

Social Capital and Homeownership among Immigrants: Insights for Brunei

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Abstract - The increasing number of immigrants in the host country has often raised demands for several services. This may refer to basic needs such as education, employment and housing. The study's main problem is the inaccessibility of the middle-income immigrants' generations in Brunei Darussalam to homeownership. Although the immigrants' generations have been staying long in the country and born locally, they are inaccessible to housing and homeownership. This study aims to answer the research question that guides this paper "what are the social capital factors affecting the immigrants' homeownership?". Therefore the objective of this study is to investigate the relationship between social capital factors and the homeownership status of the immigrants. The study discussed social capital factors, including culture, social network, trust and loyalty on homeownership of the immigrants in Brunei Darussalam. The data of this study were collected from a questionnaire and analysed using SPSS and SEM. The analysis on the relationship between social capital factors and homeownership shows $p = .0136^*$, which implies that social capital directly impacts immigrants' homeownership in Brunei. However, homeownership access in practice is determined by housing policy and that the immigrants are naturalised citizens. The result of the study has led to other associated factors like housing policy included for future research.

Keywords: Brunei, homeownership, housing, immigrants, social capital, social network

INTRODUCTION

In welfare policy, housing is referred to as a means of property-based welfare associated with 'productivist' economic and social policies (Ronald & Doling, 2014). However, Groves et al. (2007) argue that housing is more central in welfare provision and refer to a form of 'asset' or 'property-based' welfare in Asian societies. The property ownership relating to asset-based welfare has been associated in western societies. Property-based welfare is more suitable in the Asian context as a family home (Ronald & Doling, 2014). This study focuses on the housing or homeownership of immigrants in Brunei, a country in Asia. Díez Nicolas (2009) defines immigrants as non-host nationals having temporary residents (TR) or permanent residents (PR) in the host country. PR refers to individuals born outside the state and their biological father or mother, or ancestor are foreigners permanently settling in the host country (Francis, 2009). The number of immigrants living in Brunei: 98,000 in 2005, 100,000 in 2010, 103,000 in 2015 and 109,000 in 2017 (Statista Research Department, 2021). The demographic composition of immigrants in Brunei comprises 100,587 (25.6%) foreign-born out of a total population (393,372), of which 111,712 are PR, TR and stateless (Department of Statistics, 2011). Individuals who possess PR, TR and stateless are inaccessible to privileges of citizenship, i.e. do not have the right to own land, are not entitled to full subsidised health care and higher education scholarship (Bureau of Democracy, Human Rights and Labour, 2011).

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The increasing number of immigrants in the host country has often raised demands for several services, referring to main basic needs such as education, employment and housing. The main problem in the study is the inaccessibility of the middle-income immigrants' generations in Brunei Darussalam to homeownership. Although the immigrants' generations have been staying long in the country and born locally, they are inaccessible to housing and homeownership. This study aims to answer the research question that guides this paper "what are the social capital factors affecting the immigrants' homeownership?". Several studies highlighted that social capital, network, culture, loyalty, and trust are critical factors for homeownership of immigrants (Constant et al., 2009; Tanascu & Smart; 2010; Roskrug et al., 2011; Fougere et al., 2013; Forrest et al., 2014; Grodem & Hansen, 2015; Diop et al., 2016). This showed that studies had been conducted in western countries; very few studies are available in the Southeast Asia region and specifically in Brunei. Yapa (2014) suggests future studies examine governance using a western model and how it translates into a society of Brunei culture with its strong and unique tradition of royal ideology and political control. The study discussed social capital factors, including culture, social network, trust and loyalty on homeownership of the immigrants in Brunei Darussalam and aimed to fill the gap.

Homeownership in Brunei is linked to land ownership since the housing landscape is based on landed property. The certificate of identity is mandatory for the administration aspect in order to claim the accessibility of individuals in Brunei (Ullah & Kumpoh, 2018). Homeownership is commonly viewed as a sign of positive social integration. According to Andersen et al. (2013), a higher representation in rental housing could be seen as a sign of weak integration and failed integration policies. High segmentation can result in higher segregation of immigrants and concentration around tenures such as social or public housing in specific neighbourhoods (Andersson et al., 2010). Similarly, homeownership access difficulty is defined based on the disallowable of the government regulation regarding immigrants to own housing. From accessibility literature, the degree of services and activities that can be attained is connected to social capital (Osth et al., 2018; Akram, Haq, Malik, & Mahmood, 2021). In this respect, the study presents two main novelties: first, provide awareness on social capital relation to immigrants' homeownership. Secondly, the immigrants' social capital varies from country to country. Therefore the objective of this study is to investigate the relationship between social capital factors and the homeownership status of the immigrants.

