

Community and Culture-Based Welfare Provisions: The Emergence of a Thai Welfare Society

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Mutual aid and interdependent relationships in various life events and social occasions are common among the communities' members in Thai society. As practices of mutual aid and interdependent relationships in Thai community have vastly deteriorated due to the expansion of the market and the state's role's on welfare matters, the well-being of the majority of Thai people is still very much dependent on the functions and responsibilities of the family, kinship and the community. In response to the crisis due to failure of market and the limitations of the state's roles on welfare services at the moment, culture-based welfare provisions¹ through the principles of communitarianism and interdependent relationships among the members of family, kinship, community and civic society are again reactivated and expected to play a vital role in countering the impacts of the crash and such provisions tend to be an alternative welfare model for Thai society. Resuming the role and function in promoting the well-being of the community and civil society demonstrated in two examples of community and culture-based welfare organizations, the Village and Community Revolving Fund and the Community Mutual Funeral Fund Society have redirected the roles and functions of all welfare partnerships, the family, the community, and the state, in welfare services and this trend has also espoused the emergence of a pluralism model of welfare which is characterized as a welfare society in Thailand at the end of the century's economic crisis.

Background

Thailand is one of the oldest communities situated in Southeast Asia. The country is geographically divided into four different regions; the

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¹ Culture-based welfare provisions is the general term used in this article to refer to a variety of informal and non-institutional welfare activities commonly practised in the Thai community.

high plains along the mountain ranges in the northern and northeastern regions; the low land between the river valleys in the central region; and the coastal peninsula in the southern region. The country was formed and developed from the unification of several ancient communities in the area dating back to A.D. 14th Century. When Sukhothai declared its independence from a nearby kingdom, the first national capital was founded. The Sukhothai period lasted until it was defeated by the new kingdom of Ayutthaya which became the second national capital for more than four hundred years before it was defeated by the Burmese, a neighboring nation now called Myanmar, in A.D. 18th Century. The country gained control back from the Burmese and founded the new capital Thonburi down the Chao Phraya River. Thonburi was the national capital for a short period and Bangkok, the present capital, was founded in 1782 A.D. on the other side of the river, opposite to Thonburi.

The religious practice of the majority of the population is Theravada Buddhism that had an influence in the region since 13th century A.D. Although the country has never been directly colonized by the West, Thailand had close contact and relationships with a number of western countries since the Ayutthaya period as the city was one of the trading ports in Southeast Asia for several nations. Christianity came into the country by the missionary groups from both the Catholic and the Protestant churches. Christianity is now practised among some Thais around the country. The Islamic population predominantly lives in the southern provinces that share their borders with Malaysia.

Thailand had changed its political system from an absolute monarchy to a constitutional monarchy in 1932 and thus joined the political culture of the democratic system. The Thai economy is largely dependent on mineral and agricultural products with some manufacturing products that have increased in previous decades. The export-led growth policy has been a long-term scheme carried out by governments as an essential part of the national social and economic development plans of the country

for the past 4 decades. The high economic growth rate had been recorded since the early 1980s and reached double digits in the mid 1980s to early 1990s. The economic crisis that happened in 1997 has pushed Thailand into a cycle of economic slow down, high rate of unemployment, public and foreign debts, as well as other social problems such as a high crime rate and a drug epidemic.

Response to the crisis by strengthening the welfare functions of the community: A case of the village and urban community revolving fund

There are many large urban areas located in every region particularly the central region where the industries are concentrated but the majority of Thais live in the rural communities. In both rural and urban areas, the community is serving as the focal unit of the culture-based welfare system. Industrial and service sectors have been created to complement the agricultural sector since the middle of the 20th Century. As the industrial and service sectors have been expanded recently, the life of Thai people is greatly dependent on the primary care of the family and the community. Informal care in the community is commonly practised in most aspects of Thai life. Such practice could be traced back in the socio-cultural heritage of the society where the informal care for the members of the community had been part of the community life especially in the rural areas before the government took the providing role in care and services for the needy in the community. The Buddhist temple has been the traditional community center and served as the center to provide a number of services in Thai society. For instance, the young Thai males were traditionally educated and socialized to improve their social status and roles in the community through their monkhood and religious study provided for them by the Buddhist temples. The Buddhist temples which are located in most Thai communities are basically the largest social network to serve the communities throughout the country.

