



## **“Informal Employed Workers” The Suffering of a Working Life without Social Security**

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### **Abstract**

This study sought to better understand the quality of life and develop a quality of life index for informal employed workers to be used in planning assistance in various areas. This study examined the exemplary Informal employed workers that emphasized the diversity of work performed and distributed in at least 130,000 people from 18 provinces, which were specific to at least 5 special economic zones. The survey tools of this study were adapted from a 2018 report regarding the quality of life of informal employed workers. This study expanded the conceptual framework from 4 dimensions to 8 dimensions and included 1) economic, 2) social, 3) health, 4) safety, 5) environment, 6) work 7) readiness and potential, and 8) other.

The results of this study showed that the overall quality of Informal employed workers life in all 8 aspect areas was 79.99% with the highest weighing on economic quality of life (24.98%), safety (16.87%), health (16.32%) and lowest weighing about other parts (5.88%). Informal employed workers also gave the highest score on safety (88.48 points), other parts (80.52 points) and potential scores (80.52 points) and gave the lowest score on work (75.27 points).

Important components needed to improve the quality of informal employed worker's life are "income" and "welfare." These two factors are related. The granting of Informal Employed workers into the welfare system would allow them to receive benefits under the Social Security Act, Informal employed workers need to have stable incomes because they are required to have monthly social security expenses, improving the quality of Informal Employed worker's life, it is necessary to address the problem of Informal Employed workers' income. The proposals for "forming labor groups" based on the type of work/occupation that are not unions in different business units are therefore considered in order to provide assistance, security, and improve the quality of life for Informal employed workers.

### **Keywords**

Informal employed Worker, Quality of Working Life, Index Indicator, Social Security

## **Introduction**

According to a recent survey of informal employed workers, there are 38.3 million people in the labor age of 21.2 million, or 55.3%, which is more than half of the people who work in Thailand (National Statistical Office, 2018). The trend of Informal employed workers has decreased since the 2019 survey, which the number of Informal employed workers is only 20.4 million, which decreased 800,000 from 2018, representing 4.32% of the total number of informal employed workers (National Statistical Office, 2019). Most of these individuals (32.4%) did not received elementary education and had problems in their work such as inadequate wages. Intermittent work no welfare, no vacation from work, etc. In addition, it was found that their income was relatively low and they mostly worked in agriculture. In this regard, the informal employed workers encountered the above problems, because they were not protected by labor laws and received no social security. This is the reason why the quality of life and work efficiency of Thai Informal employed workers is not as developed as it should be. Therefore, improving the quality of life for informal employed workers is not only good for them, but also for the economy (Phaisarn, 2013). A direct variation of the quality of life in working with worker rights, saying that safe working conditions and a democracy in work is affect to the efficiency of operations and quality of work life, safe working conditions is affect to the efficiency of quantity operation and speed of work process. This study found that if employees have a high quality of work life, they will have a high level of work output. Providing a good quality of life for Informal employed workers is important. It's not just about creating good standards or creating a more quality workforce. But in the field of social discourse is also important.

Therefore, this study has an objective to study the quality of informal workers life and indicators are used in planning assistance in various fields effectively. The information in this section can also be integrated to make understanding of informal employed workers in the identity of these 8 dimensions: 1) economic 2) social 3) health 4) safety 5) environment, 6) work environment, 7) availability and capacity, and 8) other. Moreover, the government sector can also use the results from this survey to communicate with government policies to improve the quality of informal employed workers life more in the future as well.

## **Objectives**

- 1) To study the quality of life of informal employed workers.
- 2) To develop an index of quality of informal employed workers life to be used in planning assistance in various areas effectively.

