



## Women and liveability – Best practices of empowerment from Thailand

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### Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and environmentally hazardous India life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were the success factors of the empowerment projects.

**Keywords:** empowerment projects, liveability, livelihood, success factors, Thailand, womenfolk

### Introduction

Evidence of human habitation in Thailand has been dated at 40,000 years ago (Britannica Encyclopedia). Thailand was heavily influenced by the culture and religions of India, starting with the Kingdom of Funan around the 1st century CE to the Khmer Empire (Cœdès, 1968) The first Thai or Siamese state is traditionally considered to be the Buddhist Sukhothai Kingdom, which was founded in 1238. Known as Siam until 1939, a unified Thai kingdom was established in the mid-14th century known as the Kingdom of Ayutthaya, established in the lower Chao Phraya River or Menam area, The current Rattanakosin era of Thai history began in 1782 following the establishment of Bangkok as capital of the Chakri Dynasty under King Rama I the Great. According to the Encyclopædia Britannica, a quarter to a third of the population of some areas of Thailand and Burma were slaves in the 17th through the 19th centuries (Kyoto Review of South East Asia, 2010).

Despite European pressure, Thailand (Fig. 1) is the only Southeast Asian nation to never have been colonised (The Indian Express, 2006) thanks to the long succession of able rulers in the past four centuries who exploited the rivalry and tension between French Indochina and the British Empire. As a result, the country remained a buffer state between parts of Southeast Asia that were colonised by the two colonial powers, Great Britain and France. Nevertheless, Western influence led to many reforms in the 19th century and major concessions, most notably the loss of a large territory on the east side of the Mekong to the French and the step-by-step absorption by Britain of the Shan and Karen people areas and Malay Peninsula. A bloodless revolution in 1932 led to the establishment of a constitutional monarchy. In

alliance with Japan during World War II, Thailand became a US treaty ally in 1954 after sending troops to Korea and later fighting alongside the US in Vietnam.

Thailand experienced rapid economic growth between 1985 and 1996, becoming a newly industrialised country and a major exporter. Manufacturing, agriculture, and tourism are leading sectors of the economy. Among the ten ASEAN countries, Thailand ranks third in quality of life and the country's HDI is rated as "high". Its large population and growing economic influence have made it a middle power in the region and around the world.

Thailand since 2005 has experienced several rounds of political turmoil including a military coup in 2006, 2008, 2009, and 2010. In 2011 former prime minister Thaksin's sister, Yingluck Chinnawat, led the Puea Thai Party to an electoral win and assumed control of the government. A blanket amnesty bill for individuals involved in street protests, altered at the last minute to include all political crimes - including all convictions against Thaksin - triggered months of large-scale anti-government protests in Bangkok beginning in November 2013. In May 2014 Yingluck was removed from office by the Constitutional Court and in late May 2014 the Royal Thai Army staged a coup against the caretaker government. The head of the Royal Thai Army, Gen. Prayut Chan-ocha, was appointed prime minister in August 2014. The interim military government created several interim institutions to promote reform and draft a new constitution. Elections are tentatively set for early 2016. Thailand has also experienced violence associated with the ethno-nationalist insurgency in its southern Malay-Muslim majority provinces. Since January 2004, thousands have been killed and wounded in the insurgency (CIA, 2015).



Fig. 1. Location of study

## Economic profile

With a well-developed infrastructure, a free-enterprise economy, and generally pro-investment policies Thailand has historically had a strong economy due in part to competitive industrial and agriculture exports - mostly electronics, agricultural commodities, automobiles and parts, and processed foods. However, overall economic growth has fallen sharply - averaging 4.9% from 2005 to 2007 - as persistent political crisis stalled infrastructure mega-projects, eroded investor and consumer confidence, and damaged the country's international image. Export growth from January 2005 to November 2008 averaged 17.5% annually. The growth rate fell to 2.6% in 2008. Although controversial capital controls have since been lifted and business rules largely remain unchanged, investor sentiment has not recovered. The 2008 global financial crisis further darkened Thailand's economic horizon while continued political uncertainty hampered resumption of infrastructure mega-projects. Persistent domestic political turmoil and sluggish global demand led to slow growth and declining exports in 2014. Following the May 2014 coup d'état, tourism decreased by 6-7% but is beginning to recover. One bright spot is that with full employment and facing labour shortages, Thailand attracts some 2-4 million migrant workers from neighbouring countries. By contrast, the household debt to GDP ratio is over 80%. The Thai government in 2013 implemented a nation-wide 300 baht (\$10) per day minimum wage policy and deployed new tax reforms designed to lower rates on middle-income earners. The Thai baht has remained stable (CIA, 2015).