The informal care and services that used to be functions of the Buddhist temples are now much more integrated into the formal system that provide for the communities through public entities. For example, the Ministry of Labor and Social Welfare is among the major service providers, particularly in the general services of labor and social welfare. As the percentage of the population in need has drastically increased recently, services from the public sector alone are not sufficient for the out numbers of the population in need. Thus, the Ministry of Social Development and Human Security has now adopted the policy to support the social programs with the objective to adjust the social structures to delegate authority and decision-making to the local levels and to strengthen the community, the non-government agencies and the local governments. The policy also promotes the delivery of services to the community and this delivery system needs to be developed and extended through the process of community participation as it is essential for sustainable social development. Informal care and the community safety nets are also encouraged to develop and supplement the public assistance programs that already exist with the limited provisions for health care, educational services, residential care, and the vocational training services to the disadvantaged groups, such as the urban poor, neglected children, the disabled, ethnic minorities, the destitute, and the elderly.

As the country has gone into the process of political and economic development, social problems and social crises are no longer the task and responsibility of the government and public sector alone. There is a number of non-government agencies and people organizations that take responsibility for problems and provide services, particularly during the period of recent economic crisis since 1997 that has pushed a percentage of the population into the problems of unemployment and lower employment as well as poverty. A number of civic organizations that are based on religion, ethnicity, and culture have been encouraged to take functions as the partnerships to cooperate with the government to solve the problems. The

Due to the ongoing decline of social services expenditure, at the end of 1997, the government, with the advise of Thailand Development Research Institute, set up a working group to draft a social and economic Plan for rehabilitating communities in order to mitigate the social impact and build long term capacities. The working group has emphasized a new approach for the long term development which harnesses tripartite; the state agencies, the private sector, the civil society organizations, partnership and the community participation. The government has adopted a number of new approaches including these concepts and missions; (Thailand Development Research Institute Foundation, 2000, pp.54-55) adopt the concept of people oriented development, reduce undue procedures and red-tape in the registration of the civic society organizations and direct fiscal policies toward the strengthening of the civic society organizations, transfer certain government responsibilities to the civic society organizations and the non-government organizations, adjust the role of the state in communities, and encourage the spirit of innovation in communities.

These concepts of the new approach have been translated into various community projects and activities as shown below to mitigate the effects of the economic crisis both in the rural and urban areas (Thailand Development Research Institute, 2000, pp.58-61).

Project	Activities
Homeward bound	Encourage migration to rural areas by providing start up funds
Food for work	Joint activity with local temples to employ people to work for food
Credit for health	Community work by patient's families for medicine
Child welfare	Budget for food supplements for poor pre-school children

Local infrastructure development	Employ locals in upgrading and maintaining local infrastructure
Environment improvement	Fishery resources, mangrove, community forest conservation
Welfare for the aged	Increased welfare subsidy for the elderly
Financial assistance	Mortgage re-negotiation to allow for a reduction of payments
Graduate volunteers	Hire new graduates to work in rural communities
Agri-based community enterprise	Produce and market environmentally friendly products
Community industrial enterprise	Raising household income through home products
Community tourism enterprise	Tourist information center and advice in each locality
Community services business	Saving schemes, shops/central and commodity market
Community clinic	Providing traditional medicine practices
Community forum	Information exchange among young and senior villagers

