

Single mothers: financial challenges and experiences in Brunei-Muara district

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Financial
challenges of
single mothers

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Abstract

Purpose – This paper examines the financial challenges of single mothers in Brunei, illustrating how single parenting affects their lifestyle choices and the coping mechanisms these mothers employ to grapple with their financial hardships.

Design/methodology/approach – This study adopts a qualitative approach, utilizing semi-structured interviews with five single mothers living in the Brunei-Muara district. The collected data were analyzed using thematic analysis.

Findings – Results revealed participants described operating with a single income, covering bills alone, the high cost of living in Brunei and the absence of alimony contributed to their financial challenges. Financial stress caused them to change their spending habits, switch to cheaper alternatives, make sacrifices and struggle to meet the needs of their children. Coping mechanisms adopted by single mothers utilized social support, generating side income, and the unique roles of children played a significant role in cushioning the impact of their financial difficulties.

Originality/value – Single mothers are on the rise in Brunei. There is an acute lack of studies emphasizing the financial hardships experienced by single mothers in Brunei. This study attempts to narrow the missing gap and seek avenues of justice for single mothers in a progressive, equitable society.

Keywords Single mothers, Financial challenges, Lifestyle changes, Coping mechanisms, Brunei Darussalam
Paper type Research paper

Introduction

In the current world, single parenthood has become widely prevalent, especially single mothers. Dowd (1997) associates single parenthood with upholding the responsibility of parenting children without a partner due to death of a spouse, divorce, adoption and unwanted pregnancy. The gendered nature of single parenthood is evident, single mothers carry the bulk of the burden of nurturing their children alone and make up the highest percentage of single-parent households by 85% (Maldonado & Nieuwenhuis, 2015a). With most single mothers shouldering the responsibility of raising their children alone, the consequences have a significant impact on their finances, social lives and mental health (Stack & Meredith, 2017).

Financial challenges of single mothers are argued to be the most significant stressor among this vulnerable group, which amplifies the other psychosocial challenges they experience. Single mothers are tasked with domestic work, childcare and becoming the sole breadwinner to ensure economic security for their families (Hamid & Salleh, 2013).

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Furthermore, single mothers are more vulnerable to financial pressures than single fathers (Kramer & Picklesimer, 2015), as the stress of raising a single child until they reach adulthood in Singapore would cost more than half a million dollars (Singlife, 2019).

The numbers of divorced and widowed mothers are rising every year. Among the countries with the highest percentage of lone mothers are the United Kingdom (26%), the United States (23%) and Denmark (23%). A total of 19 million children rely on single mothers to fulfill their daily needs in the United States (The Life of a Single Mom, 2019). This phenomenon is widespread in Asian countries too, where Japan recorded an increase of economically disadvantaged single mothers from 789,900 to 1,238,000 from 1993 to 2011 (Shirahase & Raymo, 2014). To date, there is little data on the prevalence of single motherhood in Brunei.

Brunei Darussalam, an Islamic country divided into four districts, experiences an increase in single mothers every year. The Department of Economic Planning and Statistics (2020) reports a rise from 545 divorce cases in 2015 to 617 in 2020, as illustrated in Figure 1. Most of these cases are based in Brunei-Muara, as shown in Figure 2. The Brunei-Muara district has the highest percentage of divorces because a significant bulk of the population resides in Brunei-Muara (310,786), followed by Belait (62,243), Tutong (47,601) and Temburong (9,369) (DEPS, 2022).

According to Islamic Law, child custody of a divorced couple is generally given to the mother after marriage dissolution and provided with alimony (*Nafkah*) by their former husbands as compensation (The Brunei Darussalam, 2012). With divorces rising, this translates to more divorced mothers in Brunei having to play dual parental roles. While no statistics are available to identify the number of widowed mothers, it cannot be denied the struggles apply similarly to divorced mothers, only to be further heightened by a more significant financial burden because of the absence of *Nafkah*.