THEORETICAL FRAMEWORK

The underlying theory that underpinned the framework of this study was the social capital theory. The theory was earlier explored by Bourdieu (1986), Coleman (1988) and Putnam (1993). The theories of social networks, ethnic enclaves and social capital serve as an information network for the immigrants (Portes, 1995). A new version by other scholars like Bolt et al. (2010) added that social capital is more than just a set of social contacts. The range of outcomes can be associated with social capital due to community ties bonding and bridging (Woolcock & Narayan, 2009). It can also be referred to as network ties. The concept emphasises the use of relationships to generate benefits. Thus, social capital is a concept that emphasises resources that are rooted in social relationships, mainly mutual obligation and trust (Woolcock, 1998).

Social capital consists of several structural, cognitive, and behavioural elements co-constituted by social practices (Petzold & Ratter, 2015; Wickes et al., 2015). Structural elements include the social network, including social homogeneity or heterogeneity, ethnicity, age, years of residence, immigrants' background, and others. Cognitive elements encompass reciprocity, trust, and social control norms, with the latter assuming the form of reward and punishment. Osth et al. (2018) also see connectivity and communication among individuals, shared value systems and traditions, mutual care and solidarity, joint cultural backgrounds and a sense of community or identity as "social capital" phenomena. The World Bank Social Capital Initiative (1998) refers to social capital not only the institutions, the relationships that bind the society together, the attitudes and values that govern interactions among individuals who contribute to economic and social development but also the shared values and rules for social conduct expressed in individual relationships, trust, and a common sense of civic responsibility, that makes society more than a collection of individuals and having governance, cultural norms as well as social rules. Villalonga-Olives and Kawachi (2015) add that social capital refers to information and instrumental assistance accessed by individuals through their network connections and a collective means by group members due to cohesive relationships. Past research of social capital done by Rostila (2013) found different socio-political environments contribute to the social capital relationship such as unity in Scandinavian countries, and individual connections are needed in the US, UK or Ireland, class and status are mostly attached to as in France, Germany or the Netherlands. In contrast, family connections are prioritised in Spain, Italy, Greece, Portugal, and Eastern Europe since these areas have the highest level of social inequality. Equality implies the right of immigrants as individuals to enjoy the same rights to healthcare, housing, social benefits and schooling as native citizens.

Social capital and homeownership

Housing and homeownership are identical to security. Malpass and Murie (1999); Balchin et al. (2002); Ronald (2007) define the tenure of housing as the legal status and the rights of owners that serve as a symbol of status for individuals or corporate investors in the housing market. Housing is important as both a reflection and generator of social inequality. Social inequality is also indicated in the housing tenure as individuals are assessed based on ownership and occupancy of different housing types.

Homeownership has long been linked to notions of independence, security, and material and personal well-being (Westin et al., 2015). Like other forms of investments, the decision to own a home can serve as a financial reserve. Housing is typically the largest single component of household assets, and therefore must be examined in the context of immigrants' asset preferences and investment allocations (Chatterjee & Herbert, 2011). In Spain, from 2004–2007, one million immigrants became homeowners out of 6 million (Palomera, 2013; Ul Haq, Malik, Akram, & Al Mutawa, 2020). In short, 81.7% of the houses are privately owned (ibid). Not only that, Palomera (2013) found networks and connections among immigrants, making it accessible for housing. In this case, a form of reciprocity is formed whereby these homeowners access key resources and become an important source of social capital. Thus, a form of private solidarity is perfectly embedded in the housing market dynamic. Homeownership is an important element of the class structure and class reproduction in Australia and Britain (Colic-Peisker & Johnson, 2011). The socio-economic context of the community may provide an important role in social capital (Coffe, 2009). The friends, family and neighbours contribute to safety nets and serve as networks for the immigrants. From the social ties, immigrants get access to the social capital of natives, which in turn facilitates their economic and cultural integration (Hagendoorn et al., 2003). Conversely, the absence of social ties can have an equally important impact (ibid). The study iterates that social ties are a liability as well as an asset. Social factors have been concerned with issues of the cultural aspect, health consideration, and occupants' general lifestyle (Gudienne et al., 2013). Significant cultural changes would need to take place in the way in which the household view their housing. Other than ethnic identity, culture has been shown to matter in housing outcomes.

