

Consultations With the Poor

National Synthesis Report: Thailand (Preliminary Draft)

Srawoath Paitoonpong, August 1999

The findings, interpretations, and conclusions expressed here are those of the authors and do not necessarily represent the views of the World Bank, its Board of Executive Directors, or the governments they represent.

Preface

This study is part of a global research effort entitled *Consultations with the Poor*, designed to inform the *World Development Report 2000/1 on Poverty and Development*. The research involved poor people in twenty-three countries around the world. The effort also included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. Deepa Narayan, Principal Social Development Specialist in the World Bank's Poverty Group, initiated and led the research effort.

The global *Consultations with the Poor* is unique in two respects. It is the first large scale comparative research effort using participatory methods to focus on the voices of the poor. It is also the first time that the World Development Report is drawing on participatory research in a systematic fashion. Much has been learned in this process about how to conduct Participatory Poverty Assessments on a major scale across countries so that they have policy relevance. Findings from the country studies are already being used at the national level, and the methodology developed by the study team is already being adopted by many others.

We want to congratulate the network of 23 country research teams who mobilized at such short notice and completed the studies within six months. We also want to thank Deepa Narayan and her team: Patti Petesch, Consultant, provided overall coordination; Meera Kaul Shah, Consultant, provided methodological guidance; Ulrike Erhardt, provided administrative assistance; and the Institute of Development Studies, University of Sussex provided advisory support. More than a hundred colleagues within the World Bank also contributed greatly by identifying and supporting the local research teams.

The study would not have been possible without the generous financial support of the U.K. Department for International Development (DFID), numerous departments within the World Bank, the Swedish International Development Agency, MacArthur Foundation and several NGOs.

The completion of these studies in a way is just the beginning. We must now ensure that the findings lead to follow-up action to make a difference in the lives of the poor.

Michael Walton
Director, Poverty Group &
Chief Economist, Human Development

Ravi Kanbur
Director,
World Development Report

Acknowledgement

The study has been conducted under the request and financial supports of the World Bank. The study is also provided with able technical guidance of the World Bank professionals. The global study is managed by the Poverty Group in PREM at the World Bank and is led by Deepa Narayan, Principal Social Development Specialist. The study in Thailand was commenced under an expert guidance and training of Ms Meera Kaul Shah, Trainer on Participatory Poverty Assessment, arranged by the World Bank. The study team leaders are Dr Sureeratna Lakanavichian, Dr Watthana Sugunnasil, Dr Anchana A. Naranong, and Mr Bantorn Ondam. The coordination of the study and the national synthesis were responsible by Dr Srawooth Paitoonpong, Senior Research Specialist of Thailand Development Research Institute Foundation. The arduous and able research assistance of Ms Thippawan Keawmesri and Ms Prinyarat Leangcharoen in the preparation of the national report as well as the coordination with the study sub teams is also gratefully acknowledged.

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EXECUTIVE SUMMARY

Main findings and patterns of results on four main themes

The study has been undertaken under the World Bank project on *Consultations with the Poor* which is a 23-country study led by the Poverty Group at the World Bank for the World Bank Development Report 2000/01. The major objectives of the study, according to the Bank, are to enable a wide range of poor people in diverse countries and conditions to share their views in such a way that they can inform and contribute to the concepts and content of the World Development Report 2000/01 (WDR). The study will focus on four sets of issues on (a) well-being and trends over time; (b) priority problems and concerns; (c) institutional analysis; and (d) changes in gender relations at the household and community levels. The study adopts a participatory poverty assessment approach, a growing body of research that is changing the way poverty is conceptualized and measured. The Thai study comprises 5 sub-national field studies¹ namely, Bangkok and vicinity, the Central region, the North, the Northeast, and the South. Each field study consists of 2 study sites, urban and rural.

Well-being and trends over time

In general, the well-being in Thailand could be classified into 5 levels – a) Mee Un Ja Kin” (Very rich), b) “Mee Kin” (Rich/ well to do), c) “Por Yu Dai” (Average) , d) “Jon” (Poor but liveable) and e) “Jon Mak”(Very poor). There is little difference among the local terminology among different regions. The perception of well-being is not much different for different groups of people in the same community. For example, in a Bangkok slum, the meaning of well-being/quality of life does not differ greatly among the informant groups. The villagers consider well-being as having a permanent place to live owing to the fact that these communities are closely situated and invade on government’s property, causing them to be chased off the land. In addition, well-being also signifies having enough to have a comfortable life and a loving family. The poor unemployed male group considers well-being as having money, a house, a car, and a job while the poor unemployed female group considers money, a house, a car, and family as important. For them, good quality of life signifies a healthy body, a good wife, a job, enough to feed the family and enough to send the children to school.

The well-being of females with good status in this community means having a good environment and a good business, which will bring money into the family. In addition, they must also maintain good physical and mental condition. Poor condition implies unhappiness, unemployment, lack of solutions to problems, in debt, lack of funds for the children, and low profit from business.

The male group that experienced comfortable living conditions before encountering economic crisis defines quality of life as having a place to live, which also encompasses

¹ At the time of preparing this report, three site reports, 2 of the North and 1 of the Northeast, are not yet submitted to TDRI.

having a loving family and a place to live of their own. Stability in their career means having a regular job, a choice of career, and enough money to save.

Priority problems and concerns

The study discusses leading problems faced by the different groups within the community, and their prioritization. The major issues include: the differences in problems and priorities being experienced by different groups of people within the community (i.e. according to age, gender, social hierarchy and economic well-being); the kinds of problems faced by the poor; the changes over time; people's hopes and fears (visions) for the future; and the types of problems that the people think they can solve themselves and those requiring external support. In Bangkok vicinity and the Central area, the priority problems include lack of permanent or own living land, unemployment, high cost of electrical bill, lack of income, lack of farm land, high interest loan, and lack of market for farm products. In the south, unemployment, lack of income and financial resources, and lack of farm land are also problems of priorities. Congested living conditions is also mentioned in the case of the Kao Seng slum whereas in Chai Pru, unemployment, high cost of living, cheap price of farm products and debts are given high priorities. Bad community development was also a priority problem of Chai Pru villagers. In the Northeast at Baan Pak Wan, the priority problems are also similar including unemployment, debts, low price of farm products and high costs of farm inputs and consumer goods.

Institutional analysis

In general there is an impression that the villagers give a high weight to financial institutions, including the middlemen. In some areas, women also give importance to health institutions.

Changes in gender relations at the household and community levels

By and large there is a high degree of the division of labor between men and women, and this is acceptable to the communities. There is a trend that women are increasingly having more role in community development, politics and activities.

Conclusions

The study conducted under the participatory approach is a delicate one, and the findings could not be easily summarized as every detail is useful and sensible for policy making. At the risk of oversimplification and because of time and space constraints, it could be concluded that poverty still exists widely in Thailand and has been hampered by the recent economic crisis. Many of the individuals and communities have been able to find ways to alleviate poverty, yet there is a lot of room for government as well as non-government institutions to play in coping with the suffering of the poor.

2. BACKGROUND

2.1 Study purpose

The study has been undertaken under the World Bank project on *Consultations with the Poor* which is a 23-country study led by the Poverty Group at the World Bank for the World Bank Development Report 2000/01. The major objectives of the study, according to the Bank, are to enable a wide range of poor people in diverse countries and conditions to share their views in such a way that they can inform and contribute to the concepts and content of the World Development Report 2000/01 (WDR). As put by Deepa Narayan, the World Bank team leader, her professional passions are to broaden the way the Bank conceptualizes poverty, and to make a case for understanding poor people's priorities and how the social context affects poor people's access to formal institutions. The immediate objective of the study is to undertake a case study of Thailand using participatory and qualitative methods, to gather data and have it analyzed in the field by and with the poor people themselves. The field work will gather information on four sets of issues on (a) well-being and trends over time; (b) priority problems and concerns; (c) institutional analysis; and (d) changes in gender relations at the household and community levels.

Thailand's economy used to grow very impressively during 1980-1990 with an annual growth rate of around 8 percent. The bubble economic performance has clouded the picture of poverty to a great extent and thus poverty has not been given due attention. Indeed, the number of the poor was estimated at 17.9 million in 1988, out of which 12 million were considered ultra poor². This number has been declining sharply until the pre-crisis period. The crisis has resulted in a substantial increase in the number of the ultra poor, by 16.6 percent between 1996 and 1998. (NESDB, 1998, 5).

It could be said that the economic crisis has increased the incidence of poverty in Thailand. The impact of the crisis is expected to be felt at all levels of society, particularly among the poor and vulnerable groups such as children, female heads of households, etc. The poor and women are expected to have been or to be affected by the decreasing job opportunity and source of income. There are wide-spreading lay off, reduced work hours and/or wage, declining remittances, reduced levels of basic government services, higher costs of living, and increased cost of borrowing, among others. Up to now there is a dearth of study to really reveal the suffering of the poor and how to help them cope with the problems. This study can provide a valuable information for the Government in designing corrective policies and measures of poverty.

² Ultra poor are defined as those whose income is below the 80% of the official poverty line (473 baht/month in 1988, 522 in 1990, 728 in 1996, and 911 baht/month in 1998).(NESDB, **Indicators of Well-being and Policy Analysis** , Vol. 3, No.1: January 1999, p.2)

2.2 Methodology and process

As mentioned above, the study adopts a participatory poverty assessment approach, a growing body of research that is changing the way poverty is conceptualized and measured. Using participatory and qualitative methods, the study goes beyond single-indicator economic measures of well-being to highlight poverty's multidimensional aspects. Data is gathered in the field by and with poor people themselves, thus, it is expected to truly reflect the hardships of the poor without being conjectured, filtered or distorted by the experts who may never experience poverty in their lives. The approach will provide a micro-level perspective of poor people's own experiences of poverty and responses to it - illuminating the nature of risk and vulnerability as well as the local processes that shape whether poor women, men and children share in or are excluded from development.

The Thai study comprises 5 sub-national field studies³ namely, Bangkok and vicinity, the Central region, the North, the Northeast, and the South. Each field study consists of 2 study sites, urban and rural. The study team is composed of 4 sub teams who involve in gathering field data and analysis. The national synthesis is prepared by the study coordinator at TDRI in consultations with the sub team leaders.

Selection of participants

Most field studies do not discuss on the process used for recruiting small groups and individuals for case studies. In general, the key informants are chosen to represent a few most important groups of poor men, poor women, and youth. Some field studies include a group of community leaders such as members of the community administration committee as their key informants. In practice, the field study team leaders will go to the prospective villages or community to sound out the willingness of the community members to participate in the study project as well as to identify the groups of key informants in consultations with the village leaders.

The information to be gathered is on four sets of issues on the following:

- Well-being and trends over time;
- Priority problems and concerns;
- Institutional analysis; and
- Changes in gender relations at the household and community levels.

The methods used to explore the four issues include matrix ranking and scoring, trend analysis, causal impact analysis, focus groups, and key informant interviews. The detailed discussion of these methods can be found in the Process Guideline.⁴

Field Schedule

³ At the time of preparing this report, three site reports, 2 of the North and 1 of the Northeast, are not yet submitted to TDRI.

⁴ The World Bank, **Consultations with the Poor: Process Guideline for the 20 Country Study**, Poverty Group, Poverty Reduction and Economic Management Network, January, 1999.

The agreement was signed on March 2, 1999, but some field actions have been taken earlier because of the connection of this study with another. The field schedule differs by study teams as this study is conducted under an umbrella of another study on National Participatory Assessment of the Social Impacts of the Financial Crisis in Thailand which is being conducted under the auspices of the Thai Government in collaboration with the World Bank.

The field schedule of sub-national studies are as follow:

- ◆ Bangkok and vicinity:
 - Urban (Ruam Samakki Community): 1 – 12 May, 1999 (and 4 December 1998-6 January 1999)
 - Rural (Bang Or): 5-12 May, 1999
- ◆ Central:
 - Rural (Baan Kaeng Sadao): 7-21 May, 1999
 - Rural (Baan Ta Pak Chi): 7-22 May, 1999
- ◆ South:
 - Urban (Kaoseng): 3-7 May, 1999
 - Rural (Baan ChaiPru): 21-30 April, and 1-2 May, 1999
- ◆ Northeast:
 - Rural (Baan Pak Wan): April 9-11 and April 21, 1999

2.3 Selected Sites

The criteria for selection of study sites include:

- Incidence of unemployment or underemployment,
- Incidence of poverty,
- Social capital information,
- Rural and urban status,
- Perceived severity of impacts of the crisis,
- Existence of Government projects to help the poor.

Community characteristics: A brief description of the basic geography and social characteristics of each study site could be given as follows:

- **Bangkok and vicinity:**

Urban (Ruam Samakki Community): Ruam Samakki is a closely packed community and invade on government's property, causing them to be chased off the land. There are 100 households comprising 500 persons. The community has a water-piping system, public telephone, electricity service and main road. About 40% of male population are trade, about 30% of them are wage-laborers.

Rural (Bang Auh or Bang Or⁵): The village is a poor one in the Banglen district of Nakorn Pathom, locating near a market. The road leading into the village is a small dirt road only 4 kilometers long. Other roads before and after this one are also dirt roads. This village is irrigated, hence multiple rice farming is possible. The main problem facing the village is the flow of water from the other villages' shrimp farms into the rice fields and damaging the crops.

- **Central:**

Rural (Baan Kaeng Sadao): Kaeng Sadao is an agricultural community with 190 households and 1,100 persons. There are secondary roads in and around the village making travels convenient. There is one public telephone, electricity, no primary health care station in the village. In general, agriculture is a prevalent occupation in Kaeng Sadao. Villagers usually grow mango, papaya and tamarind. Second to that, they are wage-laborers for all sort of activities, with particular to harvesting tamarind and mango which are considered as laborious task. Both males and females went for this wage-earning jobs whenever available.

Rural (Baan Ta Pak Chi): Baan Ta Pak Chi is an urban community. The villagers are mostly Thai Isan (Northeastern) people who migrated from the Northeast of Thailand. There are 200 households with 1,050 persons. There are secondary roads in and around the village ,about 4 Km. From the main road. There is one public telephone in the middle of the village, no post office, no primary health care clinic in the village. In general, farming, gardening and vegetationing are main occupations in this community.

- **South:**

Urban (Kaoseng): Kaoseng is an urban slum which is very urbanized, with diverse occupations and high social opportunity, but little resources. There are 450 households with 2,500 persons. There are one public telephone and electricity, but no primary health care station in the village. In general, wage-labor, fishing are main occupations in this community.

Rural (Baan Chai Pru): Baan ChaiPru is an agricultural community with 203 households with 1,500 persons. There are secondary roads in and around the village making travels convenient. There is one public telephone and electricity, but no primary health care station in the village. In general, agriculture is a prevalent occupation in Baan Chai Pru. Second to that, they are wage-laborers for all sort of activities. Both males and females went for this wage-earning jobs whenever available.

- **Northeast:**

Rural (Baan Pak Wan): Baan Pak Wan is located about 50 kilometers northward from Khon Kaen city-center. Its administrative connection is in Baan Pai District considered to be one of the prosperous district of Khon Kaen province with its relatively good agricultural production of cassava and sugarcane, the main cash crops of this area. There are some factories in the district, such as, cassava, sugarcane, textile, carpet and other cottage types of industry. Baan Pak Wan is only 12 km from the district center. However, its location surrounded by other villages, farms and remaining forest has made it seem far away. There are 163 households comprising 190 families arid 783 persons, of which 364 are males and 419 are

⁵ Due to the urgency of the paper and translation from Thai into English, Thai names may not be consistently translated into English.

females. About 20 percent of people are children. There have been about 3,040 persons working in other provinces, particularly in Bangkok metropolitan area. In recent years-since 1997, some (less than 10 persons) moved back into the village.

