



WELFARE SYSTEM

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VISITOR INFORMATION



The Government of Brunei Darussalam continuously implements significant approaches to improve the quality of life by providing subsidies and welfare assistance.

Significant subsidies have been made for Bruneian residents, especially in the areas of housing, healthcare and education. Since 1984, over 30,000 houses have been constructed under the National Housing Scheme (RPN) and Landless Indigenous Citizens Housing Scheme (STKRJ) for the people of Brunei. In efforts to reduce total dependence on the government, the Housing Development Department (JKP) is also exploring alternatives such as analysing alternative financing through public-private partnership or sukuk, a proposal for a developer's scheme, or the optimisation of abandoned or empty houses.

The National Welfare System (SKN) is a collection of welfare schemes under one system for the public to apply for assistance. A centralised database was built allowing detailed analysis of poverty gap ensuing that assistance is extended to individuals in need. Applications submitted through SKN will be processed by the relevant agencies and further investigation will be conducted to assess if the applicant is eligible to receive assistance.

Besides the government, nongovernmental organisations (NGOs) including Yayasan Sultan Haji Hassanal Bolkiah, Pengiran Muda Mahkota Al-Muhtadee Billah Fund for Orphans (DANA), Brunei Islamic Religious Council (MUIB), voluntary organisations, banking institutions and others are also actively contributing for community development activities and to those in need.

Launched in July 2023, the National Retirement Scheme (SPK) replaces the Employees Trust Fund (TAP) and Supplemental Contributory Pension (SCP) schemes. It offers a more secure retirement assurance by providing retirees with a better and higher monthly retirement income, surpassing the financial retirement benefits under the two previous schemes. Under SPK, contributions will be divided into member contributions and employer contributions. Member contributions from their salary will be deposited into the member account from which members can make withdrawals for their pre-retirement needs. Employer contributions will be pooled into the retirement account for the members' retirement.

In addition to its housing and welfare assistance, Bruneians are also provided with free healthcare. Citizens are only required to pay BND1 when consulting practitioners, receiving medication or obtaining a complete check-up at any government hospital or healthcare centres.

On the education front, the government provides free enrolment to all citizens at government schools nationwide. Students who wish to continue their education also have the opportunity to do so through scholarships either locally or abroad.