## **Concepts, Theories and Research Related to Quality of Labor Life**

### **1) Definition and Classification of Informal Employed Workers**

"Informal employed workers," according to the terminology in the informal labor management action plan 2017-2021 (Office of the Permanent Secretary, Ministry of Labor Strategy and Planning Division, 2018) means those who are not covered by the Labor Protection Law or Section 33 of the Social Security Law (Insured Being and Successor), defined as "professionals" referring to an occupation means aged 15 years and over and the definition "not protected by law. Labor Protection or Social Security Law" means the protection is not covered under the Labor Protection Act 2541 and its amendments. Including laws related to social security classification of informal employed workers has rules. And the method of classification according to Chulalongkorn University Social Research Institute (Chulalongkorn University Social Research Institute, 2008) classifies informal employed workers into 10 groups;

- |                                |                                   |
|--------------------------------|-----------------------------------|
| (1) Home workers               | (6) Workers in the service sector |
| (2) Taxi drivers               | (7) A group of scavengers         |
| (3) Contract agriculture group | (8) Antiques trading group        |
| (4) Agricultural laborers      | (9) Domestic workers              |
| (5) Hawker group               | (10) General employment group     |

### **2) Concepts and Theories Related to Quality of Labor Life**

Good quality of life of people in the organization is truly important for work and organization. A successful and happy worker does not mean being a person with high income but they still need to have "Quality of work life." This refers to the quality of the relationship between the operator and the overall environment in a person's work and emphasizes the dimensions. And about human relations also covered all matters relating to work ethics. Working conditions should also be focused on the role of work, including employers, employees, and the work environment (Davis, 1977; Merton, 1977; Seashore, 1975; Royuela et al., 2007).

### **3) Research Related to Quality of Workers Life**

Ruttananupong's, (2015) study of the quality of working life and the efficiency of the employees' work from one of the news center. Their study found that only income affects the quality of work life. The representative samples assessed their performance in all aspects of their performance at a high level. Sorted by importance from the speed of work process,

quality of work and quantitative of work. Performance in all 3 areas was positively correlated with the level of quality of work life especially in the issue of social benefits.

González-Baltazar, Contreras-Estrada, León-Cortés, Hidalgo-González, and Hidalgo-Santacruz (2020) Study of the quality of informal economy workers in Guadalajara, Mexico found that 48% of the workforce was male and 52% was female. Most of the workforce was found to be between 15 and 29 years of age. They had between 6 and 10 working hours per day, 55% of the population had a low level of quality of life. 39% had moderate satisfaction and 6% were highly satisfied with their life quality. The study also found that under the conditions of workers in this sector, workers have great economic benefits, avoid paying taxes, and are flexible. However, workers had low levels of satisfaction with their own quality of life. Because they do not have access to occupational safety and health.

### **Regulations, Laws and Regulations Relating to Informal Employed Workers**

#### **The 12<sup>th</sup> National Economic and Social Development Plan (2017-2021)**

The 12th National Economic and Social Development Plan (2017-2021) prepared by the Office of the National Economic and Social Development Board (NESDB), is based on the strategic framework of the 20-year nation has the goal of developing Thailand. It seeks to build sustainability and restructure Thailand for the 4.0 era (Thailand 4.0). There are at least 3 core issues related to informal employed workers according this strategy: 1, Human Capital Development and Capacity Building with a focus on labor productivity to have standard performance the importance of protection and legal benefits that workers are entitled under the social security that contributes to a good quality of life. And focus on balancing the labor market through various mechanisms for sustainability. Determine the importance of strategy 2, creating fairness and reducing social inequality. It focuses on enhancing the quality of social services to be inclusive, especially in the areas of education and the closure. Other social protection gaps, continued from during the 11th National Economic and Social Development Plans and focused more on increasing labor skills and the implementation of labor policies that support the increase in labor productivity and the creation of higher incomes.

#### **The Constitution of the Kingdom of Thailand 2007**

The Constitution of the Kingdom of Thailand B.E. 2007 contains provisions relating to the protection of informal employed workers as follows:

Section 44. A person shall have the right to receive security guarantees and safety at work as well as security for living both during work and after working conditions as provided by law.

Section 53. A person who is over 60 years of age and does not have sufficient income to sustain themselves is eligible for benefits Public facilities with prestige and appropriate assistance from the government.

Section 55. A person who has no place to live and does not have a sufficient income for sustenance naturally has the right to receive appropriate assistance from the government.