The village is located amidst the rice fields, remnants of forest and other villages. There are secondary roads in and around the village making travels convenient. It is 5 km from the nearest permanent asphalt road. As mentioned, the village is only about 12 km from the district center. There is one public telephone in the middle of the village, relatively close to the village-headman's house and small shops. No post office exists in the village, and the villagers must go to the tambon (subdistrict) post office nearby. They also receive health care service from the government health-care station at Baan Sang Paen (the subdistrict location) which is about 600 meters away. There is a primary school for pre-schooling and first to sixth grades, which has the total hundred percent of children aged 6-11 years old attending.

The number of groups and individual and institutional case studies which were conducted at each site is summarized in tables 2.1 and 2.2 below. There are 26 groups from the rural sites and 16 from the urban sites, excluding those groups under the 3 sites not yet reported. The number of individual and institutional case studies is 15 from the rural sites and 11 from the urban sites. Because of space constraints, only a few case studies are given in this national report. The remaining case studies are available in the site reports.

Table 2.1 Number of discussion groups at the study sites

Site	Poor					Other (specify)							Total
	men	women	youth	men & women	subtotal	Leader	House-wife	Rich men	Rich women	Rich & poor men	Rich & poor women	subtotal	
Rural sites													
ChaiPru	1	1	1		3	1	1					2	5
Bang-or	3	3	3		9			1	1			2	11
Ta Pak Chi				1	1	1	1					2	3
Kengsadao				1	1	1	1					2	3
Baan Pak Wan	1		1	1	3		1					1	4
Urban sites													
Kaoseng		1	1	1	3	1						1	5
Ruam Samakki	2	2	2		6	1		1	1	1	1	5	11

Table 2.2 Number of individual and institutional case studies at the study sites

Site	Poor				Other (specify)				Total	
	men	women	youth	subtotal	Leader	Housewife	Rich men	Rich women		
Rural sites										
Chai Pru		3	1	4	1				1	5
Bang-or	1	1	2	4		1			1	5
Ta Pak Chi	1	1		2	1				1	3
Kengsadao				-					-	-
Baan Pak Wan	1	1		2					-	2
Urban sites										
Kaoseng	2	1	1	4	1				1	5
Ruam Samakki	1	1	1	3			2	1	3	6

3. PERCEPTIONS OF POVERTY: WELL-BEING DEFINITIONS AND TRENDS

How do the people in Thailand, both in the rural and urban areas, define well-being or a good quality of life and ill-being or a bad quality of life? This chapter tries to reflect the information gathered from the field by describing and analyzing the similarities and differences among discussion groups of poor male, female, youth and other key informants within sites and across sites.

Local terminology and definitions of well-being:

The local terminology of well-being and its opposite counterpart, ill-being or poverty, could be well demonstrated by the cases of Baan Chai Pru in the South and Baan Pak Wan in the Northeast.

Baan Chai Pru (South):

Well – being	
Local terminology	Definition
<ul style="list-style-type: none"> • “Mee Un Ja Kin” (very rich) 	<ul style="list-style-type: none"> 7. Live comfortably. 7. Have power and money. 7. Able to provide loan “Ka Ngeun” 7. Have heritage, properties 7. Have lots of savings. 7. Buy everything they want. 7. Have more than 50 rai of land.
<ul style="list-style-type: none"> • “Mee Kin” (Rich/ well to do) 	<ul style="list-style-type: none"> - Live comfortably. - No need to struggle. - Have many ways to earn a living. - Have plenty of lands, gardens. - Able to provide loan. - “Eat better than us” (“Kin Dee Kwa Rao”) - Buy everything they want “Seu Kong Chab Chab” - Pay cash. - Have money. - Have heritage but not as much as the very rich.

Baan Chai Pru (South): *(continued)*

Well – being	
Local terminology	Definition
<ul style="list-style-type: none"> • “Por Yu Dai” (Average) 	<ul style="list-style-type: none"> - No debt, live well. - Have rice stocked in the barn. - “Kai Kao Toon” (carrying small sac of rice to sell) - Have some money. - Have some other jobs. - Have enough money to use. - Have money left for savings sometimes, sometimes have to raise a loan. - Have small piece of land.
<ul style="list-style-type: none"> • “Jon” (Poor but liveable) 	<ul style="list-style-type: none"> - Earn their livings day by day. - Buy things on credit, buy things from hawker. - Have to struggle. - Raise a loan. - Have few piece of lands. - Have land for dwelling only.
<ul style="list-style-type: none"> • “Jon Mak” (Very poor) 	<ul style="list-style-type: none"> - Do not have a single piece of land. - Live with hardship and have to struggle. - Buy things on credit, buy things from hawker. - No assets. - Suffer from severe hardship. - Have to borrow money - Earn a living day by day. - No place to live or live with other people.

Baan Pak Wan (Northeast):

Well – being	
Local terminology	Definition
- Ruay maak (Very rich)	<ul style="list-style-type: none"> 7. owning 2 local rice mills 7. large arable land 7. a house in the district center for their children going to the district school 7. several trucks
- Ruay (Rich)	<ul style="list-style-type: none"> 7. own a small plot of land between 5-10 rai (2-4 acres) 7. indebted to a few banks
- Yaak lambak mak ken	<ul style="list-style-type: none"> 7. lives have been worsen off
- Kin eud kin yaak	<ul style="list-style-type: none"> 7. almost have no food, live in dire stage of poverty
- Kan kin kan yu feud keuang	<ul style="list-style-type: none"> 7. hardship in eating and living
- Cheevit Yae Loung	<ul style="list-style-type: none"> 7. worsened off livelihood 7. very very poor
- Jon Makmak	<ul style="list-style-type: none"> 7. enough to live and enough to eat
- Por Yu Por Kin	

For other areas, the local terminology of well-being is expressed in a more narrow description, as shown below.

Issues	Well – being	
Region/Sites	Local terminology	Definition
• Bangkok		
7. Ruamsamakee	<ul style="list-style-type: none"> • Khat Son (=Living in scarcity) 	<ul style="list-style-type: none"> 7. not enough to eat 7. unemployed 7. sell used goods 7. needs to borrow money 7. does not have money - barely has the basic necessities
2. Bang-aor	<ul style="list-style-type: none"> • Mai Mee Ngan (=Unemployed) • Yakk Jon (= Poor) • Kad Loai (=Lacking) 	<ul style="list-style-type: none"> 7. facing hardship 7. living miserably 7. sometimes there is enough to eat, sometimes there isn't 7. no money 7. no work 7. indebted 7. renting their farmland - no money, depending on others such as relatives, children and elderly

Issues Region/Sites	Well – being	
	Local terminology	Definition
<ul style="list-style-type: none"> • Central 		
3. Kang-Sadao	<ul style="list-style-type: none"> • Por Yu Por Kin (=Able to make a living) • Yakk Jon (=Poor) 	<ul style="list-style-type: none"> 7. own 18-20 rais of land 7. investment through loan capital 7. loans are provided for because there are enough assets for collateral guarantee 7. enough produce is leftover to sustain themselves 7. own very little land 7. do not produce enough for themselves, have to sell labor. 7. earn daily wages, some days they are not employed. 7. work in other provinces for months. 7. a minority of this group has loan credit. - income received is used to pay off expenses such as food and shelter and the rent for rice fields, which is considered a production cost.
4. Ta Pak Chee	<ul style="list-style-type: none"> • Yakk Jon Por Yu Dai (=Able to make a living) • Yakk Jon (=Poor) 	<ul style="list-style-type: none"> 7. migrated to work in other villages every year 7. a little saving 7. no farmland 7. earn in the morning, eat in the evening (live from hand to mouth) 7. cannot find job 7. nothing to eat sometimes 7. have no time to take care of or teach the children because the parents must go to work - wage-laborers were cheated of wage by employer

Issues Region/Sites	Well – being	
	Local terminology	Definition
• South		
5. Kao-Seng	<ul style="list-style-type: none"> • Ha chao kin kam (Fairly poor) • Paak kud tin teep (= Extremely poor) 	<ul style="list-style-type: none"> 7. just enough to drag around 7. one day has, the other has not 7. pay back loans inconsistently 7. house rented, poor condition, patched corrugated iron wall, shacked roof 7. a little saving 7. children go to school off and on 7. want to eat but nothing to eat 7. one day earn, the other day do not 7. cannot find job, sleep on the sea shore 7. live on temple food 7. nothing to eat sometimes 7. persons with no value - just to survive a day

The site report of the Bangkok areas indicates that the meaning of well-being/quality of life does not differ greatly among the informant groups. The villagers consider well-being as having a permanent place to live owing to the fact that these communities are closely situated and invade on government's property, causing them to be chased off the land. In addition, well-being also signifies having enough to have a comfortable life and a loving family.

The poor unemployed male group considers well-being as having money, a house, a car, and a job while the poor unemployed female group considers money, a house, a car, and family as important. For them, good quality of life signifies a healthy body, a good wife, a job, enough to feed the family and enough to send the children to school. When asked about stability in life, the villagers reply that it means good life, owning a house, a car, money, and higher education for the children. No stability signifies poverty, i.e. lacking the criteria mentioned above. More importantly, the villagers feel that stability mostly depends on richness because with richness comes good health and money to pay for medical expenses. Lack of money causes aggravation and other problems that follow. We can plainly see from the villagers' opinion that their meaning of well-being and good quality of life does not greatly differ from the meaning of stability in their lives.

The poor female group considers well-being to mean money, living place and a job. They often complain about the various measures to bring more money into the family. Well-being signifies having a good place to make a living, possession of house and money. Their life today is filled with instability due to the lack of employment. This group of females would help their husband buy fruits at the local market and prepare these fruits for their husband to sell in the morning. This leaves their afternoons free, but limits the area in which they can look for employment because they need to help their husband daily. They feel that

employment of both the husband and the wife would increase the family earning, thus enabling their children to go to school. However, presently, jobs are difficult to obtain, and the children are forced to look for work in Bangkok during their vacation. They are of the opinion that the well-being of the villagers in the community is very similar to each other. Some family members would work and some would cook and wait for the whole family to eat. But there are also whole families or part of a whole family who are unemployed. Therefore, their lives are “all poor” having “enough to live and eat” but “every single person has debts to repay”.

The other poor female group considers well-being to mean secure living conditions, having their own electricity and their own fire pots. Their living condition today relies on renting electricity from outside the are, incurring a higher electricity cost. Good quality of life includes stability, love, and warmth in the family and good environment embodies reliable and dependable neighbors. Good living conditions and a feeling of security are also important but today, because of the tightly spaced communities, the villagers fear the spread of fire and being chased off the land by the government.

The well-being of female with good status in this community means having a good environment and a good business, which will bring money into the family. In addition, they must also maintain good physical and mental condition. Poor condition implies unhappiness, unemployment, lack of solutions to problems, in debt, lack of funds for the children, and low profit from business.

The male group that experienced comfortable living conditions before encountering economic crisis defines quality of life as having a place to live, which also encompasses having a loving family and a place to live of their own. Stability in their career means having a regular job, a choice of career, and enough money to save.

Well-being

- *Wan: Male, 36 years old, poor laborer*

A native of Thepa district, Wan lives at Village 9, Tambon Tha Muang. He is the sixth of eight children of the family. Two of his elders died, one drowned and the other died of a normal cause. The family is poor, has a 25-rai plot of land for rice farming in Thepa settlement. His neighbors are rubber planters. He plants rubber too.

Wan left home when he was 12 years old to seek experience by working as a laborer of a large fishing boat in Pattani province. The boat went out to fish about 7-8 days each time, with about 30 crewmembers. His wage was 50 baht per day, paid every two weeks. After expenses, he received about 25% of the wage. He sent money, about 1,000 baht each time, home in some months until he was 24 years old or about 1982, when his father called him back to be ordained as a Buddhist monk. In 1989, he studied Buddhism and passed Nak Tham Ek (first-class dharma Buddhist preacher) exam. During his monkhood, he traveled a lot. He failed in an entrance examination of Rajabhat Institute in Bangkok. He then left the monkhood and obtained a job as an employee in a construction material store in Song Khla province. His daily wage was 55 baht and a meal. In 1991, he met his wife who was a native of Kao Seng and they married in that year. He asked his wife to go to his home town in Thepa district to work on his family farm. His wife had to look after her parents. They have settled in Kao Seng and now have three children. His wife is 34 now.

Kao Seng in 1991 had not many people. Most of them had simple houses, no two-story ones. At first, Wan was afraid, especially the authorities had to plan to evacuate houses. However, living in the community was convenient because it was easy to find jobs and convenient to travel to work. The cost of living was high because he had to buy everything. In 1996, Wan resigned from the store to seek experience in construction work so that he could earn more. He started as a laborer, carrying woods, bricks, cement. He learned the trade and became a carpentry, earning about 200 baht a day. Wan and his family were happy, having enough to cover expenses. They were debt free, never knew what interest was.

Wan felt the effect of the economic crisis in 1997 and it became more and more serious. In 1999, it affected his children. The serious effect was that he started to have debts. He remembered that the first debt in his life was 1,000 baht he borrowed with a high interest rate from the community. He consulted his wife about the need to borrow for use in his family like food and rice. The problem arose when the payment from his employer was delayed for about two to three days. But, Wan and family needed money to cover their daily expenditures. Wan was discouraged and bored. He felt the effect of a crisis. He had never had debts before. He was concerned and felt a shame.

During 1998- 1999, despite his hard work in various jobs, Wan still had not enough money to pay for his expenditures. The income of his wife from working in a food processing factory before the economic crisis was 1,000 baht plus for a 15-day shift. But now, she works only 5-6 days a month and earns only 700-800 baht. The factory owner tries to maintain the number of workers by reducing the number of working days from whole month working to shift working system. The workload of each worker is reduced so that everyone can have work.

Wan and his wife tried to solve the problem by “managing” the money they had. If they did not have it, they asked for a delayed payment and tried to borrow from others so that they could keep their word. In late 1998, Wan started to get used to “managing” the money and thought it was normal, while the wage payment was still a problem. The wage for his 15-day shift was equivalent to that of a 7-8 day shift. In the community, there were about 40-50 construction workers, and about 20-30 of them were unemployed

and had the same situation. Some had work because their works were good, their employers had more funds. Some engaged in house construction, while others were tile layers. They earned up to 400-500 baht. In 1999, Wan got used to the shortage of money; he was good at “managing” money, but he could not accept the situation. He borrowed from his friends. At present he owes three persons, one of whom he met when he was a monk. This friend is a farmer. He grows rice, rubber and durian. When he has problems about money, he borrows from this friend. If he does not have, he borrows from other for Wan. Now he has borrowed 4,000 baht already. His wife has about ten thousand baht in debt which she has borrowed for household use. He does not want to ask his wife whom she has borrowed from. If he asks, he will be under stress, not feel easy. A few days ago, she borrowed 6,000 baht to prepare for her elder child’s new school term.

His dream is to have a house and land for his family. He planned with his wife to join hands in make the dream true. But now, he has no hope at all. He thinks about how to survive day by day. But he thinks the situation would not be better. They want their children to go to school and want to have knowledge since they have no property for them. Now they are discouraged, hopeless. They think of their children. Since they were born, they had never be in trouble like this before, although they were poor. In the past, their parents could look after 7-8 children. But now, they have only three children but they seem not to be able to look after their children. Wan still thinks of returning to his farm in Thepa district. His parents want him to go back. He has told his wife, but she has no response. She thinks she will continue to fight until she cannot .

In Bang Or, a rural village in Nakorn Pathom, almost every PRA group said that well-being/quality of life means *having enough money and being employed*. When asked how much money is enough, the rich male group replies that enough to pay for expenses in the family. As for employment, the well-off group mentioned having a better job and a good price for rice. The poor group said that it is extremely difficult to find a good job because of the deteriorating economy. Furthermore, the poor male group 2 and the poor female group 1 remarked that well-being means “*having enough to eat and use*” and “*not starving*”.

Besides money, employment, having enough to eat and spend, there are 4 groups (rich male group, poor female group 2, teenage male group, and teenage female group) who mentioned *living habitat*, with the rich male group and the poor female group 2 ranking this as most important. They proposed 4 categories to be included in this topic which *are living habitat, food, clothing, and medicine* when sick. Three PRA groups, the poor male group 2, the poor female group 1, and the poor female group 2, mentioned good quality of life as being healthy and free from disease.