- GDP (purchasing power parity): \$548.7 billion (2008 est.); \$985.5 billion (2014 est)
- GDP - per capita (PPP): \$8,400 (2008 est.); \$14,400 (2014 est.)
- Labor force - by occupation: agriculture: 32.2%; industry: 16.7%; services: 51.1% (2014 est.)
- Population below poverty line: 10% (2004); 12.6% (2012 est.)

## Social profile

Thailand is inhabited by ethnic Thai 95.9%, Burmese 2%, other 1.3%, unspecified 0.9% (2010 ). Religious wise, the majority of the people are Buddhist (official) 93.6%, Muslim 4.9%, Christian 1.2%, other 0.2%, none 0.1% (2010). Thailand population has increased from 65,905,410 in 2009 to 67,976,405 in 2015 making India the 21<sup>st</sup> most populous nation in the world although the rate of population growth has decreased from 0.615% to 0.34% respectively (CIA, 2015). The national sex ratio is 0.97male for every female in 2015 with both sexes experiencing some lengthening of life expectancy at birth : male from 70.77 years in 2009 to 71.24years in 2015 and female from 75.55 years to 77.78 years respectively. The national life expectancy was high at 74.43 years placing Thailand at 116 in world comparison (2015). Infant mortality stood at 9.63 deaths per 100,000 live births (2015), the 142<sup>nd</sup> highest in the world.

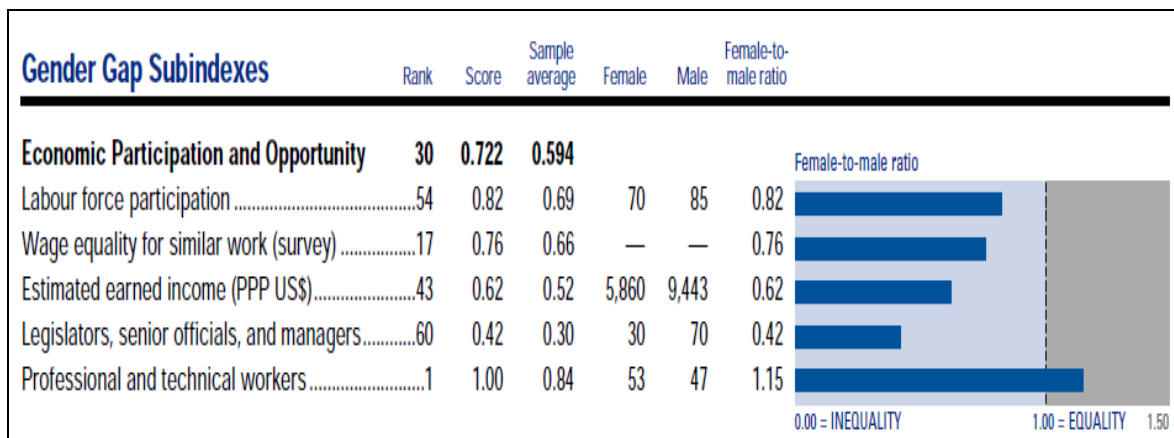
With an improved health expenditure at 4.6% of GDP (2013) there is 0.39 physician (2010) and 2.1beds (2011) for every 1,000 population. Drinking water source has improved for 97.6 of the urban population and only for 98% of the rural population (2015). By contrast, improved sanitation facility access benefits less than 93 per cent of urban and rural population. For 10.1% of urban and 3.9 % of rural population their sanitation facility remains unimproved (2015). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and water contact disease of leptospirosis. Highly pathogenic H5N1 avian influenza has been identified in 2013. Undernourishment has seen 9.2% (2002) of Thai children under the age of 5 years underweight, the 71<sup>st</sup> highest in the world. One bright aspect is that the adult prevalence rate of HIV/AIDS in Thailand was only 1.13 % (2013) the 41<sup>st</sup> highest in the world. A total of 445,600 (2014) lived with this disease, the 17<sup>th</sup> highest in the world , and 19,400 deaths in the country were due to HIV/AIDS in 2014 in contrast to Nigeria's 239,700 deaths, the highest in the world in 2012.