Section 80. The State shall act in accordance with the following social, public health, educational, and cultural policy.

(1) Protection and development of children and youth. Support parenting and early childhood education. Promoting equality for women and men and develop the solidarity of the family and community institutions and need to provide assistance and welfare for the elderly, the underprivileged, disabled or disabled, and people in difficult conditions for better quality and independence.

(2) Promote, support and develop a health system focused on health enhancement. Leading to the standing health of the people as well as providing and promoting public health services with a comprehensive and efficient standard. Promote people to receive public health services. The person responsible for providing such services should be professional and ethical.

(3) Develop the quality and standards of educational management at all levels. All forms of education should be consistent with economic and social changes. Provide a national education plan and Laws for national education. Develop the quality of teachers and educational personnel to keep pace with the changing of the world. And also cultivate the students to have a consciousness of being Thai Discipline take into account the common interests and adhere to the democratic regime of government with the King as Head of State.

(4) Promote and support decentralization for the local government organization, religious and private organizations, communities, organized and participate in educational management to develop educational quality standards to be equal and consistent with the basic state policies.

(5) Promote and support research studies in various arts and sciences, and disseminate research results that are supported by government research.

(6) Promote and support knowledge, love, unity and learning, cultivate awareness and disseminate arts and cultural traditions as well as good local values.

## **Reform Bill to Promote and Develop Non-Formal Labor Issues for Legal Affairs Division, 26 April 2019**

Reform Bill to promote and develop non-formal labor The Legislative Division proposed on April 26, 2019 (Department of Labor Protection and Welfare, 2019). This bill has not yet been approved as a law to enforce. However, this bill consists of 22 laws relating to informal labor, covering areas such as rights of informal labor promoting and creating standard informal labor to the establishment of the Department of Non-Formal Labor promotion and development which has the prime minister as the president.

## **Research Regulations and Methods**

To fully reflect the research issues therefore determined that the sample group must have At least 2 characteristics, including density and population at the local level and the opportunity to be selected as a representative for each occupation of informal employed workers with the principles and reasons for specifying the characteristics as follows;

### **1) Density and Population at Local Level**

This is because population numbers and densities differ at the local level this affects the differences in economic, social, population as well as population environment for the study of population and density at the local level, the administrative divisions were divided into 4 levels: city municipality, municipality, sub-district municipality and sub-district administrative organization to make the study effective in accordance with the operational framework.

### **2) The Opportunity to be Selected as a Representative in Each Informal Sector**

This study is a survey of informal employed workers' registrars. The different occupations of the sample were one of the factors affecting different income and quality of life. Therefore, each unit of the population should have its own occupation representative. By focusing on distribution among different occupational groups and areas, have as many representatives in each career line as possible. To be able to include issues reflecting the key attributes in each group, such as those that should contribute to advocacy, and these different attributes can be used to create appropriate policy sets. With target groups effectively and truly effective, which can be summarized into 10 groups of occupational workers in the informal group, including

- |                                |                                   |
|--------------------------------|-----------------------------------|
| (1) Home workers               | (6) Workers in the service sector |
| (2) Taxi drivers               | (7) A group of scavengers         |
| (3) Covenant agriculture group | (8) antiques trading group        |

(4) Agricultural laborers

(9) Domestic workers

(5) Hawker groups

(10) General employment groups

### **3) Sample Selection**

The target population in this study were Thai informal employed workers living in 18 provinces: Trat, Sa Kaeo, Chachoengsao, Rayong, Chonburi, Kanchanaburi, Tak, Chiang Rai, Chiang Mai, Mukdahan, Nakhon Phanom, Nakhon Ratchasima, Ubon Ratchathani, Khon Kaen, Nong Khai, Songkhla, Narathiwat, and Nakhon Si Thammarat. The informal employed workers population should have characteristics that correspond to the sample grouping of all 10 informal labor groups (in item 2) etc. and have the opportunity to be selected as a representative population in the survey. The study questionnaire was selected to collect data through probability sampling, which was the selection of samples from all units of the population that had the likelihood or probability of being selected as the representative sample and administrative divisions will be used at 4 levels: city municipality, municipality, sub-district municipality and sub-district administrative organization to make the study effective in accordance with the operational framework and to reflect the characteristics of the entire population. In this study, the steps were as follows;