The poor male group 1 considers well-being/quality of life differently from others. They feel that the well-being/quality of life is “*feeling good*” which encompasses “*good health, good mental condition, and a positive attitude*”.

The rich female group feels that if there is quality in life, then there should not be any fights and the family must be happy. The poor female group 2 agrees with happiness in the family. As for the rich female group, they feel that having a sideline job is also considered as part of well-being. The sideline jobs of this group include any job that makes enough money

worth the effort spent. Before, the villagers were hired for farming, which was located very far, therefore, it was not worth their effort.

Another aspect mentioned was that well-being/quality of life includes *knowledge and education* (mentioned by rich male group, teenage male group, and teenage female group). With knowledge and education comes good employment, with examples of members of the village who finished vocational school and works in a public company.

The teenage male group proposed that good quality of life must include *a good transportation system*, which would facilitate communication. This group said that the roads in the village 5 years ago is not much different from the conditions now.

The different well-being groups

The composition of groups classified by well-being levels in the case of Bangkok slum (Ruam Samakki) in general is composed of 40 % being able to make a living (traders, working in office, having permanent jobs), 25 % enough to live (having some short-term jobs, wage-laborers, living in rented house), and 35 % living in scarcity (not adequate food, starving, unemployed, in debt). The poor men group in this area, 50% of them have poor health while the other 50% are more healthy. Among the poor women in this same area, 50% have their own home whereas the rest have to rent a house (living quarter). Among the rich women group in the Ruam Samakki Slum, 70 % are living in scarcity, 20 % able to make a living and only 10 % are rich (no troubles on living, earn income from house rent).

Compared to a rural community in the Bangkok vicinity (Bang Or, Nakorn Pathom), 70 % of the poor males group are unemployed, 20% doing almost alright (sometimes have, sometimes don't), and 10 % are doing alright, having a job and adequate earning. Among the poor women, 85 % are poor, being unemployed, in debt and working on leased rice farm land; 10 % are at the middle level having adequate earning and having own land, whereas about 5 % are better off having money for lending, no need to work.

In the South, in Kaoseng urban slum, 35 % are *yaak jon* (very poor), 35 % are "*ha chao kin kam*"(earn in the morning, eat the evening), 20 % are at the middle, having some endowment, being able to send children to better schooling, having credit to borrow to invest, and 10 % are rich, with their children having good education, having two-story house, able to invest without having to borrow.

Causes and impacts of poverty

The cause of poverty that was mentioned by almost every group of those in Bangkok vicinity was "bad economy" and "deteriorating economy". Only the teenage male group did not mention problems of the economy at all. The poor female group 1 mentioned the lack of employment and difficulty in conducting business, without associating these problems with the economy. In the PRA, every group felt that they have been affected by the economic

crisis. The group of villagers that drives taxis feels that the amount of passengers have lessened and therefore, earnings have declined; the group of villagers that earn a living as merchants finds vending difficult; and the construction workers find themselves unemployed. Moreover, some villagers are fired, adding to the reason of poverty. The villagers often complain of unemployment, difficulty finding work, hard to vend products, small compensation for work, unreliable employers who sometimes pay and sometimes don't, and having to work to feed many mouths in the household. Another reason mentioned is the expenses incurred, which may be because of the children, rent, and debts. One explanation that the villagers gave was their personal habits like laziness and the tendency to gamble. The poor female group 2 associates poverty with lack of education, while the teenage male group and the teenage female group thinks that poverty stems from constantly borrowing while at the same time having to pay off existing debts.

When speaking of the result of poverty, both poor male groups mentioned the problem of having to send their children to school and finding it difficult to pay for books, pencils, and the travel fee. When the children cannot engage in school activities like the others, they would feel embarrassed, causing the parents to try and obtain the money for the children. In mentioning the problem of schooling, we must also consider that during this time, school is almost starting and the laid-off villagers are worried as to where they will find the money to send their children to school. The solution to this problem is to borrow money while giving something in guarantee, but doing such has very high interest rate. The villagers say that one of the results of poverty is unhappiness, because everybody is unsatisfied, causing fights, problems in the family, and drug-addiction. The poor male group 2 says that because of poverty, their children have to attend low-quality schools that are below the standards and make it difficult for them to continue to a higher education.

From the opinions of the villagers, poverty affects health, causing headaches, stress, and fights in the family. The poor female group 1 says that they have considered suicide when there are lots of problems, but are too scared; nevertheless, they still cannot deal with a lot of the problems. There are many groups that feel that poverty leads to crime, thievery, and problems for the neighbors. The male/female group feels that poverty leads to an increasing number of drug-addiction, especially amphetamines (which enable people to work for longer hours). Moreover, poverty causes people to turn to gambling and the lottery, hoping for money. Some reach the level that they need to borrow money to pay off their gambling debts, and in some severe situations, people commit suicide to escape debt and poverty.

The rich female group feels that poverty would cause people to sell their belongings, land and gold in possession. Poverty also causes a change in eating habits, for example, when making a meal they would only make food, and no longer dessert, to save costs. In addition, they go out to eat far less often.

From the analysis of different groups, we can see that poverty affects the well-to-do differently than it does the poor. Those that have status feel that poverty causes them to consume differently from before. Whereas for the truly poor groups, poverty has a stronger effect on the family, the children's future, health, and drug-addiction.

Security, risk and vulnerability

In terms of security, risk and vulnerability, most informants except those in Baan Pak Wan (Northeast) indicated that there are increases in insecurity. In Ruam Samakki, Bangkok, both poor men and poor women groups reported that they feel increased insecurity and vulnerability about being chased off their living quarters, as the land is the Government's property. The youth group, on the other hand, expressed worries about increasing drug abuse and gambling. In Bang Or, Nakorn Pathom, among the poor men, poor women and rich men, the vulnerability involves decreasing security or safety and drug abuse. The youth group indicated that drug abuse is a major risk and vulnerability. The people in the Central region cited natural disasters such as flood and drought, as well as drug abuse, as issues of vulnerability. In the South, economic crisis and drug abuse were listed as vulnerability among the poor men group in Kao Seng, while natural disaster was quoted by poor women group in Baan Chai Pru. The village head men of both villages stressed the drug abuse as a major source of risk and vulnerability.

The villagers of Baan Pak Wan seem to be secure with their likelihood. The issue of security was not reflected in any well-being and/or trend analysis. The field study leader conjectures the reason behind as follows:

In general, one could see that almost all of the households have rice barns which could provide enough staple food for year round. Some people have been able to sell the rice from their barns when new crops are being harvested. That is why they can cope with this economic crisis in such a way that one cannot feel much animosity upon entering this village. The villagers have shown the least symptom of the crisis, just only that income earning difficulty confronted and a few children had to drop out from school. However, they may have confronted hardship deeper over time, if the country crisis keeps linger on. At present, more people told us that they sold some of their rice so as to get cash for daily use. Over a longer period of time, most people may have to sell rice to earn income for daily consumption, and then the latter 34 months of the year will force them to borrow money from other high interest money lenders causing further indebtedness in the vicious cycle already existed.

Opportunity, social and economic mobility

The question of opportunity, social and economic mobility was not directly discussed among the various groups in most sites except Baan Pak Wan. It could be generally observed, however, that the proportion of the poor increases because of unemployment and lack of earnings due to the economic crisis. Those groups in Baan Pak Wan expressed the need to get more secondary jobs during free time to earn more income in order to be able to provide their children with better education. During the economic crisis, those who left the village for work came back to help their families work in the field.

Opportunity

Phen is a 48 year-old woman. She is a grade 4 graduate, married with her husband being a resident of Kao Seng and mechanic of a fishing boat .A native of Phattalung, she has two children. Her parents are engaged in rice farming. In her life, she had to overcome many obstacles and work on many fields. At present, she is a land broker and serves as a committee member of Kao Seng community.

Phen had difficult life when she was young. Her family had to move from place to place, while she had to work hard in many activities for money to help her mother, brothers and sisters., such as worker in a rubber estate, helper in grocery store, launder, sweet maker, dress maker. Because she worked hard and was patient, senior people and employers were kind to her and helped her. She gained a lot of experience which later helps her and family.

In mid-1973, she got married and lived with her husband in Kao Seng community. Her life during that period was difficult. They rented a house at 150 baht a month and had to look after six family members. Phen was hired as a dressmaker, while her husband worked as a mechanic in a fishing boat.. She learned a lot from work and was interested in seafood processing (dry fish and salted fish). In the community at that time salted fish processing was popular. She started by helping others process fish. She learned how to preserve and sell fish.

In 1976, she had her first child. Her husband had an boat accident and went missing for one month. When her husband returned, she asked him to quit his fishing job to help her in seafood processing. Despite insult from others, she was serious in her job and gained trust from customers. She could expand her salted fish and dry squid business from 15 drying stalls to 500 stalls. During 1979 – 1980, she worked hard and got to know a lot of people. She learned about the market which fluctuated a lot . She improved her business to keep up with the market; she switched from salted fish to dry squid, from squid to dry fish . Seafood processing business grew quickly. Phen made a lot of money. Her family had enough money to buy what they needed like gold, car, house.

However, Phen later had a problem with a place for squid drying stalls. She looked to other business, especially shrimp farming. During 1989 – 1991, Phen invested in shrimp farming. At first she made profits and finally she suffered a loss of three million baht. She solved the problem by working as a land sale broker. Since she knew a lot of people, her real estate business which she started in 1994 made a lot of money. She could repay her three million baht debt in 1996. However, in that year, her real estate business started to feel the effect of the economic crisis. Many plots of land were not sold, while the prices went down. At present, Phen has a debt of 1.4 million baht and owns many plots of land. She is not worried about the debt because she has a lot of land which can make profit for her although the prices are low.

Phen started to work for the community in 1984. She dedicated herself for the community. She is ready to help the community. She talked proudly about the child development center which was supported by SIF since it was the work of community committee which proposed the project for financial support. She believed that the center would be an important place for organizing community activities, either by adults or children. The economic crisis has affected everyone more or less in the community. Phen thinks her life is an example of success from hard work and believes that diligence, patience and determination will help people weather the crisis.

Social exclusion

There are no site reports that touch on this issue in group discussions.

Social cohesion, crime, conflict

This section should have addressed questions such as: How do people define social cohesion? Is there more or less social unity and sense of belonging than before? And why? Is there more or less crime and conflict than in the past, or has it stayed the same? Why? Are there tensions or conflicts between groups in the community? Which groups? Why? Have inter-group conflict increased or decreased? Why? How? Does anyone benefit from the increased violence? Can the situation be changed? How?

Yet, it seems only one field study, in Baan Pak Wan, provides responses along these lines. Social cohesion of Baan Pak Wan has been defined roughly from the researchers' activities as "all related and help each other". The village was settled for more than 60 years by a few clans whom moved from the nearby villages. In general, rural Thai villages which began together among a few clans show a strong social cohesion. The villagers know each other very well since their ancestral time, and they view each other as relatives. It is very encouraging for the researchers to see a village with close connection and strong cohesion. It is somewhat promising for further cooperation among themselves and being tolerant against externalities coming strongly with economic crisis.

Crime has not been a problem in Baan Pak Wan at all. There have occurred only a few burglary cases, which were understood to be derivatives of drug problems. However, the villagers, particularly the youth, claimed that drug addicted problem has prevailed during the past 3 years. Youth identified drugs problem as their second priority, while adults thought of it as manageable problem. Adults told us that the Police have fought the drug problem severely. The Police Force has employed killing as the final alternative, after discussion and warnings. So far, the assistant of the village headman told us that he agreed with the Police Force in setting up a team for drug eradication and secret service to the Police. Thus, the adults believe that the problem is lessened as a result of this severe strategy. The overall villagers (male and female) put 0-score for the current drug situation owing to the Police's effectiveness of drugs eradication. The overall villagers scored 2 (out of 10) for the situation of 3 year-ago, and nil for that of the last 10 years. However, the men group also scored 2 (out of 10) for drugs problem, while the juveniles scored 50 (maximum fixed score).

In this category, it was quite confusing as the youth combined 3 problems together as the youth problem: drugs, family-quarreling parents, and dengue fever. Overall, the problem was the worst, except drugs problem which was considered problemless situation. It was due to effective combat by the Police. Interesting enough for the researchers, the scoring of problems reflected some level of insincerity. It was noticed during the activity that the overall villagers of Baan Pak Wan were unwilling to provide genuine answers at first; then it went along all right until they were confronted with the dilemma of the drug problem, with special attention to new-formula Amphetamine. It is certainly understandable that the villagers should

feel uncomfortable telling us the undesirable problems. This issue is, however, taken into account at all time of this study.

Conflict does not prevail in Baan Pak Wan, according to the villagers and the researchers' observation. The villagers did stress that there have been more quarrels in families at present due to economic hardship. The youth also emphasized that their parents have argued more about money, which has affected their emotions a lot. A few juveniles quit schooling so as to release stress on their parents. There existed a few personal conflicts among some villagers. Since the researchers were interested to learn about the general problems and situation of Baan Pak Wan, they did not go into details on the issues. It is quite normal for each community to have little conflicts in the community anyway. The overall picture of Baan Pak Wan was an easy-going and relatively prosperous village.

Coping strategies

How do households and individuals cope with decline in well-being and how do these coping strategies in turn affect their lives? The answer varies very little across the country. At the individual and household level, the strategies include:

- Looking for more work and earnings (working harder),
- Borrowing, mostly with high interest rates,
- Children dropping out of school,
- Economizing (spending more carefully), using less expensive or recycled goods,
- Decreasing expenditures,
- Living at subsistence level or on a self-sufficient basis, e.g. growing own vegetables, raising fish, chicken, etc..
-

A site report from Bang-Or, Nakorn Pathom, submitted the following:

When asked about the way to solve this problem, some poor group said that they must find work, any kind will do. The poor male group 3 said that without the help of the government, there would be no answer because the price of fertilizer keeps increasing. Although the price of rice also increases, it is not very stable and the farmer cannot estimate whether he will gain profit or lose. The farmers have very small earnings; in addition, they are rising against the instability of the price of rice if they rent land. Furthermore, they cannot find other jobs; therefore, they cannot stop farming, hence, this group of farmers see no solution. The poor male group 2 said that the government should help by increasing the price of rice, which would enable the farmers to hire extra hands, thereby increasing jobs. The rich male group said that the state should find more jobs for the people, such as tailoring and handicrafts. At the same time, they must also control for the price of fertilizer, pesticide, and oil, to decrease the production cost and thus increase the profit; only by doing such will the farmers survive.

The teenage male and female group proposed that the solution for poverty is to work harder and improve oneself internally and externally. But other groups (the older groups) say that this has already been done, but it has not helped the situation. The teenage male group said that poverty stems from laziness, and from people choosing their jobs. They choose to ignore hard work such as farming and opt for an easier way out.

For a better off community such as Baan Pak Wan, the villagers can cope with the crisis in a more comfortable way. As long as the villagers paid back their loan interest on time and minimized the loan amount, they should survive the impact of economic crisis perfectly. Rice in their barns and available food (fish, crab, shrimp, etc.) in the rice fields, canal and reservoir should keep the villagers alive, in addition to being thrifty. The ecosystem and lifestyle would help them live well when compared with other places in Thailand. The adults also stressed the importance of having home gardens and forest remnants (called “community forest”). “Food remains available if you are looking for it,” the villagers said.

4. PRIORITIES OF THE POOR

This section discuss leading problems faced by the different groups within the community, and their prioritization. The major issues include: the differences in problems and priorities being experienced by different groups of people within the community (i.e. according to age, gender, social hierarchy and economic well-being); the kinds of problems faced by the poor; the changes over time; people's hopes and fears (visions) for the future; and the types of problems that the people think they can solve themselves and those requiring external support.