Cultural customs of living arrangement, particularly Asian immigrants in the US, attain high homeownership irrespective of the number of years living compared to African Americans or Blacks and Latinos (Yu & Myers, 2010). One of the factors is that Asians, just like Whites, have better access than Blacks and Latinos. In addition, Coulson (1999) and Painter (2000) argue that length of residence in the US positively affects immigrants' access to homeownership. This is also confirmed by Chatterjee and Herbert (2011). However, in that study, it was found that immigrants are less likely than native-born residents to own homes. In this study, social networks and culture variables of social capital adapted from Kagotho (2009), Sabatini (2009) and Rowlingson (2012). Trust serves as one of the components of social capital at an individual level (Banerjee & Holmes, 2020). That study showed internalised norms and discrimination against immigrants to acquire ease of access benefits in Johannesburg exist. Loyalty refers to a behavioural manifestation of immigrants' adaptation to the host culture (Segev et al., 2014; Bumjaid, & Malik, 2019).

Culture

Zhang (2013) studied the culture of immigrants concerning homeownership. The study sample comprises the first and second generation of Chinese immigrants in the Netherlands. The variables in the study composed of date of arrival, length of residence, age when arriving, came with spouse/or not, number of children, employment, education when arriving, education received in the Netherlands, social capital - whom they know in the host country, tenure type (renting or homeownership), social network - information on housing (real estate agents, friends), rent price, and type of accommodation. The result of the study revealed that culture plays an essential role in homeownership. This is also the same with Li and Zhang's (2021) study on Asian (Indians, Japanese, Chinese, Koreans, Filipinos and Vietnamese) immigrants' homeownership in the US. The study used a much smaller geography census tract to capture clusters of immigrant groups likely to be concentrated in co-ethnics places. The findings show non-linear patterns of first-generation, which is different from the second and third generations. The result indicates that the second and third generations (Chinese and Filipinos) preferred to live with the same ethnicity.

Social network

Ideally, the emerging social networks foster the generation of social capital through bonding, bridging, and linking ties, which become resources for long-term adaptation (Bott et al., 2019). These networks are assumed to foster immediate support and coping capacities, as network members share similar livelihoods and experiences (Chan et al., 2018; Kerr, 2018).

Trust

Socially, these trust levels differ substantially throughout the countries as historical and institutional factors matter in developing trust (Rothstein & Stolle, 2008; Uslaner, 2008; Rothstein, 2011). Different levels of immigrants' trust can be elucidated by the institutional feature of the host societies (Dinesen, 2013). Various structural factors explaining trust have been identified, including crime, ethnicity and class segregation, high population density, not access to residential,

low social network, civic disengagement, and politics (Pain, 2000; Rountree & Land, 1996; Sampson, 2001; Abro, Shaikh, Abro, Soomro, & Malik, 2020). Identifying the individual, community, and structural correlates of fear of crime have gained importance as Americans' feelings of fear and anxiety regarding their safety have increased during the past decade (Ferguson & Mindel, 2007). To further explore the relationship between individual and community factors and fear of crime, social science researchers have turned to the notion of social capital, both as a possible explanation and as a potential community-level resource that can be mobilised to enhance safety in the neighbourhood and villages (Bursik, 1988; Sampson, 2001; Abbas, Ul Haq, Ashiq, & Ubaid, 2020).

Loyalty

Loyalty is associated with culture and ethnicity (Segev et al., 2014). Constant et al. (2009) found the relationship between homeownership and language proficiency, the social network of immigrants or natives, and future immigrants' plans to stay or leave the host country. Charles Tilly's body of work suggests that allegiance or loyalty is associated with political relations (David, 2011; Abrar ul Haq, Sankar, Akram, & Siddique, 2021). Loyalty is related to policy for immigrants, naturalisation and citizenship and more on the obligation of the population to the country (ibid). A study done by Avey et al. (2009) confirms that immigrants' loyalty will intend to stay in the host country. The conceptual framework denotes in Figure 1 guide the study.