**Step 1: Province** specific sampling in 18 provinces, including Trat, Sa Kaeo, Chachoengsao, Rayong, Chon Buri, Kanchanaburi, Tak, Chiang Rai, Chiang Mai, Mukdahan, Nakhon Phanom, Nakhon Ratchasima, Ubon Ratchathani, Khon Kaen, Nong Khai, Songkhla, Narathiwat and Nakhon Si Thammarat. Which is a special economic zone in which informal employed workers included.

**Step 2: District** random sampling and using probability theory Which is the specific cluster sampling method which is divided according to administrative areas in order to obtain a database of informal employed workers, both in the district cities and districts by choosing the district, city district representing a large city and non-city districts to illustrate the different administrative districts with different areas.

**Step 3: Sub-District** random sampling using probability theory using random sampling method in combination with Cluster Sampling with Probability Proportional to Size Sampling in the sampling of two sub-districts in Mueang and non-Mueang districts in 18 provinces.

**Step 4:** Informal employed workers are sampling, especially the individual informal employed workers in the area sampled from the previous steps by focusing on distribution in different career groups and areas to have as much representation as possible.

#### 4) Definition of Research Methodology

The data collection process was coordinated through the provincial labor offices of the 18 provinces to request assistance in collecting data by provincial labor volunteers. Local government organizations and local leaders cooperated in collecting information on people in the community with the status of informal employed workers. The sample size of each province was distributed according to the proportion of informal employed workers from the 2018 National Statistical Office's informal labor survey, which set the study scope in 18 provinces. The details are as follows;

In this study the sample size fraction calculation is applied using the formula:  $n_i = \frac{N_i n}{N}$

by requiring  $n$  = Sample size of the required number of informal employed workers

$N_i$  = Number of informal employed workers in each area

$n_i$  = Size of the informal labor system by area

$N$  = Number of informal employed workers in all 18 provinces

According to the above formula, the sample size in each area in 18 provinces is as follows.

1. Trat	amount	2,002	samples
2. Sa Kaeo	amount	3,820	samples
3. Chachoengsao	amount	3,784	samples
4. Rayong	amount	4,572	samples
5. Chon Buri	amount	6,547	samples
6. Kanchanaburi	amount	6,235	samples
7. Tak	amount	3,680	samples
8. Chiang Rai	amount	9,670	samples
9. Chiang Mai	amount	12,476	sample
10. Mukdahan	amount	3,233	samples
11. Nakhon Phanom	amount	4,238	samples
12. Nakhon Ratchasima	amount	15,935	samples
13. Ubon Ratchathani	amount	14,750	samples
14. Khon Kaen	amount	13,714	samples
15. Nong Khai	amount	2,986	samples
16. Songkhla	amount	8,979	samples
17. Narathiwat	amount	2,620	samples
18. Nakhon Si Thammarat	amount	10,759	samples
<b>Total</b>		<b>130,000</b>	<b>samples</b>

However, the opportunity of each unit to be selected as a sample is not the same, not all units were based on the measure of size of that unit. The chance of being selected was based on the Probability Proportional to Size so there would be a different number of samples in proportion to the population.