There are some other community networks that have been initiated and reactivated with different purposes but most of these new community networks focus on the welfare and well-being of the local people and their environments (Sompan Thecha-atik, 1998, pp.4-6). The community network for alternative agriculture focus on integrated farming, organic farming as well as mixed forest agriculture. The community network for natural resources and environmental protection advocates for rights and empowerment for the local community to manage the community resources and to solve the environmental problems. The community women network focuses on roles of women in participating in local development activities,

the community business as well as the community welfare activities. The local community organization network takes the coordinating functions among the different local interest groups that aim for the well-being of the community's members. The community organization in Nan province (Hug Muang Nan, Environmental Conservation Group in Nan Province) is an example of such community organization network. This community organization involves numbers of local individuals and interest groups as follows (Pittaya Wongkul, 1999, p.98); the 'Hug Muang Nan' Group Committee Members (36 members), the Operating Committee (Select 4 from 36 members), and the "Hug Muang Nan" Working Committee (5 members).

The network of the "Hug Muang Nan" group composes of the Buddhist monk group, the villagers organization groups, the community forest group, the fresh water conservation group, non-governmental organization development group, the community saving and business group, the community youth group, and other local interest groups such as the local public officers, local lawyers, and local academics.

The innovative activities by the community groups are usually promoted and encouraged by the public agencies in the local areas. The activities do not require heavy investments or a large project but need to be done by the community participation principle. The example of these activities may include the community business and enterprise or the mutual aid and funds for any life events.

The expansion of the community participation in social and economic development became full scale when the government exercised the Village and Urban Community Revolving Fund project in 2001. The project has been adopted and initiated as one of the major economic recovering policies of the government. The project has set up community revolving fund in every village, the smallest government administrative unit, to support community economic activities and to promote self-reliance and sufficient economy at the community level. The government has set the total amount of 8,000 million Baht for the fund's endowment and

administrative cost for setting up the village fund in 6,700 villages and urban communities throughout the country. The amount of one million Baht per one village has been transferred indiscriminately to each of the village as an initiative investment fund from the government budget. The government has set up national general rules and regulations on the administration of the fund but the authority and details in management of each fund in the village was delegated to the village fund committee that has been appointed by the local authority. Each of the village fund committees sets up details and conditions under the national general rules and regulations to manage its own village fund. Thus, the conditions to manage the funds may have been set differently in detail from each other. Thailand is an unitary state with 75 provinces and each province is centrally governed by the national government through various government offices and units in each province. The provincial governor who is appointed by the Ministry of the Interior is the head of the administrative offices in the province. There are a number of local government units in forms of municipality and administrative organizations from the provincial to sub-district levels. These local government and administrative organizations are designed according to the administrative locations and the size of the population in the covered areas. The number of the villages which will benefit from the revolving fund allocation depends on the size and number of the administrative units, districts and sub-districts, and the density of the population in each province. The average sized province may contain 8-10 districts and in each district may be composed of 60-80 villages. As it has been mentioned, the village revolving fund is set with the purposes that are guided by the government's general regulations, the nature of each fund may be different from one village fund to another. The management of each village fund is accountable to be reviewed and reported to the district office where the committee on supporting and reviewing the funds at the district level is appointed.

The community development unit at the district office is responsible to coordinate and gather the village fund information in order to report

to the higher administrative levels. Sarawuth Sangprasith (2002), head of the community development unit at Tak Bai district of Narathiwat province in the southern part of Thailand, has reported that there are 54 village funds within Tak Bai district with a total amount of 54 million Baht. The major objectives of Tak Bai village funds include providing a source of revolving funds for career development and income generation to members, developing the investment fund management skills among the fund members, creating a self reliance principle among the villagers, stimulating the economy at the grass roots level, and strengthening the community network. The composition of Tak Bai village funds includes the government block grant, donations into the funds, loans, fund interest, and other sources of income and assets. There are 9-15 committee members for each village fund in Tak Bai district and each village fund committee is responsible for the management of fund, setting regulations and conditions for fund management, recruiting the fund members and members registration, surveying and keeping information on members' occupational records, approving the investment loans to the members, accomplishing contracts, attending the village fund meetings, and reporting the annual performance of the village fund. Most of the loans from the community fund are for new investments and extension to the existing investment in small and medium enterprises in the local areas.