With single mothers rising yearly in Brunei, they carry additional pressure and responsibilities to ensure the survival and happiness of their families. Despite being a welfare state, single mothers in Brunei are plagued by relative poverty, unemployment and increased living costs (Saunders, 2003; Abdullah, 2010). The challenges of single mothers in Brunei are

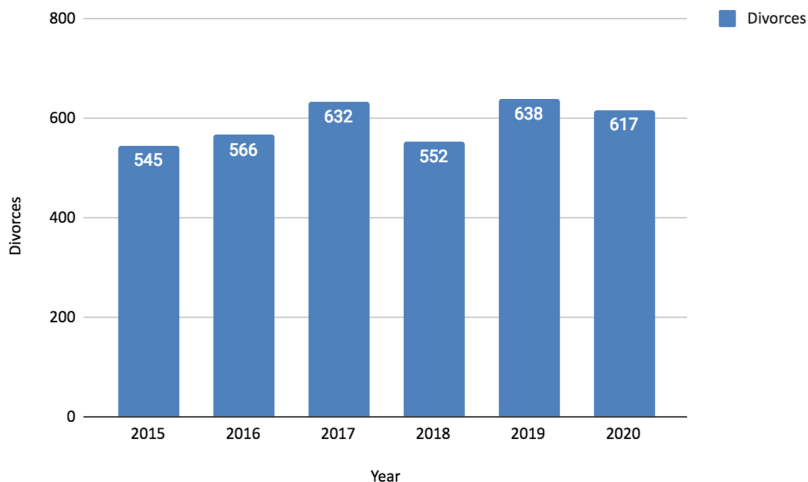
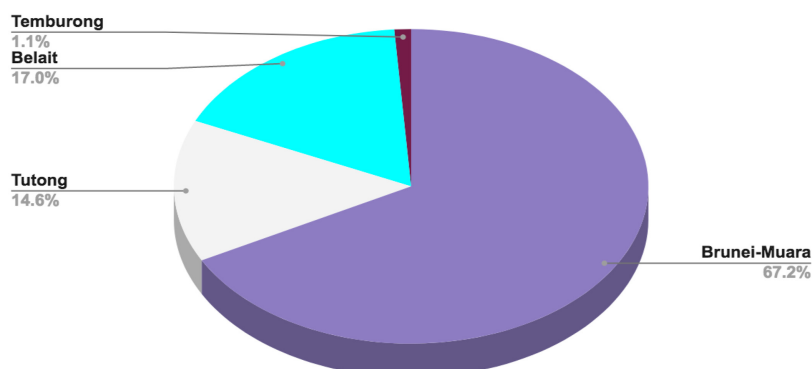


Figure 1.
Yearly statistics of
divorce cases in Brunei
from 2015 to 2020

Source(s): Vital Statistics 2020, Department of Economic Planning and Statistics (2020).
Figure by author



Source(s): Vital Statistics 2020, Department of Economic Planning and Statistics (2020).
Figure by author

Figure 2.
Percentage of divorces based on districts in Brunei Darussalam

overlooked. Evidence has shown limited literature highlighting the plight of single motherhood in Brunei. Hence, this study attempts to narrow the missing gap and seek avenues of justice for single mothers. The social welfare of single mothers and their children is essential to ensuring a prosperous, skilled nation in Brunei Darussalam. Therefore, this study aims to understand how single mothers experience financial challenges and how they cope with their financial burdens in Brunei. The specific objectives are as follows:

- (1) To explore the financial challenges of single mothers in the Brunei-Muara district.
- (2) To examine how the financial burden of single mothers results in lifestyle changes.
- (3) Outlining coping strategies used by single mothers and how they adjust to their financial situations.

Literature review

Financial hardship of single mothers

Once a mother is divorced or widowed, there is a significant drop in their finances; lone mothers have to rely on a single income to support their children financially. [Rabindrakumar's \(2013\)](#) study of single parents revealed 67% are more likely to experience financial difficulties when compared to married couples. When comparing the conditions between married families and single-parent households, there is no denying a significant difference between these two types of families. [Livingston \(2018\)](#) highlights typical nuclear families (two parents with their children) have better economic security because pooling of resources from both partners instead of families led by single parents. Households led by single mothers are considered financially worse than other types of families. Lone mothers earn less than single fathers due to gender wage gaps and thus are much more prone to economic hardships ([Kramer & Picklesimer, 2015](#)).