### **5) Survey Data Collection Instrument**

This study used a survey research method based on a survey adapted from the 2018 Office of the Permanent Secretary of Labor's Informal Labor Survey and from the conceptual framework for studying the quality of the informal employed workers life in dimensions that reflect "the quality of work" which included (1) quality of life (general), (2) quality of life (work), and (3) quality of life (work) of informal employed workers. The target group was informal employed workers in all 18 provinces by checking the credibility of the information and determining the accuracy and credibility of the information at least two steps: checking the accuracy and credibility of the field work by considering the data collected in a series of questionnaires to verify that the information received is accurate and reliable that can be used to analyze the study results by field supervisors and team leaders who collect questionnaires. A meeting was held to summarize the information obtained in each questionnaire to determine whether the respondents were willing and able to provide reliable information. In addition, the level of questionnaires was divided into very good, moderate and bad, the surveyor being processed after the interview was completed by the research team only and the queries that were stored at a very good level were used for data analysis. And verifying the data obtained by processing the data and using statistical methods as a tool to verify the validity and validity of the information to analyze the consistency of the obtained data that there are no abnormalities that may arise from the storage or recording of the information before leading to further analysis and presentation of study results. In addition, this study may offer other methods to verify the integrity of data, such as re-archiving to verify data migration, random information checks to ensure truthful information has been provided as specified in the questionnaire, etc.

### **Data processing and analysis**

Processing, analyzing and synthesizing data were done to establish indicators of quality of life for informal employed workers from the collected data. The data was then analyzed to create indicators of overall quality of life of informal employed workers and classified by occupation groups by province. By using Factor Analysis, which is a statistical technique used in the study of mutual relations. (Interdependence) of variables belonging to the same group or are connected in theory. By using a confirmation analysis of elements (Confirmatory Factor Analysis) to test that the questions in all 8 aspects are related and connected. And measure the quality of life at what level. The indicators were divided into 8

areas: 1) economic, 2) social, 3) health, 4) safety, 5) environment, 6) work, 7) availability and capacity of informal employed workers and 8) other.

## **Research Results**

Data collection from the 18 provincial labor survey of 130,516 people found that most informal employed workers were female, marital status, aged 20-59 years of labor, and more than half of them graduated from primary school. Most worked as farmers, followed by general employment workers more than 80% are employed as a primary occupation. More than two-thirds had never worked or pursued another occupation before. Informal employed workers who had worked in the system before mainly switched to the informal sector due to their need for autonomy, followed by working in the system that is not worth wages / income. More than half of the surveyed workers cited the need for work protection benefits. The survey details weighing quality of life of informal employed workers are shown in Table 1.

### **Quality of Life of Informal Employed Workers**

**Table 1** Factors used to measure the quality of life of informal employed workers in base percentage

<b>Aspects</b>	<b>weight</b>
1) Economic	24.98%
2) Social	10.60%
3) Health	16.32%
4) Security	16.87%
5) Environment	10.36%
6) Processing	8.31%
7) Quality	6.68%
8) Other	5.88%

**Source:** Thammasat University Research and Consultancy Institute (2019, p.49)

The overall quality of life of informal employed workers in all 8 aspects was 79.69, with informal employed workers weighing the highest quality of life in the economy (24.98%), followed by safety (16.87%) and health (16.32%), respectively, with the lowest weight in other

areas (5.88%) with the highest safety rating (88.48 points), followed by other (80.52 points) and potential (80.52 points) respectively, and the lowest work score (75.27 points).

From the data in the factor loading table of each side that used to measure the quality of life of informal employed workers in the base percentage, it can be seen that every province has a base factor loading score that has been adjusted to the highest percentage in the economy. Or say Labor regardless of area or province all give importance to the economic dimension Above other dimensions while the work potential dimension Which is considered an important dimension that reflects capabilities Competition in the market is given priority.

**Table 2** Result of indicators for quality of life of informal employed workers in general and classified according to sample occupations