Urbanization increases from 33% of total population in 2008 to 50.4 % in 2015. Education expenditure which comprised 7.6 % of GDP (2012) managed to produce a not very impressive national literacy rate of 96.7% (2015) for the population aged 15 and over with males lagging behind females at 96.6% and 96.7% respectively in 2015. Nevertheless, the females’ 96.7% is a significant improvement of the 90.5% achieved in 2000. Females enjoyed a school life expectancy of 14 years (2011) compared to males’ 13 years. Given the relatively reasonable state of the economy and lengthy school life span, it is rather surprising that child labour – the employment of children ages 5-14 – is substantial totaling 818,399 or 8% (2006) of the total number of children in the age group (CIA, 2015).

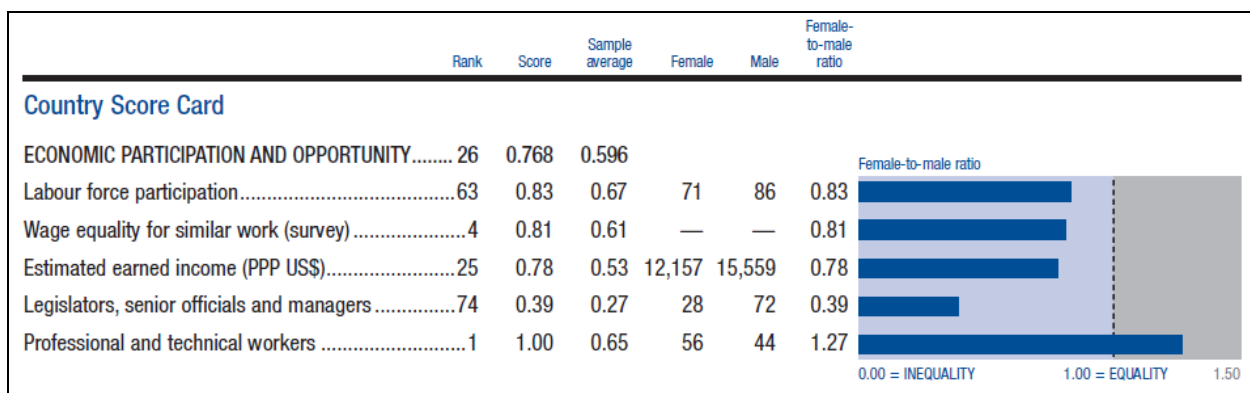
### State of socio- economic participation of women in the country

Given the improvement in literacy, Thai women have achieved much improvement in the way of consistent empowerment. In fact, the overall score for economic participation and opportunity for women in the labour force falls from 0.722 in 2009 to 0.768 in 2014 . With these improving figures Thailand’s global ranking rises from 30 in 2009 to 26 in 2014 . The women’s estimated earned income has more than doubled from USD 5,860 to USD 12,157 respectively (Table 1).

**Table 1. Gender inequality in economic activity**



Source: <http://www.weforum.org/pdf/gendergap2009/Thailand.pdf>



Source: [http://www3.weforum.org/docs/GGGR14/GGGR\\_CountryProfiles.pdf](http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf) (p.348)

## **Best practice project 1: Population and Community Development Association (PDA), Thailand**

*Project initiators:* Population and Community Development Association (PDA) .Founded in 1974, PDA is one of Thailand's most well established and diverse non-government organizations. Operating from Bangkok, 18 regional development centers, and branch offices in rural Thailand (<http://www.pda.or.th/eng/background.asp?Menu=31>).

### *Project design*

Mission: Empowering Thailand's rural communities to eradicate poverty. PDA was first active in promoting family planning in urban and rural areas of Thailand, where knowledge and access to such services were scarce. PDA recruited and trained respected members of local urban and rural neighborhoods to distribute and provide information on affordable contraceptives directly to their communities. Other campaigns were tailored to the health of specific target groups such as factory workers, hill tribe villagers, and adolescents. In total, 12,000 volunteers plus several mobile health units distributed contraceptives to over 10,000 villages.

#### (i) Rural microcredit

One of PDA's most innovative types of environmental conservation activities focuses on reforestation as a means of capital formation through Village Development Banks, which is a component of the broader Village Development Partnership (VDP).

Each community generates money for a Village Development Bank by planting trees. For each tree planted, a small amount of money (approximately 40 Baht or \$1.25) is put into a central revolving fund to facilitate micro loans to rural people who do not have enough collateral for a commercial bank loan.

A Village Development Bank is managed by the Village Development Bank Committee that is half-male/half-female. Before being able to borrow from the Bank, villagers must buy a minimum number of shares, as well as open a savings account at the bank. A savings account pays 6% interest which is much higher than any other major bank.

