

Elderly Welfare Program in Satun, Thailand (Transcript of Television Program, "New Age" - Thailand, BBC Television)

August 2002

Introduction

Populations are ageing everywhere in the world, but Asia's elderly population is growing at an exceptional rate. Many Asian countries, however, have barely begun to implement programmes for the support of the elderly. In Thailand, almost 10 million people from a population of around 60 million are over the age of 60 and almost 1 million of these are poor.

To help the poor elderly, the Thai government's Social Welfare Department operates an Elderly Welfare Programme which runs 20 old-peoples homes, 18 elderly health care centres and a network of elderly support groups to provide medicine, health care and social support. Yet this welfare system provides care and assistance to less than half of the poor elderly population, leaving many exposed to the double threat of old age and poverty.

In attempting to reduce poverty in Thailand, the Community Organizations Development Institute (CODI), which is both a development fund and a government public institution, has been channelling money directly to Thailand's poorest communities. Having managed over the past ten years to capture some of the public resources that do not normally reach the poor, they have had the task of setting up a national community-driven welfare system for the elderly. Using 80 million Baht (nearly US\$2 million) granted from the Miyazawa economic assistance fund, the Urban Community Foundation (UCF), which is an independent non-profit foundation working in close partnership with CODI, set up the Elderly Welfare Fund as a tool for facilitating a national, community-driven elderly welfare program.

How it works

To co-ordinate the process of setting up the Elderly Welfare Fund, a committee was set up comprising of 5 national community leaders, and representatives from the Urban Community Foundation, Welfare Department, National Housing Authority (NHA) and the Bangkok Metropolitan Administration (BMA). They decided that each of Thailand's 76 provinces would each receive 1 million Baht (US\$24,000) to distribute, through their own means, as welfare funds to elderly groups in each province.

The large number of already active community-based associations of elderly people across the country meant that there were plenty of groups to be contacted. By bringing them all together - within their cities, their districts and their provinces - these groups were able to meet each other for the first time, learn about the elderly welfare program and begin to develop their own ideas for using the money.

In most cases, the groups decided to divide the provincial grants into three parts and use the money in ways that would allow the funds to sustain themselves: - a small amount was kept to support elderly people's activities (such as exercise groups, music and temple visits), some was kept aside for welfare grants (for medical expenses, food and health care for the sick and funeral expenses), and the majority of money went towards a revolving fund for income-generation and health-care needs. Many of the elderly groups have already used the funds to leverage additional local resources for their activities, and have begun discussions with the Government's Social Welfare Department about linking some of the department's programmes with the elderly welfare network.

Community Spirit

For many elderly people involved in the scheme, it was the first time they had experienced being part of a large group of similar people and made decisions regarding the running of their own welfare assistance programme. The financial support given to each province became a collective asset and gave them the power to make their own decisions. What makes this scheme distinctive is in creating

conditions to help a group of people often seen as helpless, weak and dependent, to become self-determining, independent and respected members of the community.

A big seminar was held in Chiang Mai this year to celebrate the approval of the 80 million Baht grant. Hundreds of elderly people from around Thailand were brought together to present their experiences and discuss their welfare projects to each other. The Welfare Minister, who was eager to learn about how to design and develop a welfare programme for the elderly poor, also attended. This was important for recognising the elderly's potential contribution to society through working together as 'senior assets' in their communities. It was also important in changing traditional perceptions of them within government and elsewhere.

Provincial Approaches

Trat Province

Trat is the most eastern province along the Gulf of Thailand, bordering the province of Chantaburi and Cambodia, 400km from Bangkok. The elderly groups in Trat province decided to make sustainability the focus of their welfare programme, so that, as one 70-year old leader said - "not a single Baht gets lost!" Their plan was to distribute funds accordingly:

- 100,000 Baht or 10% of the province's 1 million, would be used for welfare grants. This includes medicines, funeral expenses, doctor's fees and emergencies for example.
- The remaining 900,000 Baht would be used to set up a special revolving fund, which would provide loans to support their jobs, informal businesses or health care needs. In one year, 10% interest would be earned on these loans which would enable more welfare grants to be financed.

This has shown that by enabling the elderly in different communities to work together, the provincial fund can not only help the elderly to help themselves but also is growing through this working progress.

Satun Province

Satun is a small province located in the far South of Thailand that borders Malaysia, about 980 km south of Bangkok, on the west coast. The elderly groups in Satun province decided on a different approach to putting the funds to good use. For the mainly Muslim members of Satun's elderly groups, charging an interest on loans from a revolving fund was not really an option, since usury is considered sinful in Islam. Instead, they decided to put the majority of funds towards a productive asset that would belong to the entire community - a mature rubber plantation. This was judged to be a more harmonious and more profitable way of generating income as a community.

Large numbers of Satun's elderly leaders have themselves worked for years as laborers in the region's rubber plantations, and they know the business well. They calculated exactly how much profit the plantation was likely to produce and for how long, and worked out how the proceeds could support their other group activities. Not only do they believe this will increase their fund at a much better rate than any bank could provide, but when the rubber trees stop producing, they can start planting new trees immediately because they own the assets of the wood and the land.

The elderly groups from various associations and localities came together and agreed on the management and working practice of the plantation. Selling the raw rubber milk means that they will all be very busy managing the plantation together with the daily financial responsibilities of the business.

Plans to officially open the plantation are well under way and the group is inviting most elderly people and officials in the province, the Governor of the province, Ministers of Parliament, local authorities and welfare department officials, among many others. They hope that by the time of the official inauguration, the rubber trees will be looking beautiful and full of leaves, and are excited at the prospect of showing off their community asset. They are also in the process of registering the plantation as a legal elderly co-operative to manage the plantation as a group.

For further information on the Elderly Welfare Programme in Thailand, please contact:

Somsook Boonyabancha
Community Organizations Development Institute (CODI)
2044/28-33 New Phetburi Road
Khet Huai Khwang
Bangkok 10320
Thailand

Tel: +66 2 716 6000
Fax: +66 2 716 6001
E-mail: codi@codi.or.th
Website: www.codi.or.th (Thai only)

Other sources of information:

Asian Coalition for Housing Rights

73 Soi Sonthiwattana 4
Ladprao Road, Soi 110
Bangkok 10310
Thailand
Tel: + 66 2 538 0919
Fax: + 66 2 539 9950
E-mail: achr@loxinfo.co.th
Website: www.achr.net

The ACHR, which is based in Thailand, has a website that contains a lot of information on community funds. They have also produced a special newsletter on community funds, which can be obtained by contacting them.

ITDG would like to thank Somsook Boonyabancha at CODI, and Tom Kerr at ACHR for providing the original material on the Elderly Welfare Fund in Thailand.

This document is an output from a project funded by the UK Department for International Development (DFID) for the benefit of developing countries. The views expressed are not necessarily those of the DFID.

Case Study Prepared for the BBC Website by Mathew Ide, July 2002