Aspects	Worker To do at home		Domestic worker		Labor General contractor		Seasonal agricultural laborers		Local fishery labor		Farmers / Freshwater fishing		Chapman / Stall		Taxi driver group	
	weight	score	Weight	score	weight	score	weight	score	weight	score	weight	score	weight	score	weight	score
Economic	29.54%	76.52	21.08%	71.01	21.55%	66.89	20.34%	80.71	23.55%	78.07	21.60%	73.80	21.67%	78.54	25.85%	80.49
Social	12.76%	72.90	16.43%	70.42	12.88%	72.44	13.44%	77.04	12.95%	79.37	14.33%	77.63	11.28%	80.55	14.81%	80.99
Health	13.77%	74.30	14.25%	68.58	14.33%	67.27	17.14%	77.11	17.72%	77.88	21.30%	73.47	18.31%	78.48	13.12%	74.92
Security	15.59%	83.18	12.70%	78.26	15.35%	80.35	18.91%	91.01	18.71%	89.94	15.75%	87.06	15.61%	87.83	15.30%	91.25
Environment	8.78%	73.31	9.04%	72.55	16.00%	68.14	9.52%	80.00	5.77%	79.48	6.29%	73.12	7.55%	78.98	16.81%	79.67
Processing	9.32%	73.25	13.65%	71.18	8.64%	63.24	9.35%	78.87	13.31%	75.42	6.02%	73.00	10.19%	78.62	5.80%	77.41
Quality	9.25%	79.60	7.22%	73.13	4.32%	73.15	12.53%	82.43	7.25%	81.86	9.17%	75.23	11.62%	83.05	8.17%	81.28
Other	0.99%	77.47	5.63%	76.49	6.93%	76.84	1.77%	82.13	0.74%	80.21	5.54%	75.64	3.77%	79.74	0.14%	81.13
<b>Total</b>	<b>76.50</b>		<b>72.11</b>		<b>71.02</b>		<b>81.24</b>		<b>80.44</b>		<b>76.51</b>		<b>80.82</b>		<b>81.23</b>	

From the table of establishing indicators of quality of informal employed workers life as a whole and classified by sample occupations by using factor analysis to find the weight of the quality of life of informal employed workers in each aspect of the overall and each of the different occupations.

1) Economics. Most informal employed workers (73.21%) earned less than 9,000 baht per month, but 37.60% of the participants spent more than 4 people. 61.27% of informal employed workers didn't have enough income to spend in the household. In addition, more than half of the sample, 57.21%, were in debt. Informal loans were the reason for debt among 15.37% of those surveyed and from the survey of income from the work of informal employed workers, on average, the average income was 7,572 baht per month, nearly half of those surveyed 49.12% received daily income, 40.45% indicated that. The work received is not worth it because The profit was too little, 68.52% followed by 24.66% that was overworked when inquiring about the goal of success in working each day. Most of the respondents, 74.64%, said they did not set a goal. Only 25.36% set goals. And almost all of those who set up goals 72.10% said they achieved their goals.

2) Social. Most informal employed workers, 73.48%, had their own residences with no installments needed followed by living with parents or relatives (20.21%). Most of the people surveyed lived with their parents, 95.79% without any problems. Only 4.21% mentioned that they had problems. These included personal problems 51.79% or work problems 33.31%. On average people had 3 problems per year.

3) Health. 97.67% of informal employed workers were in normal physical condition. Only 3 percent had a disability, of which 40.57% had limited mobility. Most of the people with disabilities, 81.47%, did not have a disability ID card and from the informal labor survey, 86.64% had no underlying disease but 24.88% had health problems from work, which 74.20% said that health problems were just from stress.

4) Security. Most of the respondents (89.29%) had never been injured in their operations. 10.71% had never been injured while 9.08% of those who had been injured did not need to be admitted to the hospital. There was an average of three injuries per year. Most of the people surveyed have never experienced any events, only 1.97% have experienced the incident. Most of the sample group, up to 45.83%, said they had been stolen followed by being hijacked / robbed, 33.37%.

5) Environment. 37.48% of the surveyed informal employed workers lived less than 2 kilometers from their workplace. On average, respondents lived about 6 kilometers from their accommodation. Most of the respondents, 34.70%, were satisfied. Most were in areas with stable electricity and felt safe 7.25%.

6) Work More than 61.81% of the sample group had no problems in their occupations, only 38.19% had some problems, which were the problems of not receiving the most benefits, 13.54%.

7) The sample group had the highest level of readiness to use Thai for listening, speaking, reading and writing at 35.12% but only 6.91% could speak another language.