The bank gives loans to individuals or groups (at a low interest rate) to start up income generating business ventures. The trees are inspected after every year of growth and a financial bonus is put into the revolving fund for every tree that is healthy (for each tree that is dead, a deduction is made). A significant portion of the profits in the Village Bank go towards community development activities.

#### (ii) The Thai Business Initiative in Rural Development (TBIRD) Project

The Thai Business Initiative in Rural Development (TBIRD) is an innovative program that brings companies and poor villagers together. By fostering or adopting a village, a company can help less privileged villagers earn reasonable income through small-scale sustainable agricultural projects, cottage industries and small enterprises. TBIRD addresses many of the most fundamental problems faced by rural people seeking to improve their quality of life.

Most TBIRD projects are partnerships between a sponsoring company or organization and a rural village. The sponsor generally has diverse resources (e.g. employees, market knowledge, contacts, and finances) that can significantly improve the village economy.

The project objectives are to encourage successful businesses to help improve the quality of life of rural people, to transfer business skills to the villagers, to establish income generation activities for the rural poor, and to reduce migration and encourage rural migrants to return home.

The activities include a range of activities, based on the needs of the villagers, to provide relief from poverty and to teach basic business skills, to improve education and village environment. Sponsors can

directly apply their business skills in some areas or support the village based activity through funding in income generation, educational opportunities, improving the environment, strengthening local institutions, social development

(iii) The Village Development Partnership (VDP)

The Village Development Partnership (VDP) is an integrated rural development project model being applied by the Population and Community Development Association (PDA), one of Thailand’s most established and well-known NGO’s.

By combining PDA’s diverse developmental expertise and extensive rural network with the financial and human resources of a sponsoring partner (particularly companies, although individuals and organizations can also be effective), the VDP provides a structured approach towards sustainable poverty alleviation.

The VDP addresses issues in the five development areas of: social development, economic development, environment, health, and education. By placing initial emphasis on social and economic development however, a foundation is created from which further development can be sustained. Community empowerment, in the form of an elected, gender balanced Village Development Committee, ensures that the community understands, manages, and leads its own development.

Once a suitable village and sponsoring partner are selected, PDA guides the village through three phases:

Phase I: Institutional development and planning	Phase II: Implementation of development activities	Phase III: Monitoring and evaluation
<ol style="list-style-type: none"> <li>1. Building a common understanding</li> <li>2. Forming the Village Development Committee (VDC)</li> <li>3. Training the VDC</li> <li>4. Community Needs Assessment (CNA) and Preliminary Planning</li> <li>5. Eye-opener Trip</li> <li>6. Finalizing Development Plan</li> <li>7. Submitting Development Plan</li> </ol>	<ol style="list-style-type: none"> <li>1. Tree Planting and Establishment of Village Development Bank</li> <li>2. Barefoot MBA</li> <li>3. Barefoot MPH</li> <li>4. School lunch farm</li> <li>5. Water for health and wealth</li> <li>6. Other activities</li> </ol>	<ul style="list-style-type: none"> <li>• Throughout the VDP, PDA staff regularly visit the village to discuss issues with the various committees and councils, provide advice, and request updates on activities.</li> <li>• PDA’s Research and Evaluation Division (RED) staff will be engaged in program evaluation and impact assessment.</li> </ul>

Through the VDP, rural communities develop the knowledge, skills, and capacity to analyze and respond to their needs. Once a community has become experienced with the social and economic institutions of the Village Development Committee and Village Development Bank, it possesses the tools and funds necessary to sustain its own future development out of poverty and low quality of life (<http://www.pda.or.th/eng/vdp.asp>).

*Project impact*

Today, PDA programmes cover over one third of the country, helping to ease the national population growth rate from 3.3% in the mid-1970s to 0.6% in 2005, encompassing integrated rural development, water resource development, local institution building, social enterprise, medical and health services, population management, AIDS care activities, income generation, occupational training, and environmental conservation.

Approximately 8 million people in Thailand live on less than two dollars a day and government services are not fully able to help all of those in need. To fill this gap, PDA has implemented the Village Development Partnership (VDP), a program that empowers rural communities to eradicate poverty and improve their quality of life by providing banking and lending services at the village level. The VDP works in cooperation with the business community, particularly large corporate sponsors, to set up community banks that are operated by members of the local village. Villagers are able to make deposits and have access to micro-loans that they are unable to secure at traditional banks. Additionally, rural villagers receive training from PDA on how to manage and operate successful small businesses through the Barefoot MBA program.