4.1 Problems and priorities

For convenience, and to ensure a more complete picture, the problems and priorities cut across sites by region are demonstrated in **Table 4**. In Bangkok vicinity and the Central area, the priority problems include lack of permanent or own living land, unemployment, high cost of electrical bill, lack of income, lack of farm land, high interest loans, and lack of market for farm products. In the south, Unemployment, lack of income and financial resources, and lack of farm land are also problems of priorities. Congested living conditions is also mentioned in the case of the Kao Seng slum whereas in Chai Pru, unemployment, high cost of living, cheap price of farm products and debts are given high priorities. Bad community development was also a priority problem of Chai Pru villagers. In the Northeast at Baan Pak Wan, the priority problems are also similar including unemployment, debts, low price of farm products and high costs of farm inputs and consumer goods.

Problems that receive lower ranking are a little different between the Bangkok and Central areas compared to those farther away. In Bangkok vicinity and the Central areas, the medium ranked problems include drug abuse, lack of help on living conditions, unhealthy environment, poor infrastructure, and violence in the community for those in the urban slum. In an area just outside Bangkok (Bang-Or), the medium ranked problems include lack of farm land, lack of financial resources, higher cost of living, environmental (pesticide) problems, family conflicts. In the Central, the secondary problems include school drop out, deteriorating well-being, debts, low price of farm products. Lack of opportunity to participate in the community was also mentioned as a medium term problem of the Ta Pak Chee villagers.

In the South, the medium level problems for those in the slum area include children's education, lack of job opportunities, flood, drainage problems, whereas for those in Baan Chai Pru, the problems include lack of support or help from the Government, social taxes (donations at various ceremonies or occasions), floods, lack of community development budget, lack of clean drinking water, lack of income, and lack of coordination between the Government and the community.

4.2 Change

The group in Ruam Samakki indicated that the problems faced by the village today are the same as those 10 years ago, although the ranking of the significance of the problems

has changed. The problem of being kicked off the land they occupy illegally ranked the highest, as it did in the past. The second most important problem 10 years ago was the neighbors being uncooperative, but this has dropped to fourth in ranking, as there are more community activities today. In the past there used to be the problem of drug addiction and stealing, but due to the economic crisis, the problems are now ranked in second and third place. The old worn houses of drug addicts is also a problem resulting from the economic crisis. Electricity need is still rated as least important both at present and in the past. Compared with those in Ta Pak Chee in the Central Plain, the major problems in the past were 1) roads, 2) Malaria, 3) drought, and 4) lack of electricity; at present, the major problems are lack of jobs, lack of land, and lack of financial resources. Drought is still a problem which affects the livelihood of the community dwellers.

In the South, in Kao Seng, in general the top common problems of different groups of people in the community included unemployment, rising cost of living, indebtedness, lack of facilities and lack of hygienic living conditions. The factory girls gave less importance to drug problems in the past, but it was now one of the top problems for them. The fishermen, earning a living from the coastal sources, placed considerable attention to pollution of marine resources. For the community leaders, both male and female, they had recognized the lack of financial sources, unemployment and lack of money as interrelated problems for over 10 years. For the hired female workers, they said they had never experienced such problems in the past. In Baan Chai Pru, in general, the problems of unemployment and under-employment, high cost of living, and reduction of the produce price are still the important problems shared in most of the target groups, especially the teenager group, the housewife group, the poor women and the poor men group. Unemployment and under-employment were not the problems at all in the past (the economy was prosperous, plenty of construction works and wage-earning tasks in Had Yai) because jobs could be easily found. However, it is hard to get a job nowadays especially for teenagers who have just graduated and have gone to towns to find a job during the past 5-6 years. The lack of community development budget, which received high priority in the past, according to the poor men and women's point of view now has decreased, reflecting the changes caused by many factors such as better transportation and greater expansion of the government agency. The increased social tax is a problem.

Table 4. Problems and Priorities, cut across sites by region

Issues	Problems and Priorities			
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
• Bangkok				
1. Ruamsamakee	<ul style="list-style-type: none"> -living problem (chased off land) -Unemployment (needs money) -having to pay a higher electricity bill (no adapter at the community) -poverty (don't have money) -drugs -No assistance from organizations (living problem) -environment problems/unhealthy -Infrastructure (road underdeveloped) -Violence in community -no title deed -Outsider can't help in 	<ul style="list-style-type: none"> H H H H M M M M M M L L 	<p>The problems faced by the village today are the same as those 10 years ago, although the ranking of the significance of the problems has changed. The problem of being kicked off their land ranked the highest, as it did in the past. The second most important problem 10 years ago was the neighbors being uncooperative, but this has dropped to fourth in ranking, as there are more community activities today. In the past there used to be the problem of drug addiction and stealing, but due to the economic</p>	<p>Problems which may be solved on their own are drug addiction, by giving children and youngsters close care and attention, and family and community conflicts may be solved by talking and compromising. Problems which require outside assistance are land problems, which the community would need advice on legal and negotiation issues. The community also needs governmental assistance on the unemployment problem. As for the electricity problem, the community believes that the actual reason of it is that “the land owner is cooperating with the MEA so as not to install a meter in the area”, and therefore requires governmental assistance.</p>

	<p>development (can not register with)</p> <ul style="list-style-type: none"> -Stealing -deterioration of condition of drug addicts' s house -no unity in the community <p>7.</p>	<p>L</p> <p>L</p> <p>L</p>	<p>problem, the problems are now ranked in second and third place.</p> <p>The old worn houses of drug addicts is also a problem resulting from the economic crisis.</p> <p>Electricity need is still rated as least important both at present and in the past.</p>	
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	-Gambling (youth group)			
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues	Problems and Priorities			
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
2. Bang-aor	-unemployment -people in community being uncooperative -lack of farmland -lack of capital -Cash drain from the village -more expenditure 7.	H H M M M M M M M	In the past, transportation was still a problem and public health services and schools were not accessible, and therefore the sick and the children had to travel long distances to reach the facilities. However, the main problem today had shifted to economic problems such as unemployment and lack of capital.	Problems that require outside help are: Lack of farmland – Requires the government to allocate land in any province to those without or have landowners release some plots for rent. At present, there is insufficient farmland for rent, especially when the price of the rice crops increase, landowners are reluctant to release any land at all. Unemployment – Requires the government to promote vocational skills, focusing on housewives. Lack of capital – The villagers would like to establish a savings group, and have already presented their intent to Social Welfare

		M M L L		<p>Department, but have not yet received a response.</p> <p>Cash drain from the village- The villagers feel that neither the government nor themselves are able to solve this problem. (Cash drain is a local phrase referring to the case in which villagers must buy products from outside the village) Cash gets out of the village, but there is little chance which the village will receive cash. The villagers feel that they must now depend on the market mechanism because they still need to feed themselves and cannot go back the old ways of living 10 years ago.</p> <p>Education – The villagers feel that the government should provide scholarships as some families are too poor to send their children to school, and this problem may not be solved on their own.</p> <p>Conflict in ideas –The villagers are able to solve this problem on their own by forgiving each other.</p> <p>Family Quarrels- The villagers may solve this problem themselves by earning a living, as</p>
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				<p>money will probably be able to resolve it. Health problems – May be resolved by exercising more and having the government aid in providing sports equipment. Drug problems – May be resolved by themselves and with the government's help, by quitting drugs and police enforcement.</p>
	<p>-poor 7.</p>			

	<ul style="list-style-type: none">-low education-well-being-drugs-Health problem-have third person in the village			
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues	Problems and Priorities			
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
• Central				
3. Kang-Sadao	-lack of money -Unemployment -lack of farmland -Worsen well being -no money for child who study in school -Indebtedness -drugs -health problems -not enough cloth -family conflicts	H H H M M M L L L L	The problems faced by the villagers in the past are malaria, lack of money, transportation problems, the long distance away from the city, and the low quality of the public health utilities, and the school that was far from the village. There were no financial problems as there were still a lot of farmland and food was obtained from natural sources.	One problem that may be alleviated by the villagers themselves, although not totally solved is the lack of money. The villagers try to lessen the problem by economizing. They obtain vegetables and fish from natural sources and for those with farmland, the family members provide labor in the rice fields. Health problems are remedied by buying medicine by themselves, or by visiting the health centers, as private clinics are too expensive. The poor group needs help in finding employment. The poor will solve debt problems by returning payment in small sums to those better off. It is not much of a problem because the villagers know each other. Some borrow from the Bank of Agriculture and Cooperatives, which allows them to repay interest in order to borrow a new sum of money. Arguments are solved by avoiding the other party or talking to clear misunderstandings. Drug problems should be solved by the family themselves, by keeping close attention to the

				<p>subject, finding a job, and providing advice. Problems which must be solved by outsiders are unemployment, lack of farmland, health problems, insufficient clothing. For food and shelter, the villagers depend on those with a better economic status, friends, relatives, or the head of the village. For child schooling, tuition payment may be postponed and the teachers will help in providing lunch for students. Clothes and books are obtained through donations.</p>
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues		Problems and Priorities		
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
4. Ta Pak Chee	-Market -Product price guarantee is not in time -Indebtedness -loan (high interest rate) -lack of capital -Unemployment -lack of farmland -Cheap price of produce and Expensive farm inputs -The need to participate in the community -Drought -drugs	H H H H H M M M M	The major problems in the past were 1. Road, 2. Malaria disease, 3. Drought, and 4. No electricity. The major problems in the present are no job, no land, no capital and economic crisis. Drought is the problem that still exists and has a great impact on the villagers' livelihood.	The problems that can be solved by the villagers themselves are debts, lack of capital, drugs, and the need to participate in the community. The resolution to the debt problem is to sell the products to get the money to pay for the interest. Debts of poor are caused by the purchase of consumer goods bought on credit from the store. The solution of poor group is to wait until they get a job and pay the debts when they get paid. The poor has no assets, they, therefore, have to borrow money from the village headman. All groups want to solve this problem by themselves, without an outsider interference, by paying more attention to their children and staying close to their families. The problems that need the external help are mainly the problems on production factors and produce, for example, the need of market to

				<p>purchase the produce, the late produce price guarantee, interest loan, lack of job and land, expensive purchase price of produce but cheap product sale price, and drought. The villagers need the help from the related government agencies to help solve these problems by any methods.</p>
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues	Problems and Priorities			
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
• South				
5. Kao-Seng	-lack of financial sources -Unemployment -Lack of money -lack of farmland -Living in congested condition -Not owning a house -lack of infrastructure -drugs -water pollution (canal and sea) -Falling pollution of fish -education for youth -Uncertain job (one day has, the other has not) -Having flooded residence -Clogged drainage	H H H H H H H H H M M M M M L	In general, the top common problems of different groups of people in the community included unemployment, rising cost of living, indebtedness, lack of facilities and lack of hygienic living conditions. The factory girls gave less importance to drug problem in the past, but it was now one of the top problems for them. The fishermen, earning a living from the coastal sources, placed considerable attention to pollution of marine resources. For the community leaders, both male and female, they had recognized the lack of financial sources,	There were some problems the community needed assistance from outside. They gave top priority to unemployment, lack of financial sources, drug problems, lack of facilities (water, power and road), and release of wastewater from factories. They thought they could solve some problems by themselves. These were, for instance, the rising cost of living, indebtedness, stresses, and education burdens of their kids. The remedial methods to be adopted by each family would rely on their social status and living conditions. For every target group, to tackle the problems of unemployment, debts and rising cost of life, they unanimously agreed to work harder, regardless of the workload and time. Some worked until they

	<p>-Gambling -garbage</p>		<p>unemployment and lack of money as interrelated problems for over 10 years. For the hired female workers, they said they had never experienced such problems in the past.</p>	<p>were sick. Also, they suggested being thrifty and avoided buying some unnecessary items, e.g., cigarette and toys, etc. The last solution for them was to borrow money from the local moneylender, with higher interest rates.</p>
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues		Problems and Priorities		
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
6. Chay Pru	<ul style="list-style-type: none"> -Cheap price of produce (rice, rubber) -Unemployment -High cost of living -indebtedness -water for agriculture -Bad community development slush -lack of farmland -lack of support from the government -social tax -loan (high interest rate) -education -Flooded paddy -Bad business/service -lack of community development budget/No employment -lack of clean water (for drink and use) -no money -no supplementary career 	<ul style="list-style-type: none"> H H H H H M M M M M M M M M M M M 	<p>In general, the problems of unemployment and under-employment, high cost of living, and reduction of the produce price are still the important problems shared in most of the target groups, especially, the teenager group, the housewife group, the poor women and the poor men group.</p> <p>Unemployment and under-employment were not the problems at all in the past (the economy was prosperous, plenty of construction works and wage-earning tasks in Had Yai) because jobs can be easily found. However, it is hard to get a job nowadays especially in the teenager group who just graduates and goes to town to find a job during the past 5-6 years. The lack of community development budget</p>	<p>As for the problems of unemployment and under-employment, higher cost of living, debt, stress, and social tax, these are problems each group tries to solve by themselves by using different and similar methods according to their social status and livelihood.</p> <p>The methods to solve the social tax problem are to reduce the amount of money to be given, avoiding the fairs, or borrowing money if it is really necessary. As for the higher cost of living problem, in addition to borrowing money to spend, economizing is another method used in every group, for instance, eating only what they have and trying not to buy, buying second hand clothes, buying less (rice), and looking for fish and vegetables from the surroundings for sale and consumption. Villagers who have some lands start to do combination farming in order to</p>

	<ul style="list-style-type: none"> -Lack of assembling -lack of community development planning -Lack of cordiator between the government and the community -The community does not receive a full measure of budget. -devote 	<p>M M M L</p>	<p>which used to receive high priority in the past according to the poor men and women's point of view now decreases may reflect the changes caused by many factors, for example, better transportation, more expansion of the government agency. The increased social tax is a problem.</p>	<p>spread the risk and to earn more of extra income.</p> <p>The problems in every target group that require external help are unemployment, lack of land, drought and flooding, low produce price, lack of coordination between government agencies, and lack of community development budget.</p>
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Table 4. Problems and Priorities, cut across sites by region (continued)

Issues		Problems and Priorities		
Sites	Problems	Rank (Now)	Change in Problems and Priorities	Coping Strategies (themselves or require external support)
• Northeast				
7. Ban Pak Wan	-Well-being, Livelihood -Indebtedness -Unemployment -Cheap price of produce (cassava, sugarcane) -Expensive farm inputs -Expensive consumer goods -Government Services -Drugs -Child labor	H H H H M M M M	Problems found in the village is economic problem; no income, under-employment, increased debts. 10 years ago, there was not much under-employment problem. Although the livelihood is not as good at present but people are happy with their livelihood, cheap goods, and having jobs and income. Indebtedness is a major problem when comparing to the past including the loan raising for educational purpose among the student group. Drugs problem occurred 10 years ago; heroine, marihuana. At present, the problem persists and is even more severe (amphetamine). Moreover, problem on children labor increases. The children have to help doing the housework and help their parents work in order to gain more income. This is the children's problem because they have to study and work at the same time. Low produce price and expensive goods are problems found at present which is related to other problems and affects the reduced status of the people livelihood	Problems they solve on their own are well-being and ill being, drugs, indebtedness, expensive consumer goods. Problems for which they need external support are unemployment, drugs, expensive farm inputs, cheap price of produce, child labor, indebtedness and government service (improvement of the services). Drugs can be solved partially by the villagers and more than that it must be help and controlled by the authority. Indebtedness has been solved by the villagers, must take care of their business and debts and government should also help them by lessening the interest rate and doing debt swap for certain cases originated by the government unfavorable policies, with

			Government's service is the problem among the male group who did not receive any services from the government in solving the land ownership problem and the ineffective receipt of information.	particular to agriculture. Expensive consumer goods, the village must to buy carefully and they have practices being thrifty recently. Child labor : need to provide children free education and occupational training.
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Note : H = rang number 1-3
M = rang number 4 -6
L = rang number upper seven

5. INSTITUTIONAL ANALYSIS

Institutions are another important issue. A large number of questions could be raised, as suggested by the World Bank's technical guideline:

Which institutions are important in people's lives?