Without additional income from a spouse, lone mothers struggle to pay for food, clothing, fuel, educational fees, and electric and water bills to satisfy the needs of their children ([Stack & Meredith, 2017](#)). [Kotwal and Prabhakar \(2009\)](#) identified similar problems in their study. They remarked 80% of their respondents had the most trouble paying education-related fees, 40% failed to meet their family's basic needs and 50% found difficulty paying water and electricity bills. Many could not return to their original standard of living, as their husbands were the primary breadwinners. Not only does raising children consume a significant portion

of a mother's income but is further crippled by several factors such as lower earnings capacity, unemployment and higher living standards.

Lifestyle changes

Operating on a single income means being unable to return to their previous living standards. When working with a single income, lone mothers would opt for cheaper alternatives and carefully utilize their budgets. Boyle (1989) studied spending patterns between married couples and single-parent families. Findings showed a significant difference in how their budgets were utilized. Single parents spent less on trivial matters like entertainment, social outings and the number of cars. They also consumed less vital resources such as fuel, food and other utilities. Single-parent households need to maximize their savings due to operating on a single income, which binds them with low purchasing power.

The concept of sacrifice is a prevailing theme within family dynamics, particularly in impoverished families (Bahr & Bahr, 2001). Results from Stack and Meredith (2017) showed low-income, single-parent families made frequent compromises to ensure their children's needs were met, no matter the cost. This includes skipping meals and learning to cut costs on things they can live without. Constant worries about food and money often caused solo mothers to accumulate stress, which in turn impacted their physical and mental health as long as their children's needs were met as a way to safeguard them from the ills of poverty.

Kalil and Ryan (2010) documented that single mothers experience a greater risk of poverty. Poverty is a vicious cycle, and its effects are far more severe for those with lower educational attainment. Debates on the root of poverty among single mothers stem from the perpetuation of the triple bind: inadequacy of resources, unemployment and poor policies (Nieuwenhuis & Maldonado, 2018). To cope with poverty and high living standards, mothers work harder to gain more income, and find other opportunities to earn additional revenue, translating to more working hours to sustain their families. However, Maldonado and Nieuwenhuis (2015a) also argue that single mothers with better wages would still be burdened with financial hardships. In their case, single mothers have sufficient resources to lower their risk of experiencing poverty.

Financial difficulties of single mothers in Brunei

In Brunei, it was previously mentioned that single mothers earn less due to gender wage gaps; however, the roles are reversed in Brunei. Studies by Lian, Hosoda, and Ishii (2019) discovered local males and females have an average wage gap between B\$1940 and B\$2270. This is because most female Bruneians attain higher education than their male counterparts, thus landing better job positions and generating better earnings. However, Brunei is considered the second most expensive country in ASEAN (Xinhua, 2019). Hence, even with higher incomes, single mothers would still experience financial hardships in Brunei.

In a study by Ummi Muhdiyah (2013), she explored the effects of divorce on 51 divorced women in Brunei. The results indicate 76.5% of respondents stated they experienced financial constraints due to supporting children alone. This is further exacerbated when 39 out of 51 (83.7%) respondents mentioned their former husbands stopped providing child support after divorce. In Islamic Family Law, the husband's responsibility is to provide *Nafkah* to his wife and children, even after the dissolution of marriage for a certain period (The Brunei Darussalam, 2012). Most respondents in Ummi's study said this is not the case, illustrating the neglect of justice among divorced mothers in Brunei.

Coping strategies and financial adjustments

Lazarus and Folkman (1984) define "coping" as a physical and mental skill to relieve pressure and tension occurring in response to a stressful event. Single mothers cannot cope alone

because they are the only parent juggling many responsibilities. An emerging theme identified by [Hao and Brinton \(1997\)](#) showed single mothers would at least have two support systems: families and public assistance.

A study in Malaysia observed single mothers utilize internal coping methods, where they confide in and seek help from their parents, relatives and friends due to close mutual relationships ([Hamid & Salleh, 2013](#)). Observed findings from [Duncan and Edwards \(1997\)](#), [Nelson \(2000\)](#) and [Clark \(2005\)](#) have displayed families as having the most significant influence in offering financial and emotional support during times of distress. Families were identified as a vital component in understanding how single mothers handle their financial challenges. [Kotwal and Prabhakar \(2009\)](#) discovered single mothers sought help from their relatives to cushion their financial difficulties. Seeking financial help from relatives represents the highest percentage (36%), followed by parents (20%), neighbors (16%), friends (6%) and NGOs (6%). Other methods utilized by single mothers to adjust to their financial situations identified by [Kotwal and Prabhakar \(2009\)](#) include entrepreneurship (26%), income from their working children (14%), selling property (6%) and pension benefits (28%).