PDA also encourages environmental activism at the local level and instills a sense of responsibility for the local environment. In order for rural villagers to be able to receive micro-credit from the local banks, the village must take part in a tree planting activity to raise initial capital for their community bank (1 tree planted = ~\$1.25 of capital for the Village Development Bank). Furthermore, income generated through the community bank goes towards activities such as canal cleaning, water system improvement, additional tree-planting, and bio-diesel production.

*Rural microcredit:* Each community generates money for a Village Development Bank by planting trees. These projects promote villager participation in forest conservation and replenishment on public lands and degraded areas. They also convert open land into forests for economic use without depleting existing ones. The Village Development Bank projects have proven to be extremely popular; they see high rates of repayment and high rates of investment.

*Agriculture:* Villagers can greatly increase their household incomes through organic vegetable and flowers growing, raising ornamental and fruit trees or small animal husbandry projects with minimal investment.

*Rural industry:* Small to medium-scale manufacturing operations can provide local job opportunities and fuel local economic growth. Production of traditional handicrafts and foodstuffs and other home industries enable some villagers to increase their income by direct participation in the larger market economy. They also learn business skills firsthand from this experience.

*The Village Development Partnership (VDP):* Business skills training and access to micro-credit (through the Village Development Bank) provides villagers with the opportunity to start or expand income-generating activities; loan repayments then go towards increasing the available pool of credit and funding further development activities.



Source: <http://www.pda.or.th/eng/tbird.asp>

Fig. 2. Some of the activities and participants of the PDA programmes

## Best practice project 2: Step Ahead, Thailand

*Project initiators:* Step Ahead is a Christian based integrated community development organization, based in Thailand, focused on partnering with the working poor to see comprehensive and sustainable transformation. Established in September 2002, Step Ahead first launched a holistic micro-enterprise development program in Klong Toey slum communities. In 2004, Step Ahead expanded its core activities in response to the devastation caused by the December 26 Asian Tsunami, opening the Khao Lak office and offering education, community development, and alternative livelihood programs. In 2009, Step Ahead once again expanded its reach, opening the Pattaya office with a primary focus on economic development activities for women at risk. Step Ahead is continuously exploring partner and program opportunities across Thailand in its commitment to seeing comprehensive transformation that demonstrates the love of God in action among poor individuals, families and communities in Thailand (<http://www.stepaheadmed.org/locations>).

*Project locations:*



**Fig. 3.** Step's Project locations

*Project design:* The vision is to see comprehensive transformation that demonstrates the love of God in action among poor individuals, families, and communities in Thailand. The mission is to amalgamate micro-finance, mentoring, community economic development, and capacity building into an integrated service that powerfully displays the love of God while actively developing and empowering the poor, the vulnerable, and the marginalized.

Micro-enterprise Development (MED) works with poor people utilizing small amounts of money, in order, to serve their particular micro-business and financial needs.

Step Ahead micro-finance loans are made accessible to those who can not qualify for traditional loans. These people often have no option but the local money lender or loan shark who charges a minimum of 20 percent interest per month – it is this sort of exploitive service Step Ahead seeks to render redundant (<http://www.stepaheadmed.org/micro-finance>).



### *Project impact*

Through MED the working poor (or economically active poor) receive small loans and training that changes their lives. Their businesses grow, increasing the security and well-being of their families, and most importantly, creating a foundation of hope for the future. Worldwide, MED repayment rates range from mid to upper 90 per cent. Step Ahead has maintained repayment rates of 98 percent for two consecutive years, a testament to the determination of our partners to break free from the cycle of poverty once and for all.

#### Case (i) Mother Daughter Team Keep Business Booming

Mrs. Jey Jaloeytham weathers many challenges and still living in Klong Toey community. Even with a number of health issues, she and her daughter pictured here, take care of three young nieces and a nephew.

An exemplar trustworthy client member since 2005, she first opened a small convenience store from their home with a \$100 loan. After steadily developing the store for two years increasing stocks and selection, she and her daughter decided to also sell their delicious curry from Monday to Friday. Then, as they developed a committed clientele they seized the opportunity on weekends to sell BBQ Chicken as well.

Now they have a diversified hot foods restaurant, and a grocery business which brings in a steady income flow. They generally now carry a \$200 working capital loan. Now, over six loan iterations in three years demonstrating clear top level responsibility, virtually never missing a weekly payment, Step Ahead places top level trust in their business capacity, and integrity.