- What are the most important formal, informal, government, non-government, market institutions within or outside the community that influence people's lives positively or negatively? Why are these judged to be important? Are there any gender differences?
- Which government and non-government institutions have the most positive or negative impact on men and women? Why? Give examples of people's experiences. Are there any gender differences?

How do people rate these institutions?

- How do people rate these institutions in terms of trust and confidence that they place on them? Why? Give examples of why people rate particular institutions high or low? Are there any gender differences?
- How do the people rate the effectiveness of these institutions? What factors do they consider to judge effectiveness? Give examples. Are there any gender differences? Explain.

Do people feel that they have any control or influence over these institutions?

- Which institutions do the people think they have some influence over?
- Which institutions would they like to have more control and influence over?
- Do some people/groups have some influence over these institutions and others are left out? Who gets left out?

In addition, there also are questions of *strategies to cope with crisis*: i.e. how to understand safety nets and informal or formal insurance, as well as the availability and outreach of government programs:

- During times of financial/economic crisis, because of loss of property, jobs, or livelihood, poor crops, disease, environmental crisis, or poor health or death, how do people cope? What do they do? How do these affect their lives?
- What institutions, formal or informal, do people turn to during financial crisis?
- Do they mention any government programs? Give details.
- Are these programs reaching them?
- What are their recommendations for change or improvement or new programs if none exist?
- What features should this program have?
- Do they mention any NGO programs?
- Do they mention any informal social networks?
- Are there any gender differences?
- If almost everyone in the community is affected by some event (e.g. floods, droughts, or earthquake), how does the community cope?

Not all of these questions are fully addressed by the information gathered in the 7 site reports under the present synthesis. However, to capture the whole picture from the field analysis, **Table 5.1** provides a comparative and synthesized summary.

Table 5. Institutional analysis, cut across sites by region

Issues		Institutional analysis		
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
• Bangkok				
1. Ruamsamakee	-Office of urban community development -Environmental urban community project (dancet) -District Council Member (Sor Ko.) -Wangtonglang office center -King Property Office -community Leader -Saengsurat company -Miyasawa Plan -Sor Sor. (member of parliament) -Money lender (rich man who lends money with high interest) -Foundation of research institution to develop the urban community -Foundation for developing living habitats -neighbor -SIP project -Health station -TDRI -Saving group committee -Community committee -Women groups Committee -Police Station	H H H H H M M M M M L L L L L L L L	The criteria for giving importance to the community groups are reliance, participation in decision-making, the accessibility of the group referring to the level of difficulty in contacting the group, and being able to constantly provide assistance.	In times of crisis, such as shortage of temple and power failure, the Dancet organization will provide aid by renting electricity from a nearby community. During a crisis, rich women and poor women will react differently. The rich women will turn to rescue agencies, social workers, and the foundation for rescue workers but the poor women see that the problem should be solved by themselves or by turning to their relatives.

Table 5. Institutional analysis, cut across sites by region (continued)

Issues	Institutional analysis			
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
2. Bang-aor	<ul style="list-style-type: none"> -School -Health station -Help themselves group -Agricultural Cooperatives (Chapanakitsup group) -Bank of Agriculture and Cooperatives -Parent -Temple -policeman -Market -Tambon Administrative Organization’s members (TAO) -Village Headman -Kamnan (subdistrict head) -Assistant Village Headman -Officer from electricity -Province Administrative Organization’s members -Assistant subdistrict head -Post office 	<ul style="list-style-type: none"> H H H H H M M M M M M M M L L 	<p><i>Effectiveness:</i> In considering the effectiveness of the institution, the villagers will consider whether the institution can or has accomplished its purposes or not. If so, whether there are any results and whether there are any effects on the villagers.</p> <p><i>Reliability:</i> The institution is considered reliable if it helps the villagers accordingly. The institution that is relied on the most is the <i>temple</i> and the school. Furthermore, the villagers also rely on the local organizations, such as the “TAO”, the <i>kamnan</i> (leader of village), and the village headman assistant.</p> <p><i>Support:</i> The villagers interpret support as the institution providing activities that helps them as needed. Most PRA group feels that the “TAO”, the head of the village, the <i>kamnan</i>, the <i>temple</i>, and the school gives most support.</p> <p><i>Decision Power:</i> The “TAO” is the institution that the villagers associate most with because they feel that they have a say in the decision making process. The poor male group also considers the <i>temple</i> and the social organizations as able to participate in the decision-making process. The institution that the villagers cannot participate in is the government organizations, such as the post office, electricity, health station, and police station. The market is also another institution that the villagers cannot participate in.</p>	<p>The villagers give importance to organizations that provide help during times of crisis, such as Tambon Administration public health and the police.</p>

Table 5. Institutional analysis, cut across sites by region (continued)

Issues	Institutional analysis			
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
• Central				
3. Kang-Sadao	-Tambon Administrative Organization's members (TAO) -NGO -The monk -Teacher -Community development officer -Health Volunteer Group/Health station -Bank of Agriculture and Cooperatives -neighbor -Chinese leader	H H H M M M M L	The importance given to the various groups is determined by considering how close the villagers felt to the group, and the assistance that is provided as needed, especially in the area of basic needs such as food and shelter, education, and medication. The main criteria used to rank the importance of the groups is that they provide assistance as needed. If the assistance provided is not what is needed, the problem remains. Reliance is the second criteria, and as for effectiveness and participation in decision-making, the villagers do not understand these aspects.	Assistance in times of crisis is provided by the Bank of Agriculture and Cooperatives, which helps to provide capital for cultivating crops. The Bank of Agriculture and Cooperatives and the Savings Bank also provides money for social development. The District Office provides advice on projects in requesting governmental loans. The village committee provides coordination in requesting loans and the teachers assist in providing education by postponing tuition payment, providing lunches, books, and clothes. In times of crisis, agencies will provide financial assistance, which is what most needed by the villagers.
4. Ta Pak Chee	-head of village -NGO -Saving group -District Office -Agricultural district officer 7.	H H H H H H M M M	Every group gives the first importance to the matter of trust and reliability of the institute/ group/ person. The poor group gives the first priority to the matter of trust and reliability as well as the role in offering help. Criteria that ranked in the 2 nd place is different according to each group. The committee group will give importance to the participation in decision making while the housewife group gives it to the role in	The villagers mention the name of 8 institutes that have helped them during the crisis, namely, village committee, village header, Tambon Administration Organization, Public Health, Bank for Agriculture and Cooperative, Savings Bank, Ministry of Interior, Amphor. The village committee and the village headman are included among the eight because they help the villager by finding them jobs such

	-Tambon Administrative	M L L L L L L L L	offering help. The poor, on the other hand, emphasizes on the efficiency of the institute/ group/ person. The criterion ranked in the 3 rd place is the matter of participation in decision making. The housewife and the poor group rank this criterion in the 3 rd place.	as canal digging.
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	<p>Organization -The Government Saving Bank 7.</p> <p>-Bangkok Land Company -Village's committee -Health Volunteer Group -Public Welfare</p>			
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	<ul style="list-style-type: none">-Health station-Somdej Yupharaj Hospital-Chinese leader in the market-Relatives/friends-Community development officer			
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Table 5. Institutional analysis, cut across sites by region (continued)

Issues	Institutional analysis			
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
• South				
5. Kao-Seng	-Community's committee -Municipal -NGOs -Health Volunteer Group/Health station -Relatives/friends -Community Market -Money lender (rich chinses in the market) -Saving group -Rajabhat Institute, Songkhla Camplus -Prince of Songkhla -Money lender (rich man who lends money with high interest) -policeman	H H H H H H M M M M L	Significant similarity was the highest importance the groups placed on the efficiency of the institutions/groups/individuals and the second importance on the participation in decision making.	Four out of five targeted groups saw the importance of community committee's assistance during the crisis. They acknowledge the roles of the committee in solving the problem, cooperation, and planning community developments through meeting, and announcement. The committee is regarded as volunteers, while some targeted groups viewed that the committee members can reap benefits from their positions as well. The municipality, according to 4 out of 5 targeted groups, is crucial in assisting the community in time of crisis. Besides, 3 out of 5 targeted groups realizes the merits of the saving group and the community volunteers. The group of male fishermen, for instance, acknowledges the roles of fishery entrepreneurs, and creditors.

Table 5. Institutional analysis, cut across sites by region (continued)

Issues	Institutional analysis			
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
6. Chay Pru	<ul style="list-style-type: none"> -Bank of Agriculture and Cooperatives -Tambon Administrative Organization's members (TAO) -Kamnan (subdistrict head)/Village Headman -Agricultural officer (Thambon) -Health station -Saving group -housewife group -youth group -School -Temple -policeman -Agricultural Cooperatives -Officer from department of Fishery -Money lender (rich man who lends money with high interest) -Community development officer -Middleman (merchant) 	<ul style="list-style-type: none"> H H H M M M M M M L L L L L L 	<p>The obvious homogeneous characteristic is that 4 out of 5 target groups consider trust and reliability the 1st criteria in institutional prioritization. Efficiency of the institute/group/person operation is ranked in the 2nd place by 3 out of 5 target groups. As for the role in offering help, 3 out of 5 target groups rank this criterion in the 3rd place. The criterion ranked in the 4th place is the participation in decision making. As for the distinction or the unique characteristics of each target group, it is found that the poor men group will prioritize the participation in decision making criterion more than any other groups, by ranking it in the first place. Besides, it should be noticed that this target group also ranks the trust and reliability criteria in the first place.</p>	<p>BAC is a financial institute that helps them in lending money during the crisis. TAO and Kamnan/village headman are the institute/person that help the villagers during the crisis. The health station is the beneficial and important institute. The health station officers are the people who pay attention to the villagers more than other government agencies in the community. When specifically considering each target group, it is found that these groups see the advantage or the importance of the government institute/group more than the institute/group that is formed by the people in the community. This can be seen from the savings group and the housewife group, which will be beneficial only to the members of the group, which are the housewife and the poor women.</p>

Table 5. Institutional analysis, cut across sites by region (continued)

Issues	Institutional analysis			
Sites	Institutions	Rank (Now)	Criteria for Evaluating Institution	Institution that support people during crisis
• Northeast				
7. Ban Pak Wan	-School -Temple -Village Headman -Bank of Agriculture and Cooperatives (BAC) -Health Station -Tambon Administrative Organization's members (TAO) -Kamnan (subdistrict head) -Health Volunteer Group -Provincial Council Member -Member of Parliament -District Office -Agricultural Cooperatives -Soun Mechai (NGO)	H H H M M M M L L L L L L	People ranked their institution according to their believes, understanding and how the institutions affected their livelihood system, and felt that they could participate in decision making process and had influence over some institutions which have been within their community, close them, and elected by them , such as, Village Headman, Temple, Kamnan, TAO members,	Institutions that support people during crisis -BAC and Agricultural Cooperatives : loan -Soun Mechai : building households' toilets, building largest templeer jars and grants students' scholarships -Temple : center of development plus gathering of villagers -the Miyasawa Project which would provide 100,000 baht to push for economic liquidity and function by injecting money into the drying up system

Note : H = rang number 1-3
M = rang number 4 –6
L = rang number upper seven
(Some ranking up to each report)

A closer look at the institutional analysis would be more enlightening. Two cases, one from the South (Baan Chai Pru) and another from the Northeast (Baan Pak Wan) are shown below.

Table 5.1 Priority of Institutes of Each Group: Baan Chai Pru

Institute/Group	Priorities (Importance) of Institutes of Each Group				
	Male Youth	Housewife	Poor Women	Poor Men	Male Leader
Money lender	13	10	9		6
TAO	2	4	2	4	1
Kamnan/Village headman	1	5	1	3	
Tambon agriculturist office	8	6	5	5	4
Community development officer	10	7	5	6	5
Health station	5	8	3	1	2
Savings group	11	2	6		
Housewife group	4	3	7		
Youth group	3				
Middle man	14				
School	6				
Temple	7				
BAC	12	1	4	2	3
Police	9				
Agricultural cooperatives		6			
Officer from Department of Fishery				7	

The 5 target groups in Bann Chai Pru have listed the name of important institutes, groups, and persons both inside and outside the community, totaling 16 institutes, and prioritized these institutes. In accordance with the results of the prioritization, the homogeneous and the different characteristics of each group can be summarized as follows.

The first homogeneous characteristic

All target groups give importance to the BAC or the Bank for Agriculture and Agricultural Cooperatives, which is the institute that provides loan for the agriculturist to be used as a fund in production. Almost all the target groups rank the BAC at the beginning of the priority list: 1st rank in the housewife group, 2nd rank in the poor men group, 3rd rank in the male leader group, and 4th rank in the poor women group. The male youth group is not the member of the BAC because they are not leaders of the family. The BAC, therefore, is in the 12th rank.

The reasons that each group uses to evaluate the institute emphasize on the role in supporting and helping the poor, the heed, and punctuality.

The second homogenous characteristic

The target group prioritizes the institute and the person who has the role in the community development and local administration which is TAO or Tambon Administration Organization and Kamnan and village headman. Kamnan/village headman is in the 1st rank in the male youth group. The poor women group and the male leader group combine Kamnan/village headman with the TAO, which is in the 2nd rank in the male youth group and the poor women group and in the 4th rank in the housewife group and the poor men group. The main reason is because TAO is the institute that is close to them and they can consult with TAO about every issue. They also consult each other.

The third homogenous characteristic

The target group places the priority of the government agencies: Tambon agriculturist, community development officer, and health station in the similar rank between 4-10 except for the health station, which is in the 1st, 2nd, and 3rd rank in the poor men group, the male leader group, and the poor women group respectively. These groups use the progress monitoring and the officer's supervision as the criteria in the evaluation. Tambon agricultural officer and community development officer, on the contrary, do not have significant roles and hardly visit the community to monitor the progress.

The last homogeneous characteristic

All of the groups rank the money lender is the last place in the priority list due to the "high interest" loans.

As for the unique or different characteristics of each group, it can be seen that each target group ranks the institute of which they are members in high position, for example, the male youth group ranks the community youth group in the 3rd place. The housewife ranks the village housewife group in the 3rd place and the savings group in the 2nd place. Also, the poor women group ranks the savings group and the housewife group in the 6th and 7th place respectively. In conclusion, the target group gives greater importance to their institute than the institute or group of which they are not members or use themselves as the criteria.

Moreover, the male youth group has a unique way of prioritizing certain institutes, that is, ranking the BAC, money lender, and the middle man (who are considered to be people who take advantages of other people and live on interest) in the last place.

The male leader group combines the TAO and Kamnan/Village headman into one group and ranks them in the first place.

Table 5.2. Prioritized List of Criteria Each Group Uses in Institutional Analysis

Baan Chai Pru

Criteria	Male Youth	Housewife	Poor Women	Poor Men	Male Leader
Role in offering help	3	1	3	3	2
Trust/Reliability	1	2	1	1	1
Efficiency	2	3	2	2	4
Participation in decision making	4	4	4	1	3

The above table shows the criteria used by each target group to evaluate the institute, comprising 1) Role of the institute in offering help; 2) Trust or reliability given to the institute; 3) Efficiency; and 4) Participation in decision making.

The prioritization of each criterion reflects many homogeneous and distinctive characteristics, which can be summarized as follows:

- The obvious **homogeneous characteristic** is that 4 out of 5 target groups consider trust and reliability the 1st criteria in institutional prioritization except the housewife group who ranks this criterion in the 2nd place.
- Efficiency of the institute/group/perinea operation is ranked in the 2nd place by 3 out of 5 target groups except the housewife group who ranks this criterion in the 3rd place and 4th place in the male leader group.
- As for the role in offering help, 3 out of 5 target groups rank this criterion in the 3rd place except the housewife group who ranks this criterion in the 1st place and 4th place in the male leader group.
- The criterion ranked in the 4th place is the participation in decision making, especially in the male youth group, the housewife group, and the poor women group. On the other hand, this criterion is ranked in the 1st place by the poor men group and the 3rd place by the male leader group.