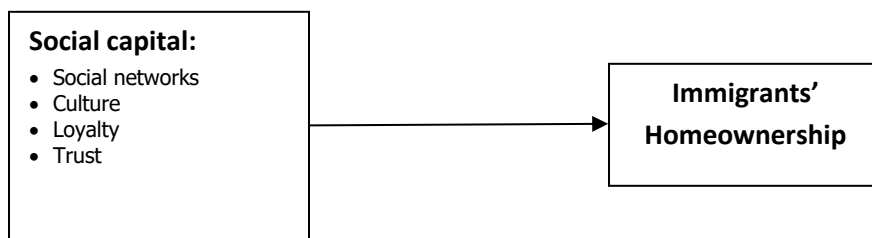


Figure 1: Conceptual framework

METHODOLOGY

The chapter presents the research design, research locale, respondents, sampling design, research instrument, data gathering procedure, scoring procedure and statistical analysis. The study utilised a descriptive research design that utilises primary data through a survey questionnaire to evaluate whether social capital may affect the homeownership of immigrants. The respondents were the third generation of middle income ranging between B\$445 to B\$3030 immigrants in Brunei. The total number of respondents was 400, which was keyed in and analysed using SPSS and SEM. Possible responses followed each item in the questionnaire. Corresponding to each possible response were scales corresponding to the respondents level of agreement in all statements representing the identified variables of the study. Once filled out by participants, socio-economic and demographic will be tallied and sorted, and their responses were organised into participants with similar socio-demographic profiles and how similar their responses are. The researcher used an adopted questionnaire from the cross-sectional study on homeownership of immigrants using primary data like Rohe et al. (2010); Opoku and Abdul Muhmin (2010); Hanhoester (2015); Alina (2013); Kuurie et al. (2016) and Diop et al. (2016), which was modified to suit this study. The questionnaire was validated using pre-test, pilot study and validation from an expert in the locale. The questionnaire is composed of two parts. The first part was a multiple-choice item covering the respondents' socio-economic and demographic profiles regarding gender, age, marital status, educational background, income, and years of residence. The second part covers 20 items for the measurement for four dimensions of social capital, all in a 5-point Likert Scale showing 1-Strongly disagree, 2 – Disagree, 3-Neutral or Neither agree nor disagree, 4 – Agree and 5 – Strongly agree. This is done to improve the questionnaire's resilience to response bias.

RESULTS

The descriptive results of the social capital dimensions are shown below:

Social Network

The study solicited respondents' opinions regarding relationships and interaction with government employees. Table 1 shows that most respondents have friends and relatives in different government offices. The results indicate that the immigrants have greater social interaction and harmony in society. The respondents were asked the level of involvement with different organisations at national, regional or both. Most respondents stated that they are not directly involved in any activity in organisations. Regarding the housing benefits, most respondents (93%) reported that they did not ask anybody for any help in the last 12 months (Table 1).

Table 1: Respondents opinion on the social network in the community (N=400)

Statement	Frequency	Per cent
Relation with somebody working in government offices that you know		
Friends	193	48.25
Family	131	32.75
Neighbours	5	1.25
Relatives	51	12.75
None	20	5
Total	400	100
Level of involvement with the organisations		
National	48	12
Regional	12	3
Both	15	3.75
None	325	81.25
Total	400	100
In the last 12 months have you asked for help for anybody regarding housing benefits?		
Yes	27	6.75
No	373	93.25
Total	400	100

Social and Cultural factors of homeownership

Table 2 shows the cultural factors of the immigrants' generation in Brunei. The majority of the respondents agreed that fluency in the host country language, Brunei Malay is vital for the immigrants' residents in Brunei. The respondents (79%) agreed that using the Malay language is easier to communicate with the office staff. Good Malay language skill is required to pursue higher education in Brunei as the official language in Brunei is Malay. The respondents (73%) agreed that they are aware of the need for local language skills to obtain better access to services and become Brunei citizens (Table 2).

Table 2: Respondents opinion on cultural aspects of the local residents (N=400)

Statements	Items	Cultural			Mean
		Negative	Neutral	Positive	
It is easy to communicate in office work, because I am fluent in Malay	No. 38 %	58 14.5	28 7	314 78.5	3.85
I agree that good grades in Malay is needed to pursue higher education in Brunei	No. 39 %	36 9	22 5.5	342 85.5	4.07
I agree that to become a Bruneian I need to be fluent in Brunei Malay	No. 40 %	58 14.5	17 4.25	325 81.25	4.03
I agree that I have access to services in Brunei	No. 41 %	87 21.8	22 5.5	291 72.8	3.79

Table 3: Respondents opinion on trust in the community (N=400)

Statement	Items	Trust			Mean
		Negative	Neutral	Positive	
I agree that most people in my village can be trusted	No. 28 %	180 45.1	6 1.5	214 53.5	3.18
I agree that most people in my village are willing to help if I need it	No. 29 %	151 37.8	8 2	241 60.3	3.34
I agree that most people do not trust each other in lending and borrowing money	No. 30 %	75 18.8	6 1.5	319 79.8	3.74
	No. 31	128	15	257	3.49

I agree that in my village, people generally show respect to each other	%	32.1	3.8	64.3	
I agree that the level of crime has increased in my village	No. 32	87	40	273	3.56
	%	21.8	10	68.3	
I agree the level of trust has improved over recent years	No. 33	297	43	60	2.34
	%	74.3	10.8	15.1	

Table 3 shows respondents opinion on trust in the community. The important factor for social capital is to understand whether people in the village are generally trustworthy or not. More than half of the respondents (54%) agreed that the villagers where they reside could be trusted for their common interests. The villagers, neighbours and relatives provide support during the crisis time (60%). However, 80% of the respondents stated that people in the village do not trust each other about borrowing and lending money. The data shows that people in the village respect each other, especially the elderly members (64%). Regarding the law and order situation, 68% of the respondents report that social crime has increased over the years in Brunei.