Weekly Step Ahead staff mentor and encourage Aunt Jey and her daughter's ongoing success in business. Step Ahead is proud to stand with such a strong committed family and see their economic futures grow more secure (<http://www.stepaheadmed.org/meetourclients/mother-daughter-team>).

#### Case (ii) The Taste of Tokyo, Fresh from Klong Toey

Living in Khongtoey community for 35 years, Mrs. Vimom Romphum joined as a respected community member client since the beginning of Step Ahead. Her first loan, for just under \$100 was to sell second hand merchandise in the community.

Later, her son had an idea to study Japanese food preparation, and now she makes and sells a delicious kind of Sushi in several weekly market fairs. Japanese Sushi is actually a new strongly developing cuisine in Thailand today, and the savvy recognition of this market opportunity opened bigger economic doors than she had ever seen before.

Now, after seven successful loans for working capital, she generally accesses just over \$200 to keep her business moving forward.

Vimom says she knows she can trust Step Ahead to be with them, and appreciates how the staff regularly consult to help her succeed further. Her family feels far more economically secure today, compared to the past- at the mercy of the money lender (<http://www.stepaheadmed.org/meetourclients/the-taste-of-tokyo-fresh-from-klong-toey>).

### **Best practice project 3: The Upland Holistic Development Project (UHDP), Thailand**

#### *Project initiators*

The Upland Holistic Development Project is a non-governmental organization registered with the Department of Social Welfare in Thailand. The project works under the Christian Service Foundation that

supports work closely related to denominational activities of the Church of Christ in Thailand as well as the Thailand Baptist Missionary Fellowship.

The UHDP receives support from the Cooperative Baptist Fellowship and partnering churches in the United States as well as other international organizations. The project places a high priority on partnerships with Thai, regional and international relief and development agencies of various creeds and backgrounds.

*Project design:* The Upland Holistic Development Project seeks to provide an appropriate Christian response related to rural development among increasingly marginalized hilltribe people in the Golden Triangle region of Southeast Asia. Taking a participatory approach, the UHDP aims to offer relevant and sustainable options that will empower communities to rise above serious threats, including poverty, lack of citizenship and related rights and the loss of access to natural resources (<http://www.uhdp.org/OurMission.html>).

Among the hilltribes of the Golden Triangle, many of the marginalized struggle against poverty, lack of citizenship and related rights as well as the loss of access to natural resources which result in (1) small, degraded hill fields that barely support adequate yields of food and cash crops needed for subsistence; (2) meager livestock production as a result of prevalent livestock diseases and less available food sources, little or no access to clean, plentiful water and sanitation; (3) lack of citizenship or other legal residence as well as accompanying rights including land tenure; (4) vulnerability to danger such as fires, seasonal hunger, drought and cold conditions during the winter; (5) decreasing access to traditional food, medicines and building materials from the forests; and (6) the need for supplemental income as farm self-sufficiency has diminished due to limited land resources (<http://www.uhdp.org/Condition.html>).



**Fig. 4.** Hilltribe communities with limited farmland face challenges in producing upland rice, their staple crop



**Fig. 5.** Once self-sufficient, landless upland communities now rely on food purchased from outsiders

As in many cultures, the relegation of gender roles in hilltribe society can limit the participation of women in certain capacities, such as in direct forms of community leadership. UHDP is partnering with upland communities to broaden gender understanding and to strengthen the participation of women in all levels of society (<http://www.uhdp.org/Response.html>).

#### *Project impact*

With limited farmland and without many other viable options for employment, upland people must maximize income opportunities from backyard agriculture and other cottage industry. Micro-finance, managed by community members, can provide a needed financial boost towards establishing small family enterprises such as village stores and markets, livestock feed cooperatives and other backyard sources of supplemental income.



**Fig. 6.** *The women of Suan Cha Palaung village involved in long-range community planning*



**Fig. 7.** *Tribal handicrafts supplement family incomes in several UHDP focus communities*



**Fig. 8.** *Backyard seedling nurseries produce plants for family farms or for local markets*

## Conclusion

Socio-economic empowerment projects have enabled disadvantaged, in particular, Thailand's vulnerable women to cope better with their livelihood and liveability challenges. Physical and mental health is prerequisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Thai cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on marginalised and neglected women adds value to the projects.

The Thai experience also underlines the vital role of enlightened policy makers, prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, often with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative but pragmatic techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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