As for the distinction or the **unique characteristics** of each target group, it is found that:

- the poor men group will prioritize the participation in decision-making higher than any other groups, by ranking it in the first place. Besides, it should be noticed that this target group also ranks the trust and reliability criteria in the first place.
- The housewife group is different from other target groups because of the fact that this group ranks the role in offering help in the first place. The male leader group ranks the efficiency of the institute's operation in the 4th place and the role in

offering help in the 2nd place, which makes their prioritization different from other target groups.

The target group in Ban Chai Pru has reflected many problems related to institute/group/person with which the community has connection and these problems show the definition of the criteria these groups use to evaluate the institute.

The first problem found in all target groups is the efficiency of the institute. The word “efficiency” according to the villagers’ definition does not only emphasize the results of the work but also the supervision and the close connection with the community. Institutes and officers from government agencies are often criticized, for example, that they “ talk only and work inefficiently. Do not monitor the progress” or “hardly visit the community, do not have much role” and “medicine is not good but they take good care of us”. On the other hand, the institute/group/person that is the community’s organization or located in the community does not have this problem except for the housewife group, the organization established by government agency, which is criticized “Pak Chee Roi Na”.

Trust and reliability is the next issue. The target group uses the word “Jing Jai” (sincere) to express the same meaning. This is an important criterion in institutional evaluation since it is ranked in the 1st place. Sincerity of the institute/group/person is always questioned, such as, Tam Ngan Pen Team Dee Tae Kin Pen Team Mai Dee” (team work is good but corruption in bad” and “Kao Chur Jai Rao Rao Chur Jai Kao” (they trust us and we trust them). Government agencies are also subject of this question.

Supporting and offering help is another criterion the villagers use to evaluate the institute. They think that lots of institutes have come to help the community but they still lack efficiency. Therefore, help and efficiency are the criteria the villagers use in their consideration.

The last issue is the participation in decision-making, which is used by the villagers in the term of meeting, notification, and an information in advance. Most of the target groups think that this is not the big problem because they usually know the information about the community development. However, if considered in terms of exchange, negotiation, and consulting to listen to other people’s opinions, this is the big problem especially in the government’s institute/group/person.

Nevertheless, although the institute/group/person has a lot of problems in the operation, the villagers still give high scoring to these institutes (see appendices). This might be related to the effort to avoid the contradiction especially in the poor group because they still need help from all parties.

Table 5.3 Institute/Group/Person that Helped the Villagers During the Crisis

Baan Chai Pru

Institute/Group	Male Youth	Housewife	Poor Women	Poor Men	Male Leader
Money lender					
TAO	X	X	X	X	X
Kamnan/Village headman	X	X	X	X	
Tambon Agriculturist	X		X	X	
Community development officer	X	X			
Health station		X	X	X	X
Saving group		X	X		
Housewife group			X		
Youth group					
Middle man					
School					
Temple					
BAC	X	X	X	X	X
Police					
Agricultural cooperatives		X			
Officer from Department of Fishery				X	

The target groups in Bann Chai Pru have indicated 16 names of institutes/groups/persons that they think are important to the community. Nevertheless, during the crisis, only a couple of institutes have helped the villagers.

All target groups think that the BAC is a financial institute that helps them in lending money during the crisis. Also, all groups agree that the BAC officers pay attention to their work, understand the villagers' livelihood, and are flexible. They also add that they can negotiate with the BAC about every issue except the issue of interest.

TAO and Kamnan/village headman are the institute/person that help the villagers during the crisis. Most of the target groups understand that TAO and Kamnan/village headman are the same group.

In addition, it is found that 4 out of 5 target groups think that health station is the beneficial and important institute during the crisis and that the health station officers are the people who pay attention to the villagers more than other government agencies in the community. The male youth is the only group that does not give importance to the health station in helping people during the crisis. The Tambon agricultural officer is considered important by 3 out of 5 target groups, which are the male youth group, the poor women group, and the poor men group. On the contrary, the housewife group and the male leader group do not see the importance or the advantage they will receive from this institute. One reason is because the agricultural officer rarely visits the village comparing to officer from other agencies.

When specifically considering each target group, it is found that these groups see the advantage or the importance of the government institute/group more than the institute/group that is formed by the people in the community. This can be seen from the savings group and the housewife group, which will be beneficial only to the members of the group, which are the housewife and the poor women.

In another case study where poverty seems to be less serious, the look at the role of institutions provides a different perception.

Table 5.4 Ranking of Different Institutions by Different Groups, Baan Pak Wan

Institutions	Women	Men
Bank of Agriculture and Cooperatives (BAC)	6	8
Health Station (Baan Sang Paen)	2	4
School	3	3
Temple	4	1
Provincial Council Member (Sor Jor)	11	12
Member of Parliament (Sor Sor)	10	11
District Office	7	10
Agricultural Cooperatives	12	-
Soun Mechai (NGO)	8	9
Village Headman	1	2
Tambon Administrative Organization's members (TAO)	9	6
Kamnan (Subdistrict head)	5	5
Health Volunteer Group (Or Sor Mor)	-	7

From the above table, two of the highlighted lists of institutions – School and Kamnan, cut across both groups: women and men (ranked numbers 3 and 5 respectively). Other institutions are ranked according to their importance upon the lives of the women and men groups.

The first six ranks listed of each group will be discussed accordingly, while other ranks (7-12) are understood as the important institutions upon people in Baan Pak Wan, but not as

important as the first six ranks. For the women group, the important six ranks are: Village headman (Rank no. 1), Health Station, School, Temple, Kamnan and Bank of Agricultural and Cooperatives (BAC). In the more important ranks for the men group, there are Temple (Rank no. 1), Village Headman, School, Health Station, Kamnan, and TAO. The findings indicate somewhat similar understanding of trust, reliance and assistance when needed, effectiveness, and participation in decision making by the villagers.

The findings imply that women see the leader, the village headman who is closer to them, as their most reliant and trustworthy institution, while also considering other important institutions surrounded their village as significant to their livelihood. For instance, there were Health Station, School, Temple, Kamnan and BAC, for the women's institutional framework. Only BAC is quite far from the villagers physically, and ranked eighth for the women group. For the men group, their ranked institutions are very much similar to those of the women group, except the first and sixth rank and their orders. The first rank, Temple, is associated very much with Buddhism and villagers' beliefs and practices, implying the fact that the men thought that Temple has been the community center and significant to their livelihood. The men's sixth rank – TAO members, which is ranked ninth for the women, is more important as the local administrative organization which has exercised local power and created administrative channels for their tambon (subdistrict). Other than that, Health Station, School, Village Headman and Kamnan, should have similar roles and importance upon the men and women although in somewhat different orders.

Prior to any discussion, the process of Institutional Analysis must be shared and understood among the involved parties. Institution is translated directly as Sathaban, derived from the Indian sanskrit and pali in the Thai understanding. It is such a vocabulary that induces confusion among local people, while being understood by the intellectuals and government officials. Thus the analysis is usually begun with criteria, and finalized with the words "institution" formulated or explained by the villagers themselves. The research team usually explained the purpose of this activity, asked each focus group to list the criteria on the provided paper, and then had the people discussed the possibility of institutions which could be persons, offices, government, non-government, and any other types of units. After a list prepared, the villagers scored each institution according to the criteria (maximum score of 10), and the institutions are ranked. Finally the people were asked to name what they understood about all in order to integrate what they just exercised and created the common understanding.

The criteria suggested to the focus group discussion are: 1) trust and confidence, 2) reliance and assistance when needed, 3) effectiveness, and 4) participation in decision-making process. Then the process began as explained above. People ranked their institutions according to their beliefs, understanding and how the institutions affected their livelihood system. Of course, people felt that they could participate in decision-making process and had influence over some institutions which have been within their community, close to them, and elected by them, such as, Village Headman, School, Temple, Kamnan, and TAO members. However, Sor Sor and Sor Jor (Member of Parliament and Provincial Council Member) received lower ranks and the reasons commented by the villagers were that those people have been insincere, crooked and often taking advantage of the villagers. The Sor Sor and Sor Jor delivered less than what they promised at all time. The politics have been quite dirty and the villagers expressed that those people have been less and less trustable and reliable. Other institutions

which ranked higher than the Sor Sor and Sor Jor, outside their community territory in terms of both physical and mental nature, were District Office, Soon Mechai, and Agricultural Cooperatives.

The villagers wanted to have more influence over their Sor Sor and Sor Jor, elected by them. They expressed that those elected members usually came to their village and behaved nicely just during the campaign period. They wished that those representatives were more sincere and responsible. Moreover, they also wanted the District Office, Bank of Agriculture and Cooperatives (BAC) to be more effective although the villagers may not have much control over these institutions, as they understood that these offices received the orders from the national-level offices.

In the village, the people were more homogenous and integrated well. From our observation, the cohesion was relatively strong among the villagers as most are related. There are four large clans in the village, and especially the village headman's family. The surname of the family is Peud Pak Wan, meaning the Pak Wan plant – Pak Wan's scientific name is *Melientha suavis* Pierre. Pak Wan is a wild plant which young shoots can be eaten deliciously by villagers living adjacent to forests. It is one of the wild delicacies in Thailand which is available seasonally (end of February to April) to other parts of the country, outside the native sites in the North and Northeast. Thus villagers of Baan Pak Wan have been accessible to the ranked institutions equally. Gender indifference had been prominent in rating the institutions of this village

People of Baan Pak Wan are generally sincere about the effectiveness of the above institutions. As the research team could notice from their genuine discussion, and sometimes argument about the institutions. The women group, however, was more open about some sensitive institutions which usually affected their livelihood, for instance, the Village Headman, Kamnan, Health Station, School and Temple. The men group was somewhat genuine, although we were uncertain about personal attitudes and conflicts as we had captured a little conflict among a few focus-group members and the village headman. For example, the focus group member discussed the issue of some projects' budget, which were disappeared within the realm on non-transparency particularly that of the former village headman. Nevertheless, it is interesting to see similar results, with particular to the School and Kamnan Kamnan, the elected subdistrict chief, was more concerned with his own village than other villages of the tambon (subdistrict, including Baan Pak Wan).

The definition of effectiveness and help in need is among one of the most important criteria and perception prevailed by the villagers of Baan Pak Wan. This issue will be analyzed closely with crisis coping strategy in later section. Trust and confidence are somewhat difficult to build and maintain. It usually takes time to build understanding, trust and confidence. As long as the villagers believe in that institution, trust, confidence and support will be followed. In addition, people's involvement in the decision making process are needed as one of the main stakes for further institutional arrangement in the village. Sometimes, the villagers had hard time understanding relationships and relevant effectiveness of particular circumstances.

Institutions that support people during crisis

All the above institutions ranked by villagers of Baan Pak Wan helped support people during the famous Thai economic crisis (1997 up to now). After almost 3 years of financial collapse, many villagers are far worse off now. Many were laid off, could not find any jobs, and were forced to accept illbeing status, causing hardship in eating and living (in Thai, Kam Kin Kam Yu Feud Keuang) as they have so little money available for buying goods and investing in their land for agriculture.

For Baan Pak Wan's villagers, economically they could not gain help and support from any other institutions, except the Bank of Agriculture and Cooperatives (BAC). Of course, they can borrow money from their relatives and money lenders in the district to sustain their current ill-being although the debts are already larger than their lives. Agricultural cooperatives can be of some help, but to very few people who are registered members. The assistance from the NGO, Soon Mechai, was very interesting. In the past, this NGO helped them in building households' toilets, and then building largest templeer jars (called, Toom Ber Soon – zero size templeer jar) which were necessary. The assistance was similar to interest-free loan, and the villagers could choose to pay at intervals according to their money availability. At present, Soon Mechai grants students' scholarships to intelligence-but-poor students in the entire district of Baan Pai. The villagers! Both men and women groups gave the maximum scores for most criteria to this NGO, except score of 7 for effectiveness by the women.

The Health Station and School were effective in their responsibilities. Temple was performing at its best for psychological effect and center of development plus gathering of villagers. The Buddhist monks were supporting the villagers as much as they could, and the abbot even found the donors from another province (Saraburi) to build the Ubosod (Buddhist ritual-ceremony place) on the temple's ground without collecting any Baht (money) from the villagers.

The villagers, however, expected more support from their elected representatives: Sor Jor, Sor Sor and the District Office. While we were conducting the PRA, the district officers prepared to launch the Miyasawa Project which would provide 100,000 Baht for each rural village in the entire country. The main aim was to push for economic liquidity and function by injecting money into the drying up system. It would be very interesting to wrap up the Miyasawa project to see how the system functioned afterwards.

6. GENDER RELATIONS

The interest of this chapter is on women's status or women's development. A number of questions in this connection could be posted such as: Are women better- or worse-off today as compared to the past? Are there any changes in – Women's and men's responsibilities within the household? Why?, Women's and men's responsibilities in the community? Why? Women's and men's role in the decision making process within the household? Why? Women's and men's role in the decision making process in the community? Why? Violence against women within the household? Why? Violence against women within the community? Why? Do women feel they have more/less power today (with their definition of power)? Why? Are there differences in gender relations among different groups within the community? Are some women better-off than other women in the same community (with their definition of better-off)? So forth.

The questions and issues could, at the risk of over simplification, groups in to four categories – a) household responsibilities, b) household decision making, c) community decision making and d) household conflicts.

Under the first category, it is common in every region and every site to find that women are responsible for 70-100 % of household duties. On household decision making, women still dominate the household decision making. In Kao Seng there is a little difference. Major household decision, e.g. purchase of expensive merchandise, is based on joint decision. Otherwise, there is a good system of division of labor, men decide on the purchase of equipment such ship or other instruments while women decide on the purchase of family spending and on children. There is no major change in this regard during the past. On the community decisions, there is a trend that women are participating more in community activities and decision making. In fact in the case of Kao Seng, women become very active in community politics. The field researcher indicated that female gathers to fight state powers and fight for the survival of their community. In Chai Pru, women also play a good role in health development work, volunteer groups, educational meetings, fairs and festivals.

Table 6. Gender relations, cut across sites by region

Issues	Gender relations			
Sites	Household's responsibilities	Household decision making process	Community decisions making process	Household conflicts
• Bangkok				
1. Ruamsamakee	Poor women are still responsible for 100% of household duties, as in the past, while the rich women hold only 60% of household responsibilities.	At present, the relationship between man and woman is that of mutual assistance in earning a living. Women have more influence in decisions concerning the household.	Women tend to cooperate more in community activities than men such as meeting. However, men have more influence in making decisions concerning the community	The women start 70% of the family conflicts, as women are more short-tempered.
2. Bang-aor	Most of the chores in the household, such as laundry and cooking, belong to the female. Almost every group reported that women are responsible for 70% of the job while the male are responsible for 30%. In the past, the percentage of responsibilities in the household did not differ greatly from the present.	Work outside the house generally means farming, which requires most labor. The male claims that women does not participate in this chore, therefore this reason is often mentioned as a reason for women having to perform household chores. When comparing the past to the present, the percentage of responsibilities of work outside the house does not differ.	Women are responsible for less activities in the community than men. In the past, women were even responsible for lesser. Male has more decision power. Even though women have voting power but when the discussion is led by men, the women will generally follow.	The violence are normally started by men in the household, both in the past and today. The poor female group feels that women have more power today, therefore, women are the ones who often start fights.

Table 6. Gender relations, cut across sites by region (continued)

Issues	Gender relations			
Sites	Household's responsibilities	Household decision making process	Community decisions making process	Household conflicts
• Central				
3. Kang-Sadao	Northeasterners view men as more important than women, the responsibilities for each gender are different. The women take care of the house, the expenses, and the children, and the men provide the money. In times of crisis, the women must help their husbands earn enough to cover the household expenses.	The women take care of the house, the expenses and the children.	Men hold more responsibilities toward the community than women, in solving problems and in participation in decision-making. The women will participate in community services which concerns household activities.	Conflicts in the family is characterized by quarrels and, at times, physical abuse and divorce. The tension is caused by lack of income, unemployment, and debt. The divorce rate for young families is currently very high. Violence in the community is rare since the villagers hold the same traditional and cultural values, and are ready to provide cooperation.
4. Ta Pak Chee	Women's duty is to do the kitchen work only while men are responsible for making decision in the community's activities, especially the development activity. Women barely have part in any activity.	Women's duty that remains unchanged is the financial control of the family.	During the past few years, everybody has been affected by the drought and economic crisis. Women suggest that they "want to participate in the meeting, want to be smarter, and do not mind to work harder". Women finally have more role in the community's activities but men do not accept this new role very well.	Violence problem in the community is rare because the villagers know one another very well and, in addition, they have the same tradition and belief. Quarrelling is often found but physical abuse is rare. Quarrelling is caused by the insufficient income, debts, and unemployment. All of these factors lead to stress and finally the conflict.