Table 4 shows that most respondents agreed that the residents have a strong desire to live in Brunei, comply with the rules and regulations to support the government, and are motivated to become responsible citizens in Brunei. Regarding the motivation, the majority agreed that they are happy with the benefits (82%), both economic and social benefits, as residents in Brunei. The results indicate that loyalty of social factors is significant in immigrants' households in Brunei.

Table 4: Respondents opinion on loyalty among the local residents (N=400)

Statement	Items	Loyalty			Mean
		Negative	Neutral	Positive	
I will stay in Brunei and will not leave this country	No. 22	69	11	320	4.09
	%	17.25	2.75	80	
I agree that I belong to this country and will support the government	No. 23	60	5	335	4.12
	%	15	1.25	83.75	
I consider myself as a Bruneian therefore I prefer to stay in Brunei	No. 24	70	9	321	4.06
	%	17.5	2.25	80.25	
Brunei gives the best benefits compare to any other countries	No. 25	60	11	329	4.14
	%	15	2.75	82.25	
Standard of living in Brunei is cheaper compares to any other countries	No. 26	95	18	287	3.79
	%	23.75	4.5	71.75	
My level of loyalty to Brunei is high therefore I do not wish to leave Brunei	No. 27	68	13	319	4.07
	%	17	3.25	79.75	

The inferential analysis of the study is depicted below:

Loyalty

From the measurement model fit, all six items of loyalty had good factor loading (LSC1, LSC2, LSC3, LSC4, LSC5 and LSC6). As shown in Figure 2 and Table 5, all six items had a loading of more than 0.50 and ranged from 0.64 to 0.91.

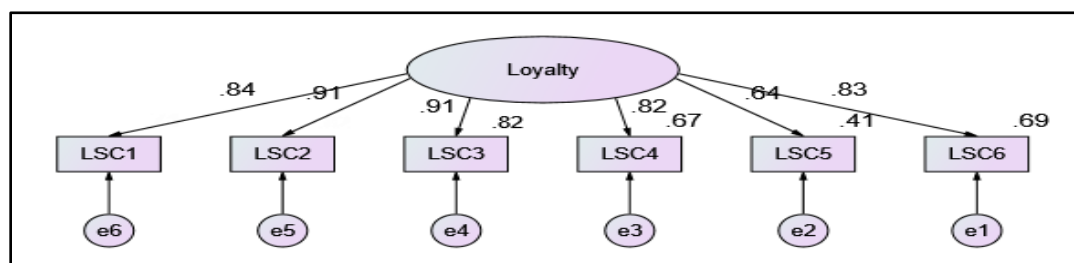


Figure 2: Result of the measurement model of loyalty

The construct reliability for these six items is .928, which exceeds the 0.7 cut-offs in the literature (Hair et al., 2010). This indicates that the original items retained are reliable and valid for this construct measure.

Table 5: Factor loading of loyalty

Code	Items	Factor Loading
LSC6	My level of loyalty to Brunei is high therefore I do not wish to leave Brunei.	0.832
LSC5	Standard of living in Brunei is cheaper compares to any other countries.	0.640
LSC4	Brunei gives the best benefits compares to any other countries.	0.820
LSC3	I consider myself as a Bruneian therefore I prefer to stay in Brunei	0.907
LSC2	I agree that I belong to this country and will support the government	0.907
LSC1	I will stay in Brunei and will not leave this country	0.842

Culture

Culture is made up of six items initially. Using AMOS for SEM, all six items were tested to improve the measurement model fit, two items with low factor loading (Q36 and Q37) were dropped. Finally, culture retained four items, as shown in Figure 3, and all four items had a loading of more than 0.50 and ranged from 0.542 to 0.782 (Table 6).