In Brunei, lone mothers in need generally seek government assistance. The Zakat Management Program, governed by Majlis Ugama Islam Brunei (MUIB) under the Ministry of Religious Affairs, is one example of government help, as long as one fulfills the criteria for Zakat. [Bashir and Ali \(2012\)](#) defined the importance of Zakat as “a self-help measure adopted with full religious backing to support those poor and destitute who cannot help themselves to alleviate misery and poverty in Muslim society” (p. 76). Hajah Rose [Abdullah \(2010\)](#) examines the success of the Zakat Program, whereby a divorced mother of seven was provided financial assistance via cash disbursement, resulting in the establishment of two tailor shops in 2005 and 2008, which significantly improved the financial status of the single mother.

Methodology

This research adopts a qualitative approach. This is because the nature of this research draws upon the experiences of single mothers, as it is challenging to quantify experiences, health and emotions ([Corbin & Strauss, 2014](#)). Furthermore, employing the qualitative route helps develop and expand on a new or existing study ([Miles & Huberman, 1994](#)). Utilizing qualitative, semi-structured interviews is the better method of collecting data for this research.

An informal, face-to-face and semi-structured interview was conducted. This was the ideal choice that helped provide a broader understanding of the respondents as to how they experience financial burdens, the consequences, and how they share their ways of coping with financial hardship as single parents.

The study emphasizes on single mothers, those who are divorced, widowed or separated from their husbands while raising children, were the participants in this study. Furthermore, the study area selected focuses on the Brunei-Muara district due to accessibility and is the district with the highest number of divorces among other districts in Brunei ([DEPS, 2022](#)).

Five individuals were recruited and interviewed for this study. The researcher employed a snowball sampling technique, “recruiting” other participants to find the primary targets for research. In this case, the researcher has ties to many single mothers in Brunei and interviewed three. The researcher also enlisted help from [Singlemamaspeaks.bn](#), an online space on Instagram advocating for single mothers in Brunei, to help provide contacts and organize schedules for the two remaining single mothers willing to be interviewed.

A series of face-to-face, semi-structured interviews were conducted from early December 2022 until early February 2023. Before the interview, a set of predetermined questions reflecting the objectives and studies from the literature review was prepared. A diary was prepared to log their responses, and a voice recorder app was used to transcribe the interviews for data analysis.

During the interviews, the procedure format was conducted conversationally to ensure interviewees would feel comfortable staying for longer interview sessions to probe deeper and generate richer data. The researcher also took note of behavior cues and body gestures when they described their experiences and conversed in Malay and English, depending on their preferences. Interviews were held in cafes. Each interview session would last for one hour.

Once the data was collected, thematic analysis was utilized. Joffe (2012) defined thematic analysis as interpreting qualitative data to better understand specific patterns, themes and behaviors in social science research. The researcher had to familiarize himself with his findings, carefully code the responses and organize the identified patterns by reviewing the research objectives.

Findings

Table 1 shows the backgrounds of the respondents who participated in this study.

Results

Table 2 shows three core themes generated during data analysis that reflect this study’s objectives. These themes are “Experiencing Financial Hardship,” “Changes in Lifestyle Choices” and “Coping Mechanisms and Financial Adjustments.” Each core theme contains a sub-theme correlating with the objectives of this study.