While the objectives and management of the fund are set by the local committee, the government ensures each fund to be monitored, supervised, and evaluated by a trained worker and external agency. The government conducts the monitoring, supervising, and evaluating process by contracting the local college and university to create a training program for the colleges and universities graduates to participate in this monitoring and supervision of the fund in every village. The training program focuses on the community based approach where the participating graduates are required to take the study courses in community research, community business training, community business management, the project evaluation and assessment, and report writing skills. The participating graduates

are also expected to conduct an initial assessment of each village fund which is a part of the fund evaluation. The impact of the fund's performance will be evaluated by a team of researchers from the local colleges and universities in each area.

While the result of the village funds has not been yet assessed in most of the areas, Chanin Vaseenonta (2002) has summarized the initial assessments of the village funds in the northeastern province of Sakon Nakhon and found that the funds have created conflicts among the fund members and the villagers in some communities. Many village funds have been operated by the fund committee with the lack of accountable and transparent procedures.

In an analysis of the village and urban community funds in Udorn Thani province, Pairat Nunpradej (Pairat Nunpradej et al, 2002) has pointed out that as a large amount of government budget has been allocated into the investment funds in the villages and communities, a number of problems in management of the funds has arisen in these areas; large amount of the fund has been loaned for the remedial financial problems of the fund members rather than for investment, part of the funds have been allocated into the areas where needs are non-existent, and a number of funds have been misused to some extent.

While the number of criticism of the village and urban community revolving fund have been verified for their validity in many areas, it is still too soon to make the concluding assessment of the whole scheme as communities in many areas have proved that the revolving community funds have been successful in response to the needs and strengths of the community through the principles of community participation and cooperation that are in accordance with the objectives of the fund set by the government.

Response to the crisis by re-functioning the culture-based welfare provisions: A case of the community mutual funeral fund society

Among all life events, the Thai community is concerned most with the death of community members. Most Thai people, due to the influence of Buddhism, view and believe life and death as a continuous process but death is still seen as a very important passage for human beings. The community members generally take responsibility for the death and the funeral as much as the family members of the deceased. The community concern over death of the community members is reflected in the funeral rituals and ceremonies that are involved with various members and groups in the community who take their functions in the funeral. While senior members offer advice on the rituals and religious ceremonies for the funeral, the adult male group assists in facilities and premises for the funeral which may take place either at the Buddhist temple or within the compound of the deceased.

The informal groups of the village housewives are generally set up in each community for the multipurpose role of mutual societal and community events. The village housewife groups also participate in the funeral by taking responsibility for help with the funeral with food and drink for the guests who come to attend the funeral from within and outside the community. The village housewife groups with their resources and expertise are also responsible for arranging and decorating the funeral, usually with flowers from the first day of funeral services until the end of the ceremonies. The funeral ceremonies generally end with the cremation of the deceased according to the influence of Theravada Buddhism.

In Thai funeral ceremonies, masters of ceremonies are essential. There are a number of ceremonial and ritual practices to follow in the funeral. Thus, in each community, a group of senior men are assigned to accommodate the funeral with the proper rituals and ceremonies. Most of the rituals and ceremonies are religious values and beliefs. This group of

ritual and ceremonial persons may take different parts and responsibilities in the funeral but in general there is one senior member who takes the role as the leader of the group. Although the funeral ceremony is a communal activity in Thai society, the funeral could cost more as the members of the family of the dead person want to enrich the ceremonies with full ritual practices through the traditional funeral decorations. In the northern part of Thailand in particular, the funeral decorations may be luxurious with colorful materials such as fabric, paper, wooden and hard board constructions that need the special skills and expertise of the artisans. The cost of such decorations may vary with the status of the deceased and the family members.

There are expenses that the family members are expected to pay throughout the funeral ceremony. The family members may get into financial trouble with the unexpected death of a member of the family. The family members of the deceased, usually get the supplemental financial support in the form of mutual donations from the neighborhood and community members as the funeral expenses somehow exceed the family's savings. The financial support for the funeral of neighbors and friends, thus, is a common useful practice among Thai community members both in urban and rural areas.