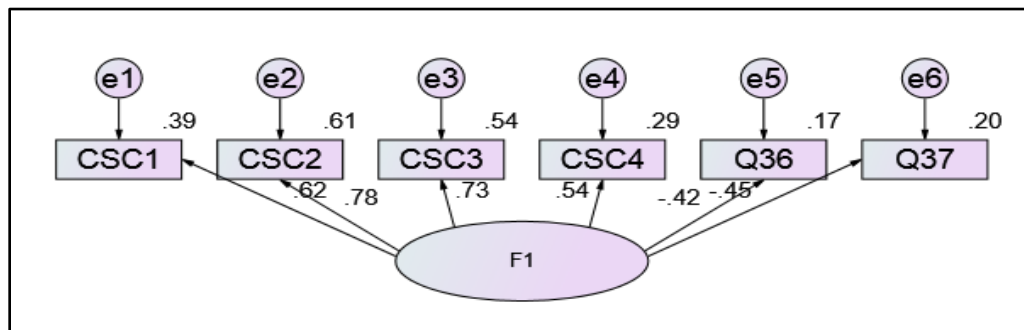


Figure 3: Result of the measurement model of culture

Table 6: Factor loading of culture

Code	Items	Factor Loading
CSC1	It is easy to communicate in office work because I am fluent in Malay.	0.621
CSC2	I agreed that good grades in Malay is needed to pursue higher education in Brunei	0.782
CSC3	I agree that to become a Bruneian, I need to be fluent in Brunei Malay.	0.734
CSC4	I agree that I am happy with my access to services in Brunei.	0.542

The construct reliability for these four items is .768, which exceeds the 0.7 cut-offs referred to in the literature (Hair et al., 2010). This indicates that the preserved four items are reliable and valid for this construct measure.

Trust

Using AMOS for SEM, all eight items were analysed. To improve the measurement model fit, five items with low factor loading (TSC3, TSC5, TSC6, Q34 and Q35) were dropped. Finally, trust changed to three items, as shown in Figure 4, and the remaining three items had a loading of more than 0.50 and ranged from 0.52 to 0.94 (Table 7).

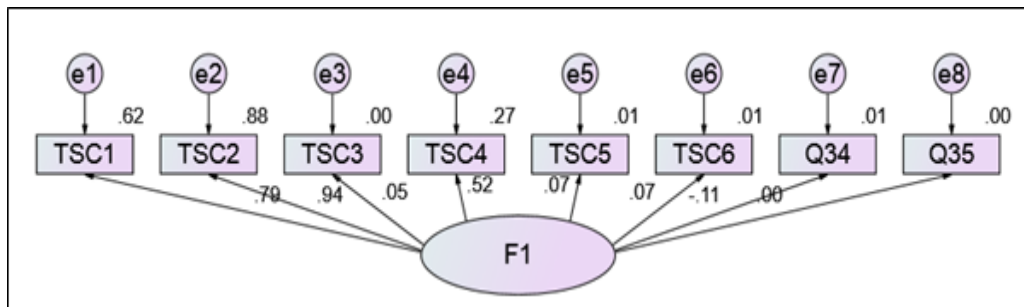


Figure 4: Result of the measurement model of trust

The construct reliability for this sub-dimension is .803, which exceeds the 0.7 cut-offs referred to in the literature (Hair et al., 2010). This indicates that all the items are valid and reliable for this construct measure.

Table 7: Factor loading of trust

Code	Items	Factor loading
TSC1	I agree that most people in my village can be trusted	0.788
TSC2	I agree that most people in my village are willing to help if I need it	0.937
TSC4	I agree that in my village, people generally show respect to each other	0.516

Homeownership

Using AMOS for SEM, this construct consists of two dimensions comprising of eight items initially. The measurement model fit shows that the seven items had good factor loading (HS1, HS2, HS3, HS4, HS5, HS6 and HS7), so all are retained but dropped one item with low factor loading (Q75). As shown in Figure 5 and Table 8, all seven items had a loading of more than 0.50 and ranged from 0.71 to 0.92.

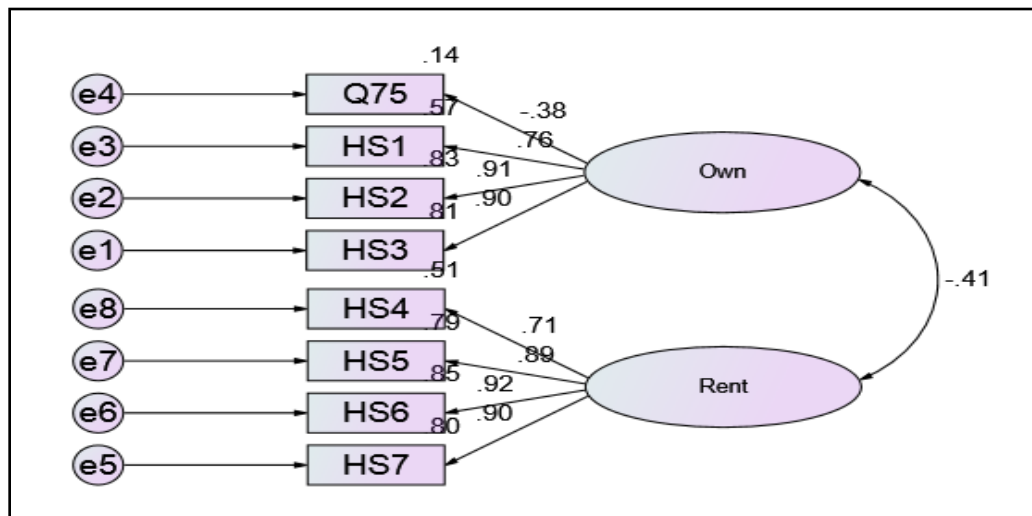


Figure 5: Result of the measurement model of homeownership

The construct reliability for this sub-dimension is 0.938, which exceeds the 0.7 cut-offs referred to in the literature (Hair et al., 2010). This indicates that all the dimension is valid and reliable for this construct measure.