Table 1.
The socio-economic background of single mothers who participated in this study

Participants	A	B	C	D	E
Age	35	43	51	47	52
Education level	Master Degree	Bachelor Degree	O Level	O Level	None
Profession	Education Officer	Real Estate Agent	Fire Marshall	Administration Clerk	None
Income	\$3,880	\$2,000	\$1,200	\$1,110	None
Status	Divorced	Divorced	Divorced	Divorced	Widowed
Duration of single motherhood	3 Years	7 Years	20 Years	5 Years	9 Years
Number of children	3 Children	4 Children	1 Child	5 Children	5 Children

Source(s): Table by author

Table 2.
The analysis results table that is organized based on the research objectives of this study

Main themes	Sub-themes
Experiencing Financial Hardship	Single Income Shouldering Bills Alone High Living Standards in Brunei <i>Nafkah</i>
Changes in Lifestyle Choices	Cheaper Alternatives Effects on Children Sacrifices
Coping Mechanisms and Financial Adjustments	Social Support Government Assistance Role of Children Generating Side Income

Source(s): Table by author

Discussion

Experiencing financial hardship

The findings have confirmed all mothers participating in this study have experienced financial hardships. According to respondents, operating with a single income has made their lives more difficult as raising children alone was financially demanding. According to Mother B,

It's difficult when you jump from a double-income family to a single income family because the children are with me most of the time. Even now, they are with me 24/7. So yeah, and their expenses tend to be higher even though we have shared custody. But the kids are always with me. So money is very tight, lah.

These results corroborate the statements by [Rabindrakumar \(2013\)](#) and [Livingston \(2018\)](#) that single mothers would face a higher percentage of financial constraints due to working with a single income and were regarded as the type of family that needed the most financial support.

The high cost of living in Brunei was a recurring response from most of the respondents. Brunei has generated vast wealth as an oil-rich nation, and better living standards would make it the second most expensive country in ASEAN ([Xinhua, 2019](#)). Coupled with being the only parent shouldering bills like water, electricity, phone, Internet, road tax, car fuel, maintenance, educational fees, food expenses and other needs, Mother D said,

As I said, it is difficult to be a single-income family. Everything is dependent on you. Then, when there is a medical emergency or when a car breaks down, it's not like before, when you could always ask your husband to help with a flat tire or pay the bills. So now, literally, everything is just on me.

In addition to high living costs, shouldering bills and other needs alone played a role in adding weight to their financial challenges. A common theme has shown education-related fees carried the most significant financial burden. Months of December and January were identified as the most troublesome, as this is the time of year when purchasing new school materials such as books, uniforms and stationery is needed. Finances were incurred more for mothers whose children were enrolled in private schools (Mothers A and B). Mother A considers herself a high-income parent but mentions expenses on education alone are heavy, nearly totaling B\$1,000 per month. Whereas Mothers D and E enrolled their children in government schools but stated they were having difficulty meeting their educational needs due to a low income and a large number of children. Meanwhile, Mother C had to transition her son from a private to a government school:

... After he graduated from kindergarten, I decided to move him to a government school. Sure, the quality of the education isn't really great, but at least he still gets to have his education, which would cut a lot of financial costs. Plus, I can just focus on things like buying his uniforms, books, and other school materials, which are also not cheap! That's only for his classes in the morning. I also had to cover expenses for his religious school during the afternoons.

In the literature review, [Kotwal and Prabhakar \(2009\)](#) identified a similar case where 80% of their respondents also had the most trouble paying education-related fees. Another example can be seen from Mother D, her children had to reuse old clothes and shoes to eliminate costs and did not have the financial capacity to purchase new ones.

Furthermore, despite women in Brunei earning higher wages, as noted by [Lian et al. \(2019\)](#), findings suggest that even better incomes do not exempt them from experiencing financial hardships. Mothers A and B have higher salaries due to their higher education qualifications but still have trouble making ends meet. Their high-income status and accessibility to

resources lowered their risk of experiencing financial poverty, as [Maldonado and Nieuwenhuis \(2015b\)](#) mentioned. In contrast, Mothers D and E were identified as having the most trouble satisfying the needs of their children due to their mediocre and nonexistent income. Mother C experiences the least financial burden among the respondents as she only has one child, but she still experiences difficulty shouldering the burden alone.

A concerning theme related to the financial challenges of single motherhood in Brunei delves into the topic of *Nafkah*. The divorcees were told their husbands would provide for *Nafkah* every month, either with money or other necessities. Divorced mothers expressed frustration after a certain time; their ex-husbands stopped providing support and neglected their responsibilities as fathers. The divorced mothers vented about how the absence of *Nafkah* was strongly felt as the additional monetary support that was supposed to be given every month would help fulfill daily needs such as groceries, paying education fees and other daily expenses. Mother A explains,

... After the divorce, we mutually agreed he had to pay BND100 for each child. But now, he has already stopped providing since August 2019, mainly because he had problems with his employment and got fired. If what he said was true, then I cannot hassle him. Even with the money, it's still not enough. So now that he has stopped providing, there is a big difference from not having the extra BND300, especially for the school fees.