Table 6. Gender relations, cut across sites by region (continued)

Issues	Gender relations			
Sites	Household's responsibilities	Household decision making process	Community decisions making process	Household conflicts
• South				
5. Kao-Seng	The man is the main source of income, working permanent and full-time job. He can help with childcare and some of the housework. The female conduct double jobs, i.e. domestic work and outside jobs, mostly in the form of housework.	Major family decision, e.g. the purchase of expensive goods, is based on discussion. For the fisherman family, the man makes decision on the purchase of equipment, e.g. ship and other instruments. The female decides on family spending and children. Kaoseng female bear tough work, in terms of working hours, and high pressures. Thus, they have high economic role in the family as well as community.	The male activities for the community are limited to labor jobs: construct the dam, improve the pipe, etc. The female has the active development roles, in terms of materials and living standard. Female gathers to fight state powers and fights for the survival of the community. This is partly due to the fact that the family cannot afford to loose the major and high income of the male from his permanent job. The more flexible job of female, adjusted to children and family, allow them to participate in the meeting. The development tasks fall in the female hands, including health care of mother and child, public health, family planning. The female attends the meeting in and outside the community.	Arguments, the major violence of the family, are stirred from pressures. Especially after the financial crisis, the male are laid off and drunk. The family looses the main income and shoulders mounting debts. Argument is often occurred when the male ignores family difficulties, while female are responsible for all miscellaneous expenses.

Table 6. Gender relations, cut across sites by region (continued)

Issues	Gender relations			
Sites	Household's responsibilities	Household decision making process	Community decisions making process	Household conflicts
6. Chay Pru	<p>Gender relations in Baan Chai Pru is the relations born in the farmer community. Men will be responsible for all the labour works. The women's activities in the paddy farming cycle are non-labour works but will be time consuming. Women have a very high responsibilities in domestic work especially the houseworks; cooking, washing clothes, cleaning, getting water from the well, shopping for food, raising the children and parents, controlling the expense, and manipulating the money. Moreover, women earn extra income by picking up fish, shell and fish or doing wage-earning task while men will depend mainly on the wage-earnign task. The number of working hours and responsibilities of women are higher than men.</p>	<p>The authority in decision making is still with men but they still consult each other in the issue such as buying motorcycle, investing in bus business, making decision in the production and the size of production, and fertilizing. Women will make decision on the livelihood of the household, buying goods and food, and taking care of the children's education.</p>	<p>Men will be responsible for public sphere; the village meeting, meeting with Amphur, development work, road construction, carrying things in fairs and festivals, while women will be responsible for domestic sphere related to quality of live and livelihood. Women have roles in the community especially in the health development work, health volunteer group, housewife group, educational meeting. In fairs and festivals, women will help cooking.</p>	<p>Economic crisis, stress, unemployment, and lack of money cause more frequent fighting. Men will be drunk and start to talk rudely. The fighting problem affects women in all groups but the cause may be different. . In addition, economic crisis indirectly affects the poor group, causing more divorce and separation in married couples.</p>

Table 6. Gender relations, cut across sites by region (continued)

Issues	Gender relations			
Sites	Household's responsibilities	Household decision making process	Community decisions making process	Household conflicts
• Northeast				
7. Ban Pak Wan	The men are a little less responsible while the women are more	Both the men and women group claimed that they shared opinions and understanding	The women, they shared the decisions with the men. The men, they made the entire community decisions at all time.	The trend of household conflicts were similar in that conflicts have been increased over the years, particularly that of present.

ANNEXES

Annex I. Summary Results on Well-being

Table 1. Well-being, cut across sites by region

Issues		Well-being					
Region/Sites/ Groups	Groups	Criteria	Security, risk and vulnerability	Opportuniti es, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well- being
<ul style="list-style-type: none"> • Bangkok 1. Ruamsamakee Men & women 	<ul style="list-style-type: none"> •Able to make a living 40% •Barely earning a living 25% •Living in scarcity 35% 	<ul style="list-style-type: none"> - Merchant, office-worker, owns house, has regular work, enough to use day to day - Random job holder, house renter, lives with family or receives aid from the family - Barely enough to eat, unemployed, sells old belongings, some borrow money to use in day to day living 	<ul style="list-style-type: none"> - No safety in their life because these communities are closely situated and invade on government's property, causing them to be chased off the land - drugs addiction 	<ul style="list-style-type: none"> Proportion of the poor increases because of no money and unemployed 	<ul style="list-style-type: none"> - an increasing number of drug-addiction, especially amphetamines 	<ul style="list-style-type: none"> - well-being/quality of life decreases 	<ul style="list-style-type: none"> - borrow money while giving something in guarantee, but doing such as very high interest rate - children has to attend low-quality schools that are below the standards - children cannot study in high schooll

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Poor men (Ruamsamakee)	<ul style="list-style-type: none"> •Health weak 50% •Well being health 50% 	<p>Unhealthy, stressed, insomniac, cannot eat, majority unemployed, unhealthy children</p> <p>- Strong enough to make a living, able to work, free from disease, good teeth, no stress, no headache, children lives a good life, strong, does not have to borrow from</p>	No safety in their life because these communities are closely situated and invade on government's property, causing them to be chased off the land	Proportion of the poor increases because of no money and unemployed	- more quarreling in family		- children cannot study in high school
Poor women (Ruamsamakee)	<ul style="list-style-type: none"> • Rent a house 50% • Own a house 50% 	<p>Construction worker, low wage-earner but does not pay rent, therefore incurring more-money to use</p> <p>Majority sells fermented products, pays a higher electricity price because the electricity has to be connected from other places other than EGAT, pays rent, incurring less money each month</p>	No safety in their life because these communities are closely situated and invade on government's property, causing them to be chased off the land	Proportion of the poor increases because of economic crisis	- more quarreling in the family - lot of thieves		- borrow money while high interest rate - spend more carefully

Table 1 (continued)

Issues		Well-being					
Region/Sites/ Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities , social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Rich women (Ruamsamakee)	<ul style="list-style-type: none"> •Able to make a living 20% •Living in scarcity 70% •Rich 10% 	<p>Well-to-do, not lacking in life</p> <ul style="list-style-type: none"> - Unemployed, stressed, mentally and physically strained <p>Not stressed, lives off rent, enough to eat and live freely</p>	-	Proportion of the poor increases because of decreased income	- lot of thieves	-	<ul style="list-style-type: none"> - decreased expenditure -- spend more carefully
Youth (Ruamsamakee)	<ul style="list-style-type: none"> •Able to make a living 15% •Living in scarcity 3% Rich 2% 	<p>Enough to live and eat, some has enough to build a house for rent but does not opt for a better living, some does not own a house for rent, merchants, some employed as drivers and may rent or own a house.</p> <ul style="list-style-type: none"> -Rents house, construction worker, garbage truck worker, random job holder - Owner of room for rent, collects rent, lives outside the community 	- increasing of drugs addiction	Proportion of the poor decreases but the average increases	- lot of thieves	-	<ul style="list-style-type: none"> - spend more carefully

Table 1 (continued)

Issues		Well-being					
Region/Sites/ Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
2. Bang-aor							
Poor men	Unemployed 70% Middle 20% Well-off 10%	- Distraught, cannot survive without saving -Some are well off and some are distressed - Not troubled, has farm and sometimes makes profit	Decrease of security Increase of drugs- addiction	Proportion of the poor increases because the average in the past come to the poor in present	- lot of thieves - more quarreling in family	-	- borrow money while high interest rate
Poor women	Poor 85 % Middle 10 % Well-off 5%	- Unemployed and has no money, hired hand, rents farm their own farms - Enough to eat and use, farms their own farms - Has enough to eat without working, lives off interest, has money to lend to others	Decrease of security Increase of drugs- addiction	Proportion of the poor is stable while the rich increases because the average were save money in the past so they become the rich in the present.	- lot of thieves	-	- borrow money while high interest rate

Table 1 (continued)

Issues	Well-being						
Region/ Sites/ Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Rich men (Bang- aor)	<p>Sometimes lacking sometimes not 60%</p> <p>enough to eat and live 30%</p> <p>No distressed 10%</p>	<p>- Poor, hired hand, does not farm, does not own land, goes wherever they are hired</p> <p>- Enough to eat and use day to day, does not lack but is not well-off</p> <p>- Has enough to eat without working, has savings, employed, owns land to rent, government officials</p>	<p>Decrease of security</p> <p>Increase of drugs- addiction</p>	<p>Proportion of the poor decreases but Proportion of the rich increases because they have high education in the present</p>	<p>- lot of thieves - more quarreling in family</p>	<p>Well-being is better than the past</p>	<p>- spend more carefully - work harder</p>

Table 1 (continued)

Issues	Well-being						
Region/ Sites/ Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Rich women (Bang-aor)	<p>Sometimes lacking sometimes not 55%</p> <p>enough to eat and live 30%</p> <p>no distressed 10%</p> <p>Lacking 5%</p>	<p>- Poor, hired hand, does not farm, does not own land, goes wherever they are hired</p> <p>- Enough to eat and use day to day, does not lack but is not well-off</p> <p>- Has enough to eat without working, has savings, employed, owns land to rent, government officials</p> <p>- Does not have money at all, has to depend on others, such as their children or relatives, the majority of which are the elderly</p>	-	-	<p>- lot of thieves</p> <p>- more quarreling</p>	Well-being is lower than the past because of high price of goods	- work harder even on holidays

Table 1 (continued)

Issues	Well-being						
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Youth (Bang-aor)	<p>Middle 70%</p> <p>Poor 20%</p> <p>Well-off 10%</p>	<p>- Some has their own land to farm, others have to rent land</p> <p>- The majority is hired to work farms because they don't have their own land</p> <p>- Owns land to farm, does not have to rent, can rent land to others and collect interest</p>	Increase of drugs-addiction	-	- lot of thieves	- well-being/quality of life decreases	<p>- work herder even on holidays</p> <p>- buy second hand clothes for kids</p>

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
• Central							
3. Kang-Sadao							
All groups	Well to do 30%	<ul style="list-style-type: none"> - Possess their own land about 18-20 rai. - Raise a loan for the investment. - Have credit and people to lend money to because the land is used to stand security for the loan. - Have enough products left for their own use. - Do not possess their own land. - Do not earn enough livings, have to find another job. - Earn their living day by day. Get a job from time to time. - Go to other province for month to find a job. - Some have credit but very few. <p>The money gained is used to pay for the land rent.</p>	<ul style="list-style-type: none"> - natural disaster (drought and flood) - Increase of drugs-addiction 	<ul style="list-style-type: none"> - proportional of the poor increases because they have to borrow money to invest in agriculture, which depends on the natural condition and has to risk the damage caused by nature. Drought and flood damage the planted seed. When there is no product, the villagers do not have money to pay for the loan and have to cope with indebtedness. 	- lot of thieves	-	<ul style="list-style-type: none"> - grow vegetable and look for fish instead of buying - work harder - borrow money for children's expense - children have to work cannot continue their study -

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
4. Ta Pak Chee							
All groups	Well to do 10 % Average 30 %	<ul style="list-style-type: none"> - Live comfortably. - Able to provide loan with the interest rate of 10% per month - Own the land. - Have no worry about their livelihood. - Work in their own land and provide loan to the villagers. - Own limited piece of land. - Have debt all year round. - Have some assets (such as land to guarantee for the loan) -Have small amount of savings - Have rice stocked in the barn - Have side line job during free time. 	-	Proportion of the poor increases because large families have to share their land with the children who separate to start a new family. The land given to each children is not enough to make a living and when the capitalist offer to buy the land, they decided to sell it and no longer have any land left in their possession. They, therefore, have to earn their livings day by day by doing all kinds of jobs.	- lot of thieves - more quarreling in family	-	<ul style="list-style-type: none"> - borrow money - children have to work cannot continue their study - work harder even on holidays - spend more carefully

Table 1 (continued)

Issues	Well-being						
Region/Sites/Groups	Groups	<i>Criteria</i>	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Ta Pak Chee (continued)	Poor 60%	<ul style="list-style-type: none"> - Do not possess their own land of even so, the land is put up as collateral security with the Bank for Agriculture and Agricultural Cooperatives. - Earn their living day by day. - Earn their living by doing the labor work in and outside the village all year round. - No work, no money - Both parents have to work and have no time to look after and teach their children 					

Table 1 (continued)

Issues	Well-being						
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
• South							
5. Kao-Seng							
Poor men	Poor 35% Find in morning, eat in evening 35% Moderate 20% Rich 10%	<ul style="list-style-type: none"> - Have to eat day by day - Be in debt - Own house/live with others - Can support life day by day - Be employed temporarily - Children studying at commercial school/university - Have enough money, not many problems - Borrow to invest - Have two-story house - Children have high education - Invest by own fund, no need to borrow 	<ul style="list-style-type: none"> - No safety in their life because of economic crisis - Increase of drugs-addiction 	<ul style="list-style-type: none"> - Proportion of the moderate increases because a large number of them had engaged in selling land and direct sale of cosmetics and electrical appliances before the economic crisis or "before IMF intervention". - The proportion of the poor also increased because some sea food processing plants laid off their employees and reduced their operating time. 	-	-	<ul style="list-style-type: none"> - borrow money while high interest rate - work harder even on holidays - spend more carefully - loan for education

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Poor women (Kao-Seng)	Simply poor 62.5% Moderate 25% Well to do 10% Millionaire 2.5%	<ul style="list-style-type: none"> - Temporary employed - no money for children to go to school - Have enough revolving fund - Own small business - Have credit to advance goods - Rent house/own house - Have money , no debt - Have land and house - Give loans - Own business - - Own land in and outside community - Own land and house - Not belonging to us - Have million of baht 	-	Proportion of the well to do decreases while the moderate increases	<ul style="list-style-type: none"> - lot of thieves - more quarreling in family 	-	<ul style="list-style-type: none"> - spend more carefully - borrow money for children's expense - work harder

Table 1 (continued)

Issues	Well-being						
Region/Sites/Groups	Groups	<i>Criteria</i>	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Header men (Kao-Seng)	Find in morning, eat in evening 40% Good living condition 35% Moderate living condition 35%	<ul style="list-style-type: none"> - wage-earning task - rent house/own house - give daily loans - own house - take commission from loans - good living condition - Borrow daily - be a vendor in market - have one-story house - good at saving 	<ul style="list-style-type: none"> - Increase of drugs-addiction 	Proportion of the good living condition increases	-	-	<ul style="list-style-type: none"> - decrease children's expense - loan for education - work harder
Young girl (Kao-Seng)	Simply poor 50% Enough to eat and use 30% good living 16%	<ul style="list-style-type: none"> - be employed in factory - have money some days, no money other days - be employed permanently - be in debt - own house - have credit - rich from the past - easy life - children with high education 	-	-	<ul style="list-style-type: none"> - lot of thieves - more quarreling in family 	-	<ul style="list-style-type: none"> - borrow money while high interest rate - children have to work cannot continue their study

Table 1 (continued)

Issues	Well-being						
Region/Sites/ Groups	Groups	<i>Criteria</i>	Security, risk and vulnerability	Opportunities , social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Young girl (Kao-Seng)	very rich 3% very poor 1%	own two-story building - rich from loan interest - never look at the poor - not allow children to associate with the poor - have no living quarters - be employed, unemployed - children cannot go to school					
Fishermen (Kao-Seng)	Enough to eat and eat 40% Find in morning, eat in evening 25% good living 20%	- good at making money - have big boats, fishing equipment - with a lot of debt - children can go to school - be in debt from fishing investment - house with thatch roofs - children cannot go to school everyday - make money from trading - easy life, have money - children with high education	-	Proportion of the poor increases	-	-	- children cannot go to school every day - children have to quit school - work harder - spend more carefully

