsibility plays a critical role, particularly in adopting sustainable lifestyles and leveraging market opportunities for personal development and welfare. A balanced approach that combines governmental support with individual empowerment is key to fostering a fair and sustainable society in the face of these global challenges.

The social welfare trajectory in Brunei is indeed dynamic and evolving, influenced by various factors such as demographic shifts, technological advancements and global challenges like climate change and pandemics. Finding the right balance among the roles of individuals, families, communities and the state will be crucial in ensuring the well-being and prosperity of Bruneian society. While the market will play an increasingly important role, particularly in the digital age, the government's intervention and support remain essential for addressing social disparities and promoting inclusive development. Moreover, active involvement of families and communities will contribute significantly to shaping Brunei's future social welfare trajectory, fostering resilience and social cohesion. Ultimately, the adherence to the national ideology of MIB will guide Brunei towards a path of prosperity, harmony and sustainability.

Utilizing a life course approach, Brunei's social welfare policies can prioritize early intervention strategies that effectively address the evolving needs of individuals across different stages of life, particularly those from low-income households. For younger populations, especially during early childhood and adolescence, policies must focus on enhancing access to quality education and early skills development. This includes the expansion of work-based learning programmes and youth entrepreneurship initiatives, designed to equip young Bruneians with the skills necessary to thrive in a rapidly evolving labour market. By fostering digital competencies and an entrepreneurial mindset from an early age, the government can facilitate a smoother transition to adulthood and promote economic self-sufficiency.

In addition, integrating mental health support and social-emotional learning into educational curricula is essential. By prioritizing holistic development, the government can better prepare youth for the challenges of modern life, fostering resilience and adaptability.

For working-age individuals, particularly those in their midlife, the focus can shift to supporting lifelong learning and skills enhancement. As industries evolve in response to technological advancements and climate challenges, policies must promote continuous education and career flexibility. Establishing clear pathways for reskilling and offering government incentives for mid-career training will ensure that the workforce remains adaptable and resilient. Moreover, partnerships with private sector organizations can enhance access to training programmes and align skills development with market demands.

Additionally, promoting financial literacy and retirement planning during this life stage is essential for ensuring long-term financial security in later years.

For the ageing population, policy efforts can emphasize active ageing and financial adequacy. Programmes that encourage older people to stay engaged in society—whether through continued employment, volunteering or community involvement—are key to improving their quality of life. The government should also invest in age-friendly community initiatives that support mobility, social interaction and access to healthcare. Concurrently, ensuring the sustainability of pension systems and promoting financial literacy among older citizens will empower them to manage healthcare and living expenses more effectively. Furthermore, implementing preventive healthcare measures and promoting healthy lifestyles among older people will contribute to their well-being and reduce healthcare costs in the long run.

By adopting a life course approach, Brunei can cultivate a more equitable and supportive society, addressing the distinct needs of each generation while promoting overall social resilience. This comprehensive strategy will not only enhance individual well-being but also strengthen the fabric of society, ensuring all citizens can contribute to and benefit from sustainable economic growth.

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