8) Others. The average amount of work time for the surveyed group was 7 hours a day. They had approximately 7 hours to rest. 90.16% of the surveyed informal employed workers had time for rest or do other activities, 92.47% of the time with suitable and sufficient personal time. 95.17% of the majority have never been insulted or not accepted by the work and only 5% that have been insulted from work and most of them were insulted by ordinary people (36.99%).

In addition, 27.97% of the sample group viewed that future work life success is an increase of income. Of which 60% of the target has been implemented as planned, while nearly half of informal employed workers indicate that what reflects a better quality of life in terms of labor is stable income.

**Table 3** Analysis of occupational groups by factors of welfare and income there are sufficient for expenses

Career group	Welfare group			Do not receive benefits		
	Enough income	Insufficient income	Difference	Enough income	Insufficient income	Difference
	(1)	(2)	(1)-(2)	(3)	(4)	(3)-(4)
Unemployed	15.70%	84.30%	-68.60%	16.30%	83.70%	-67.40%
Home worker	55.60%	44.40%	11.20%	37.70%	62.30%	-24.60%
Domestic worker	33.30%	66.70%	-33.40%	32.80%	67.20%	-34.40%
General contractor	<b>42.10%</b>	<b>57.90%</b>	<b>-15.80%</b>	<b>30.70%</b>	<b>69.30%</b>	<b>-38.60%</b>
Seasonal agricultural laborers	14.80%	85.20%	-70.40%	20.60%	79.40%	-58.80%
<b>Total</b>	<b>44.90%</b>	<b>55.10%</b>	<b>-10.20%</b>	<b>38.00%</b>	<b>62.00%</b>	<b>-24.00%</b>

**Table 3** Analysis of occupational groups by factors of welfare and income there are sufficient for expenses (Continued)

Career group	Welfare group			Do not receive benefits		
	Enough income	Insufficient income	Difference	Enough income	Insufficient income	Difference
	(1)	(2)	(1)-(2)	(3)	(4)	(3)-(4)
Local fishery labor	37.50%	62.50%	-25.00%	47.80%	52.20%	-4.40%
<b>Farmers / Freshwater fisheries</b>	<b>45.10%</b>	<b>54.90%</b>	<b>-9.80%</b>	<b>47.80%</b>	<b>52.20%</b>	<b>-4.40%</b>
Chapman / Stall	38.10%	61.90%	-23.80%	50.70%	49.30%	1.40%
Taxi driver	41.80%	58.20%	-16.40%	46.40%	53.60%	-7.20%
Small Business Owners / Family Businesses	58.40%	41.60%	16.80%	59.20%	40.80%	18.40%
Selling antiques	77.00%	23.00%	54.00%	56.80%	43.20%	13.60%
Freelance / Independent / Online sales	49.00%	51.00%	-2.00%	59.50%	40.50%	19.00%
Work in the service sector	58.80%	41.20%	17.60%	60.00%	40.00%	20.00%
<b>General employee</b>	<b>54.20%</b>	<b>45.80%</b>	<b>8.40%</b>	<b>32.30%</b>	<b>67.70%</b>	<b>-35.40%</b>
Other	53.50%	46.50%	7.00%	45.10%	54.90%	-9.80%
<b>Total</b>	<b>44.90%</b>	<b>55.10%</b>	<b>-10.20%</b>	<b>38.00%</b>	<b>62.00%</b>	<b>-24.00%</b>

**Source:** Thammasat University Research and Consultancy Institute (2019, p.48)

The table shows that the vast majority of workers have insufficient income for their expenses (61.23%). Considering the labor welfare factor of informal employed workers, there are many informal employed workers covered by insurance law. 13.84% of the Thai society is divided into Section 39 insured persons, 6.09% and Section 40 insured persons 7.75%, 2.18% disability pension, 12.75% elderly living allowance and 31.44% state welfare allowance, and 36.21% of the number of informal employed workers who are not covered.

Overall, more than half of the informal employed workers do not have sufficient income to cover expenses and considering the top 3 occupational groups, including farmers/freshwater fisheries, general employee laborers and general employee occupational groups. Only general employees who received benefits will have a higher proportion of workers with adequate income than those with no income. Sufficient expenditure (54.2% and 48.8% respectively).