Similar findings are found in [Umami Muhdiyah's \(2013\)](#) research, where 39 out of 51 respondents mentioned their previous husbands did not provide monthly sustenance after divorce. Therefore, the findings of this research confirm inadequate *Nafkah* provision is a common problem among divorced mothers in the country.

Lifestyle changes

The second objective of this paper examines how the financial burdens of single parenthood brought lifestyle changes. Upon entering single motherhood, these mothers and their children would be unable to return to their previous way of living, especially now when they struggle to juggle their expenses. In this study, the spending patterns of single mothers reflect research by [Boyle \(1989\)](#), which shows single-parent households spend less money, even on necessities, than other types of families. This is due to commodities and services being costly in Brunei, hence opting for cheaper alternatives was a recurrent theme in this study.

The mothers mentioned spending their budgets wisely and learning to eliminate unnecessary costs. Mother A remarks it was difficult to adjust to change because she was used to spending lavishly and frequently went to spas, salons and restaurants. After divorce, she learned how to save money and go for cheaper options, including changing grocery shopping from high-quality supermarkets such as Huah and Supasave to low-quality markets such as SKH or learning how to cook at home. Other respondents shared similar strategies. For instance, Mothers B, C and D often went to Miri and Limbang (East Malaysia) to shop for necessities because they spent less money there due to lower costs. Cross-border travel via land border is a common habit for many Bruneians due to the proximity and availability of cheaper, better brands. Shopping for school supplies and groceries in Miri instead of Brunei is considerably cheaper, which minimizes the expenses on single mothers' budgets.

The effects of financial burden affect the participants' children as well. Respondents exhibit guilt whenever they cannot meet the needs of their children. Mother E said her children had to work to get what they wanted, as there was a sizable financial drop in the first three months after her husband passed away. This is because the husbands were the primary breadwinners and the ones fulfilling the materialistic wishes of their children. Mother D was burdened with many financial responsibilities, which often led to her children not having pocket money for school. She said she felt ashamed about not being able to afford new school

uniforms and shoes for her children due to her mediocre income, so she had to reuse older ones. Similarly, Mother A also reuses her daughters' old uniforms and Hari Raya clothes. She mentions no longer bringing her children to toy stores like Toys R Us to cut costs where she explained, "This is the reality now." The effects of the financial burden on children are interpreted as letting them understand the hardships of life and structuring a "needs versus wants" perception at a younger age.

Making sacrifices is a prevailing theme among all single parents in this study due to financial difficulties. The theory of sacrifices in families conceptualized by [Bahr and Bahr \(2001\)](#) applies to this situation. When finances were low, Mothers D and E would use their remaining expenses to buy food and often eat plain rice and crackers or avoid meals altogether to ensure their children were well fed. Sacrificing materialistic items like jewelry and handbags, as observed by Mothers A, C and E was done so to settle debts and generate money for current and future use. The sacrifices entailed putting their own needs aside and ensuring current resources met the needs of their children, which is consistent with the findings of [Stack and Meredith \(2017\)](#). Luxury items were no longer essential, as quoted by Mother A:

I had to put myself together, so that's when I started selling my handbags because I know their education is much more valuable than that. So I sold about six of my handbags for a total of more than \$10,000. That's how expensive my handbags are, which is crazy! But at the end of the day, those material things don't matter anymore. Just as long as we live comfortably, like having enough food on our table.

Meanwhile, Mothers D and E have experienced the most financial obstacles in this study, I cannot confirm if Mothers D and E are experiencing poverty as no proper policies or guidelines on poverty exists in Brunei ([Chow & Lin, 2015](#)). However, Mother E has met all criteria of the triple bind posited by [Nieuwenhuis and Maldonado \(2018\)](#), where inadequate resources, unemployment and poor policies led to financial poverty.