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Fishermen (Kao-Seng)	live with trouble 15%	-cannot borrow - no collateral, no guarantor - rent house/own thatch house/sling bed					
6. Chay Pru							
Poor men	Poor 75% Very poor 5% Above average 15% well to do 5%	- have to struggle - have assets - no land, no property - do wage earning task - live without worry - have money, have job - provide loans - have land	-	Proportion of the very poor increases	- more quarreling in family	-	- work harder - find fish for food/sell/pick up vegetable - buy second hand things
Poor women	Live with hardship 50% average 45% rich 5%	- buy things from hawker - do wage earning task - borrow money to do the farming - no assets, - buy on credit - do wage earning task - have debt buy have money left for savings - have many ways to earn a living - have plenty of lands, provide loan - children study in Bangkok	Natural disaster	Proportion of the average decrease	- more quarreling in family	-	- borrow money - spend more carefully - grow vegetable and look for fish instead of buying - work harder

Table 1 (continued)

Issues		Well-being					
Region/Sites/Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Header men (Chay Pru)	Average 80% Poor 13% Rich 5% Very rich 1% Very poor 1%	<ul style="list-style-type: none"> - have enough money to use - raise a loan sometimes - have some lands, have lots of debts - have few lands - have home - provide loan - have money, have lands - provide loan - have plenty of properties, have plenty of savings - no land, no house - do wage earning task 	<ul style="list-style-type: none"> - Increase of drugs-addiction 	<ul style="list-style-type: none"> - proportion of the rich decreases because of children's expense in Bangkok 	<ul style="list-style-type: none"> - more quarreling in family 	-	<ul style="list-style-type: none"> - spend more carefully - work harder
Young boy (Chay Pru)	Average 60% Poor 30% Rich 10%	<ul style="list-style-type: none"> - have debt - do wage earning task - no enough money - do wage earning task - buy things from hawker - good well being - have land, saving - have power 	-	<ul style="list-style-type: none"> Proportion of the poor increases because of low price of product 	<ul style="list-style-type: none"> - lot of thieves 	-	<ul style="list-style-type: none"> - spend more carefully - borrow money

Table 1 (continued)

Issues	Well-being						
Region/Sites/Groups	Groups	<i>Criteria</i>	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
Housewife (Chay Pru)	Rather poor 50% Average 30% Very poor 15% Rich 5%	- have few lands after finish - buy thing from hawker - have money, have land - have small business - no land - children cannot go to school - have money, no need to struggle - provide loan, buy things at market	Natural disaster	-	- lot of thieves	-	- spend more carefully - grow vegetable and look for fish instead of buying - borrow money while high interest rate

Table 1 (continued)

Issues		Well-being					
Region/Sites / Groups	Groups	Criteria	Security, risk and vulnerability	Opportunities, social and economic mobility	Social cohesion, crime and conflict	Social exclusion	Coping strategies with decline in well-being
• Northeast							
7. Ban Pak Wan	-	-	<ul style="list-style-type: none"> - quite secured with their likelihood - almost all households have rich barns which could provide enough staple food for year round - risk and vulnerability are not apparent and not even mentioned - level of risk is relatively low because they plant the crops which are so familiar and simple to maintain - only vulnerability is that they are unable to claim or request any good prices for their crops. 	<ul style="list-style-type: none"> - wanted to get more work during free time in order to earn more for their children's better education - returned home and helped the family working in their fields 	<ul style="list-style-type: none"> - closed connection - strong cohesion - crime has not been a problem - conflict is not so prevailed 	-	<ul style="list-style-type: none"> - the ecosystem and lifestyle (rice in their barns and available food such as fish, crab, shrimp, etc) would help them live

Table 2: Proportion of household/population in the poorest category/ies according to different groups at each site (*rural sites*)

Site	Poor			Other (specify)				Comments
	men	women	youth	Leader	House wife	Rich men	Rich women	
Chaypru	5	50	30	1	15			-No land/ have few lands -have to struggle -Wage-laborer -buy things from hawker -Not enough money -Look for fish and vegetable/ do not go to market
Bang-or	50	85	30			60	55	-Earn their livings day by day -No job -Wage-laborer -No own land -Debts -Does not have at all has to depend on others, such as their children or relatives, the majority of which are the elsderly
Thaphak shee *	55							- Do not possess their own land (no land) - Earn their living day by day - Earn their living by doing the labour work - Bot parents have to work and have no time to look after their children

Note: * = Both poor men and women (one group)

Table 2 : (continued)

Site	Poor			Other (specify)				Comments
	men	women	youth	Leader	House wife	Rich men	Rich women	
Kaensadao*	70							<ul style="list-style-type: none"> -Have few lands -Wage laborer -Do not possess their land -Do not enough livings have to find another job -Earn their living day by day/Get a job from time to time -Go to other province for month to find a job -Some have credit but very few. -The money gained is used to pay for the land rent
Ban Pak Waan	N.A	N.A	N.A		N.A			<ul style="list-style-type: none"> -Lives have been worsen off -Almost have no food, live in dire stage of poverty -hardship in eating and living

Note: * = Both poor men and women (one group)

Table 3 : Proportion of household/population in the poorest category/ies according to different groups at each site (*Urban sites*)

Unit : Percentage

Site	Poor			Other (specify)					Comments
	men*	women	youth	Leader	House wife	Rich men	Rich women	Fisher man	
Kaoseng	35	62.5	1	40				25	-Wage-laborer -Temporary employed -Rent house -No money for children to go to school -Borrow to cover expense -Being poor people = not trusted by anyone/no guarantee
Ruamsam akki	70	50	15				70	35	-No money -Almost have no food, live in dire stage of poverty/living in hardship -No job -Debts -Wage-laborer Does not own a house/rent Unhealthy

Note : * = both men and women in the village

Table 4 : Major trends in poverty and well-being

Trands	Rural (Chaypru,Thaphakshee, Kaensadao, Bang-or)	Urban (Kaoseng,Ruamsamak ki)
Increased poverty		
Minor increase in poverty		
No change		
increased well-being	(Bang-or)	

Table 5 : People’s perceptions of main causes of poverty-Rural and Urban

Main causes of poverty	Rural	Urban
The community production pattern in the past : have enough to eat and to live, therefore, there was no need to borrow money from anyone. On the other hand, the production pattern nowadays is for commercial purpose. The greater the quantity the better and this requires lots of production cost. The villagers have to borrow money to invest in agriculture, which depends on the natural condition and has to risk the damage caused by nature. When there is no product, the villagers do not have money to pay for the loan and have to cope with indebtedness.		
Large families have to share their land with the children who separate to start a new family. The land given to each children is not enough to make a living and when the capitalist offer to buy the land, the decided to sell it and longer have any land left in their possession. They, therefore, have to earn their livings day by day by doing all kinds of job.		
People sold their lands (there was a great demand of land) and get the job in town because the wages in that period were high		
Unemployed seasonal workers (no money)		
Unemployment/ No job/ difficult to find work/ (Lack of money)		
Earnings have declined/ difficulty in conducting business/ small compensation for work/		
Low education		
The expenses incurred, which may be because of the children, rent, debts. Debts (poverty stems from constantly borrowing while at the same time having to pay off existing debts.)		

Table 6 : People’s perceptions of main causes of poverty-Groups of Men and Women, and Other Poverty Groups in Sample.

Rural

Main causes of poverty	Me n	Wom en	Lead er	Youth	Housew ife
Chaypru					
Low education					
Unemployment/No job					
Lack of land (agriculture)/have to rent a land					
Drought/Flood					
Expensive consumer goods					
Lack of capital (debts/high interest rate)					
Cheap price of produce (low income)					
Lack of support from government service					
Habits like laziness, very expense					
High expense, such as, social tax expense for children					

Main causes of poverty	Me n*	Wom en	Lead er	Youth	Housew ife
Thaphakshee *					
No capital because the parents are poor					
No land for agriculture					
No job (work for one day and stop for several days)					
Everything sold in the market is expensive but the villagers’s produce is purchased at the cheap price (economic crisis)					

Note: * = Both poor men and women (one group)

Table 6 : (continued)

Rural

Main causes of poverty	Men	Wom en	Rich men	Rich women	Youth
Bang-or					
Unemployment/ No job					
Lack of land(agriculture)/rent a land					
Cheap price of produce but expensive farm inputs					
Many children (more expensive)					

Main causes of poverty	Men *	Wom en	Lead er	Youth	House wife
Kaensadao *					
The product pattern nowadays is for commercial purpose					
Debts (Cheap price of produce but expensive farm inputs and expensive consumer goods = low income)					
Lack of land and capital					
Used to be able to use natural resources as food but nowadays have to buy everything					
Less employment, nobody wants to hire them. Even the employment in the village become lessor because the machine has become popular (work faster)					
Expensive consumer goods					

Note: * = Both poor men and women (one group)

Table 6 : (continued)

Rural

Main causes of poverty	Men	Wom en	Rich men	Rich women	Youth
Ban Pak Waan					
Expensive farm inputs (fertilizer)					
Cheap price of produce (cassava, sugarcane)					
Unemployment					
Expensive consumer goods					

Urban

Main causes of poverty	Men	Wom en	Lead er	Yout h	House wife	Fisher man
Kaoseng						
Expensive consumer goods (more expense)						
Lack of capital/ income						
Unemployment/ No job/ No money						
Product have lessened						
Decrease wage/ hard to vend products						
Debts (poverty stems from constantly borrowing while at the same time having to pay off existing debts.)						
High cost of living and borrowing with high interest rates due to lack of collateral and guarantors put the members of these groups into risk						
High expense, such as, social tax expense for children						

Table 6 : (continued)

Urban

Main causes of poverty	Men	Wom en	Men- women	Yout h	Rich women
Ruamsamakki					
Having to work for mouths in the house					
Earnings have declined/ difficulty in conducting business/ small compensation for work/					
Unemployment/ No job/ No money/ difficult to find work/					
Hard to vend products/ earn a living as merchants finds vending difficult					
The expenses incurred, which may be because of the children, rent, debts					
Lack of education					
Debts (poverty stems from constantly borrowing while at the same time having to pay off existing debts.)					
Habits like laziness and the tendency to gamble					

Annex II. Summary Results on Priorities of the Poor

Table 1 : Ranking of Major Problems by Poor Groups by Site (*Rural sites*)

Problems	Chaypru		Thaphakshee		Bang-or		Ban Pak Waan	
	Men	Women	M-W*	House-wife	Men	Women	Men	Women
Cheap price of produce (rice, cassava, rubber, sugarcane)			5	3			-	2,3
Expensive farm inputs							1	1
Lay off/Unemployment/No job	1	1	1		2		4	4
Expensive consumer goods/more expensive					5			5
Lack of land (agriculture)	3		2		1			
Lack of community development budget	5	5					3	
Social tax		3						
Expensive interest loan			4	2				
Household conflicts/divorce						2		
Low education								
Drought		2	6	5				
Environment problem (pesticide destroys vegetation in the river)					6			
Health (children are malnutrition, adults are weak)								
Lack of clean water for drinking and use		4						
Bad community development slush/no unity	6					1		
Lack of clothes								
Lack of money/worsen well being	2					3		
Debts	4		7	1			2	
Lack of capital			3		3			
The need to participate in the community				4				
Drugs-addiction			8	6			5	

Money flows out of the village					4			
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Note: * = Both poor men and women (one group)

Table 1 : (continued)

Problems	Kaensadao	
	M-W*	Housewife
Cheap price of produce (rice, cassava, rubber, sugarcane)		
Expensive farm inputs		
Lay off/Unemployment/No job	2	3
Expensive consumer goods/more expensive	4	4
Lack of land (agriculture)	3	
Lack of community development budget		
Social tax		
Expensive interest loan		
Household conflicts/divorce	8	5
Low education	5	6
Drought		
Environment problem (pesticide destroys vegetation in the river)		
Health (children are malnourished, adults are weak)	6	7
Lack of clean water for drinking and use		
Bad community development slush/no unity		
Lack of clothes	7	8
Lack of money/worsen well being	1	2
Debts		
Lack of capital		

The need to participate in the community		
Drugs-addiction		
Money flows out of the village		

Note: * = Both poor men and women (one group)

Table 2 : Ranking of Major Problems by Poor Groups by Site (*Urban sites*)

Problems	Kaoseng		Ruamsamakki	
	Men	Women	Men	Women
Lack of financial sources				
Lay off/unemployment	4			2
Lack of money			1	
Lack of land		1		
Living in congested condition		3	4	
Not owning a house/living problem (chased off land)		2		1
Environment problem		4,5	2,5 (water)	4 (garbage)
Lack of infrastructure (roads underdeveloped)	2		3	
Electricity				1
Drugs-addiction	3		7	4
Debts	1			
Thievery			8	
No assistance from				3

organizations				
Violence in community/household			6	

Note: * = Both poor men and women (one group)

** = Environment problem (having flooded residence, clogged drainage, garbage, water pollution)

Annex III. Summary Results on Institutional Analysis

Table 1 : Ranking of Institutions According to Importance By Groups of Poor Men and Women (*Rural sites*)

Institution	Chaypru		Thaphakshee *		Bang-or		Ban Pak Waan	
	Men	Women	Men- *Wom am	House wife	Men	Women	Men	Women
Money lender (Rich chinses in the Market = Tao Kae)		9		8				
Tambon Administrative Organizations's members	4	2			7	5	6	9
Head of Village	3	1	1	3	5	9	2	1
Subdistrict head					6	4	5	5
Assistant Subdistrict head						8		
Village committee				4		7		
Provincial Council Member							12	11
Member of Parliament							11	10
District Office							10	7
Agricultural office (Tambon)	5	5						
Community development officer	6	8						
Health Station	1	3	3	11	1	2	4	2
Health Volunteer Group				12			7	
Hospital			4	9				
department of Public welfare			5	10				
Savings Group		6		2				
Housewife Group		7						
Relatives/friends								
School					4	1	3	3
Temple					2	6	1	4
Bank of Agriculture and Cooperatives	2	4		1			8	6
Savings Bank				7				
Police					8	3		
Agricultural Cooperatives				6				12
Market					3	10		
officer from department of Fishery	7							
NGOs			2	5			9	8

Note: * = Both poor men and women (one group)

Table 1 : (continued)

Institution	Kaensadao *
	Men- Women
Money lender (Rich chinses in the Market = Tao Kae)	9
Tambon Administrative Organizations's members	1
Head of Village	
Subdistrict head	
Asistant Subdistrict head	
Village committee	
Provincial Council Member	
Member of Parliament	
District Office	
Agricultural office (Tambon)	
Community development officer	5
Health Station	6
Health Volunteer Group	
Hospital	
department of Public welfare	
Savings Group	
Housewife Group	
Relatives/friends	8
School	4
Temple	3
Bank of Agriculture and Cooperatives	7
Savings Bank	
Police	
Agricultural Cooperatives	
Market	
officer from department of	

Fishery	
NGOs	2

Note: * = Both poor men and women (one group)

Table 2 : Ranking of Institutions According to Importance By Groups of Poor Men and Women (*Urban sites*)

Institution	Kaoseng		Ruamsamakki	
	Men	Women	Men	Women
Community committee	3	4	10	
Municipality	4	3		
Money lender (Rich man who lends money with high interest)			13	5
NGOs		2		
Savings Group	5	5	9	
Health Volunteer Group	2	1		
Relatives/friends	1			4
Police	6		12	
Office of development of the urban community			3	
Environmental urban community project (DANCET)			4	
Sor Gor, Sor Kor (member of Parliament)			7	2
Public health center			14	
Wangtonglang office center			2	
Foundation of research institution to develop the urban community			1,5**	1
Foundation for developing living habitats			6	
Head of community				3

Saengsurat company				1
Female group committee			11	

Note : ** rank number 1 and 5 is same organization