However, among the informal employed workers who received benefits, there was a difference in the number of workers earning sufficient income and expenditures and the number of workers with insufficient income and lower expenditures. Received significant benefits (10.20% and 24.00%), which may show that the lack of benefits for informal employed workers creates inequality among informal employed workers who are not receiving welfare as well, however, such inequality is more or less dependent on the type of group. Informal sector occupations and other contexts include, if considering farmers / fishery careers freshwater, which has the highest number of informal employed workers (35.51%), found that among workers receiving welfare, there was a difference between workers with adequate incomes and expenditures and those with insufficient income and expenditures. Similar to the workers who did not receive benefits, but such differences are found to be large among the general employment workers and in the general worker occupation group.

## **Conclusion**

In the midst of today's volatility in the global economy, it is undeniable that workers, even informal employed workers, are fundamental to the economic and social development of developing countries. But the quality of life of these workers is reversed with GDP growth. The average income of these informal employed workers is as low as 7,572 baht per month or just only 251 baht per day (Ministry of Labor, 2020). The average minimum wage rate is 322 baht per day (71 baht difference). The survey found that 1) most economic informal employed workers earned less than 9,000 baht per month, have insufficient income for household spending including liabilities and received on average 7,572 baht per month. 2) Most of the surveyed informal employed workers have their own residence without installments needed and most of them live peacefully. 3) Health: found that most informal employed workers are in a normal physical condition and do not have any underlying diseases but they mostly have stress from work 4) Safety, most of the people sampled had

have never been injured in the operation. In the safety of life and property from work in most cases, never experienced. 5) Environment, it was found that most of the informal employed workers had accommodation less than 2 kilometers from their workplace. On average, all respondents lived no further than 6 kilometers from their workplace and had no issues with electricity. 6) Work. Most of the people surveyed did not have problems at work,.7) Regarding the readiness and potential of informal employed workers, it was found that they were able to communicate in Thai but could not speak other languages. 8) The study also found that on average people worked for 7 hours a day and relaxed for 7 hours as well. Respondents also reported that they had never been insulted or not accepted by work. The overall quality of informal employed workers life in all aspects was 79.69, informal employed workers weighing mostly on the quality of economics life followed by safety and health. The important thing for improving the quality of workers life is the matter of "income" and "welfare." Both issues are interrelated, allowing informal employed workers to enter the welfare system or receive welfare as according to social security law must have a stable income first because of joining the welfare system, informal employed workers must pay social security payments on a monthly basis. If the informal employed workers do not have stable income, they cannot expect the amount of income to be spent each month or the cost of social security. To improve the quality of life of informal employed workers, it is necessary to solve their income problems before proposals for the "establishment of labor groups" according to the nature of work / occupation that is not a trade union in various business units. Therefore, should be considered in order to help create a stable environment and continue to improve the quality of life of these workers.

## **Recommendations**

### **Recommendations, guidelines / assistance measures at the policy level**

For improving quality of life, informal employed workers need to address problems of income and welfare because of providing informal employed workers into the welfare system or receiving benefits under the Social Security Law, Informal employed workers need stable incomes. This is because they have to pay for social security on a monthly basis. If the informal employed workers do not have stable income, Informal employed workers cannot expect the amount of income that will be spent each month, including social security. Therefore, it is necessary to solve income problems first.

In this regard, assistance to informal employed workers cannot be made individually due to state budgetary restrictions. The government should promote the establishment of formal "labor groups" which have systematic management and control as a mechanism for increasing the potential of workers, this will make the labor market mechanism work more efficiently. To make it easier for the government to take measures to assist informal

employed workers at the operational level through such labor groups according to the needs of each work group including (1) the use of labor force mechanisms to provide workers with benefits under the social security law, (2) training and transfer of specialized knowledge within the workforce instead of training by government agencies, and (3) establishing or promoting funds of labor groups so that its members can access funding sources.

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