Table 8: Factor loading of homeownership

A.	Own	Factor loading
HS3	I agree that homeownership is more secure than other investment	0.898
HS2	I agree that homeownership is a good investment	0.913
HS1	I agree that homeownership has more protection as it is not affected during rent increase	0.757
B.	Renting	
HS7	I agree that it is financially safer to rent as it does not need funds to maintain the house	0.895
HS6	I agree that it is easier to rent a house as I can move out any time	0.921
HS5	I agree that renting is better than owning a home	0.886
HS4	I do not plan to own a home	0.712

As shown in Figure 6, estimated standardised regression coefficients in the path links in the SEM model, based on the dimensions, indicated that the standardised regression weights were acceptable loading for the dimensions. The relationship between social capital and homeownership results show coefficient = .2621, se = .1057, t = 2.4791. This shows the relationship exists between social capital and homeownership of immigrants in Brunei.

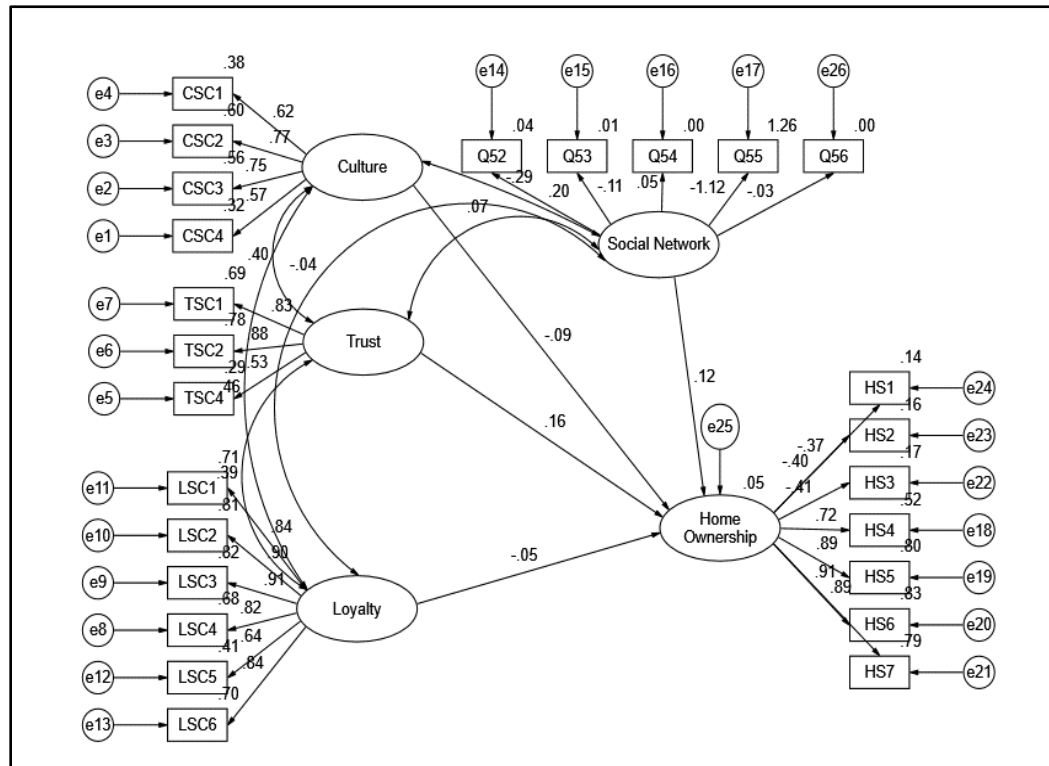


Figure 6: Result of the measurement model of social capital and homeownership

The findings of trust relationship with homeownership is confirmed from the result ($p = 0.0022^*$). This finding is supported by several studies that found a positive and significant relationship between trust and homeownership of the immigrants (Mundra & Uwaifo Oyelere, 2017; Churchill & Smyth, 2019). Several studies have found a positive and significant relationship between social capital and homeownership of immigrants in the social network of immigrants in the host country (Constant et al., 2009). The analysis result showed that social network has a p -value larger than 0.05, which is not significant ($p=0.6839$). The findings of this study confirm that social network does not have any relationship with the homeownership of immigrants. In addition, in this study, 97% of the respondents view social networks do not relate to immigrants' homeownership, which corresponds to the analysis result. In practice, the social network of the immigrants concerning immigrants' homeownership accessibility is not influencing government offices. Therefore the previous study has the opposite findings in Brunei; the social network does not have any relationship with immigrants' homeownership. It is also the same with loyalty ($p=0.4193$) which gave an opposite result from Belgiojoso (2016), who found loyalty has a significant relationship with immigrants' homeownership in Italy. Consistently, a past study done by Furtado et al. (2013) found that culture is transmitted from parents to their children when they are young. Therefore the preferences and beliefs of immigrants are quite similar to those of their parents and the locals as they have been residing long in the host country. The findings of the study show that culture has significantly related to immigrant homeownership in Brunei. In addition, other previous studies by Joarder et al. (2017); Mazzucato et al. (2017); Ramos et al. (2017); Belgiojoso (2016); Haagsman et al. (2015); Ul Haq, Victor and Akram (2021); Kim and Won (2015); Furtado et al., (2013); Sung et al. (2013); and Moreno-Jimenez and Hidalgo (2011) support the findings of this study. However, the finding of the analysis on the relationship between social capital factors and homeownership shows $p = .0136^*$, which implies that social capital has a direct impact on immigrants' homeownership in Brunei. Several studies have found a positive and significant relationship between social capital and homeownership (Engbers et al., 2018; Constant et al., 2009). It is not easy to compare this finding with previous studies investigating the relationship between social capital and homeownership. The relationship between social capital and homeownership has not been tested in the Brunei context concerning