Coping mechanisms and financial adjustments

The final objective outlines the coping strategies used by participants and how they adapt to their financial situations. The current results are consistent with those of [Duncan and Edwards \(1997\)](#), [Nelson \(2000\)](#) and [Clark \(2005\)](#), where families play a pivotal role in offering emotional and financial support. In the findings, parents and siblings helped four of the mothers ease their economic burden by providing financial support. Living with their families eased the pressure on bills, housing problems and daily expenses. Frequently, their parents and siblings provide their children "*duit belanja*" (pocket money). Mother A quotes:

Alhamdulillah, I had a good support system when I was living with my parents. They were helping me financially, especially with my daily expenses. The kids were generally given \$2, but they used \$0.50 to save money. Sometimes my elder brother, who works at Brunei Shell, provides financial support.

However, Mother D goes against the role of families in the literature, as her parents had already passed away and her siblings were reluctant to provide any form of financial support. Her other means of coping were her friends, who assisted in her struggles by supporting her through "*sedekah*" (charity) such as by purchasing books for her children, offering her money or paying for a \$10 meal out of sympathy. Similarly, Mother E received help via donations collected from the department where her husband used to work. Seeking financial assistance from the government is another highlighted theme in the findings. Mothers D and E mentioned seeking financial help from government bodies of MUIB and Yayasan Haji Hassanal Bolkiah. However, only Mother E was the successful recipient from MUIB and was given \$20,000, but can only withdraw \$333 per month for five years. Other mothers did not seek help from the government due to not meeting the requirements and believed other unfortunate people were more deserving of government help, despite experiencing financial hardships as single parents. Hence, this

discussion reflects studies by [Hao and Brinton \(1997\)](#), where single mothers cannot cope alone and require support systems from families and public assistance.

Observed findings also showed single mothers had at least one income source to generate additional income as a supplementary way to sustain themselves. Given Brunei's high cost of living, current employment wages are not sufficient to support their children alone due to being financially demanding, thus replicating patterns from [Kotwal and Prabhakar \(2009\)](#), where a common practice of earning additional revenue was also an entrepreneurship practice. The ways these mothers earn additional revenue include opening an online bakery shop on Instagram, selling traditional cakes, biscuits and crackers, selling scarves and hijabs at small cube shops, and initiating garage sales. Other ways included taking part-time jobs, growing flowers and vegetables as a hobby, and selling them in the morning market, while another mother utilized multi-level marketing.

One novel finding, which was not mentioned in the literature, is how children are not a burden but a blessing. The single mothers described their children as "*membawa rezeki*" (Bringing sustenance). While raising children was the leading cause of financial constraints, it was also their children who helped alleviate these burdens. Almost every child, from Mother A to Mother E, had unique roles in providing monetary support. This ranged from utilizing student allowances to help support their mothers, working at an early age, participating in the creative industry, joining the Brunei Royal Army to be entitled to financial benefits, or participating in income-generating activities with their mothers. One example from Mother A's quotes:

My kids have been quite active in the creative industry, so they had casting calls for advertisements and modeling. There's this one time Royal Television Brunei took them and paid about \$500 for a program. So the *rezeki* comes from them too. "The money they get helps them buy food.

[Silva and Smart \(2004\)](#) highlight families are about blood ties, looking out for each other, sharing resources and fulfilling responsibilities. Thus, a possible explanation is that these children understood the hardships and value of money at an early age and would return the favor for the sacrifices their mother had made for them.

Conclusion

This study discusses the financial challenges experienced by single mothers in Brunei. The investigation in this study shows single mothers are a vulnerable group and experience a greater risk of financial constraints. Study findings showed operating on a single income, shouldering debts alone, the high costs of living in Brunei and absence of *Nafkah* contribute to the economic challenges of single mothers in Brunei. The effects of financial burden have led to making several sacrifices, including selling off materialistic items and compromising meals to ensure their children have enough food to eat when finances are low. Children are also affected by monetary constraints, resulting in an inadequate meeting of their needs. Participants' coping strategies highlighted the importance of family as economic support to minimize the burden of financial stress, followed by friends and government assistance. Furthermore, generating side income through activities such as part-time jobs and opening a business is used to stay afloat. Children also play unique roles in alleviating financial burdens, despite being the main reason for experiencing financial hardships. Being both the breadwinner and caretaker all at once is a difficult challenge; hence, it is essential to ensure single mothers in Brunei live in a progressive and equitable society.

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