immigrants, making this finding somewhat primary. In addition, most previous studies were underexplored in the context of middle-income third-generation immigrants' homeownership. Nevertheless, the relationship between social capital and homeownership of the immigrants is not always linear. Therefore, this study provided evidence that social capital affects the homeownership of immigrants in Brunei. The finding of this study is supported by Skak and Bloze (2017), who found social capital has a significant relationship with homeownership in Denmark, and by Forrest et al. (2014), who found that social capital is significantly related to immigrants'

homeownership in Australia and Belgiojoso (2016) also found the significant relationship of social capital with immigrants' homeownership in Italy.

The findings of this study suggest that social capital is a key factor for achieving immigrants' homeownership in Brunei. Social capital theory confirms that measurement and concepts of social capital facilitate action regardless of how institutionalised it may be (Engbers et al., 2013; Banerjee & Holmes, 2020; Natarajan, Abrar Ul Haq, Akram, & Sankar, 2021) both at the community level, in turn, may lead to social goods such as cooperation and government responsiveness (Putnam, 2001; Varshney, 2003; Engbers et al., 2017) and individual level (Foley et al., 2001; Agarwal et al., 2011). Previous studies also showed the relationship of social capital and homeownership access attributed to social capital theory (DiPasquale & Glaeser 1999; Glaeser et al., 2002) which is consistent with the result of this study.

CONCLUSION AND RECOMMENDATIONS

These findings help to understand better that different geopolitical structures provide different findings on the homeownership aspect of the immigrants with regards to social capital dimensions. This is evident in Brunei, that certificate of identity of "ethnicity" segregate accessibility of individuals' social service (Trigger & Siti Norkhalbi, 2011). Loyalty is an important factor in understanding residents' motivation towards development. This study elicited respondents' opinions on several social capital factors to understand the social perspectives of the immigrants' households that contribute to the development of Brunei homeownership. However, this study has the opposite finding from Amuedo-Dorantes and Mundra (2013), who studied immigrants' homeownership. This study used cultural; and socio-economic variables (age, gender, education, marital status, income, citizenship status, employment, wealth, language skill and social capital). The results of the study show PR are more likely to own homes regardless of ethnicity. This does not apply to the Brunei context. The private property market is minuscule in Brunei. Mostly the housing and homeownership proportion structure are derived from public housing stock in which only the citizens are accessible has led immigrants holding non-citizens Identity Cardholders to rent at a high cost. However, homeownership access in practice is determined by housing policy and that the immigrants are naturalised citizens. The PR, TR and stateless, although having social capital and living for generations in the country, homeownership accessibility is not permissible according to Land Code 1909. The regulations and policy of homeownership for immigrants are not the country's concern, which has led to discrimination and unfairness to the accessibility of social aspect. Oladrin et al. (2019) suggested further study for housing policy impacts on immigrants due to economic performance and importance for social cohesion and better integration. Therefore, the result of this study has led to other associated factors like housing policy included for future research in the context of Brunei immigrants' homeownership.

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