As part of the Thai culture, the mutual donations to supplement the funeral expenses have long been practised informally among Thai communities. The mutual donations are the essential mechanism for those family members who do not anticipate the sudden death in the family. This informal practice has been widely perceived as a community affair that the members have to cooperate in reciprocal terms. This informal practice has been later formed into the mutual funds that offer the benefits to the family members as the collective saving funds that benefit them when one in the family passes away.

Due to a lack of a formal welfare system that covers the risks in life events such as death in Thai community in general, the demand of life events

assurance among the community members is high. Before the government took action on controlling the informal mutual funds for the funeral, some of the collective mutual funds in many communities had been adjusted and were offered in the form of a business by profit making individuals. The commercial concepts of the life insurance has been introduced into the system. The market-oriented mutual funeral funds are widely consumed by those individuals who have a high demand on the system. Although, the commercial concepts that have been introduced into the traditional reciprocal and assurance system have popularized the system among the community members, the market-oriented practices have often led to fraud and embezzlement of the mutual funds. So the mutual funeral funds had been considered as a public issue that calls for officials and the public attention and reaction. The government at the beginning was reluctant to intervene as the practice is considered as the civic activities of the community and the business entities on a voluntary basis. The cases of exploitation and abuse of the system were so alarming in many areas, thus, the government decided to intervene and regulate with the principle that the community will deliberately operate the funds for the purpose of providing benefits only for the funeral expenses to the beneficiaries. The practice has been adjusted as the Community Mutual Funeral Fund Societies that are organized within the community under the regulations of the Funeral Welfare Act of 1974 and under the supervision of the government office.

The Funeral Welfare Act of 1974 offers the definition of the funeral welfare as the activity that a number of individuals have mutually agreed to take action to assist in the funeral and also the survivors of the deceased on the basis of reciprocity and not-for-profit purposes. The Act has defined funeral welfare into these two major characteristics; first, the Community Mutual Funeral Fund Society needs to register as the association that has obtained legal status. The activities of the Mutual Community Funeral Fund Society have to be operated by the Society's committee members who had been elected by the members of the

Society. The Society will operate according to the approval of the Society's-committee and the Society's regulations which are not against the law. The mutual funeral fund that is operated for the employees of an organization such as government organizations, and the public enterprises also need to be registered as the mutual funeral funds for public employees and to be considered as the employees' benefits that the organizations have the responsibility to provide for their staff.

In complying with the Act, the objectives of the Community Mutual Funeral Fund Society are regulated and confined to these following purposes: to provide the mutual aid among the members and their family members, to make mutual contributions when each of the member has passed away, to financially assist with the funeral expenses and the benefits of the survivors, to act on behalf of the members of the Society in the following funeral welfare matters; specific matters on the funeral, represent members to receive any benefits or give contributions, act on behalf of members in lawful activities, operate under the principle of not-for-profit purposes and, operate according to the charter of the Society.

The Department of Public Welfare in the Ministry of Labor and Social Welfare is responsible for the activities of all the registered Community Mutual Funeral Fund Societies. According to the official statistics of the Social Security Division, Department of Public Welfare (2000), the total assets of the Mutual Community Funeral Fund Societies in Thailand can be grouped into these figures;

Number of the Community Mutual Funeral Fund Societies	3,222
The Non-association funeral funds for public employees	76
Number of beneficiaries coverage	8.3 million
The Total Amount of Funds	5.4 million Baht

The Division of Social Security in the Department of Public Welfare takes responsibility to supervise and regulate the Mutual Community Funeral Fund Societies and the non-association funeral funds for public employees with the following specific roles and duties; supervise and

regulate the Community Mutual Funeral Fund Societies that have been registered to operate under the legal procedures, for example, member registration, annual meetings of associations, and financing regulations, visiting the associations and functioning as the legal and financial consultant to associations, development functions, such as material dissemination, staff training and development as well as arranging the conferences and seminars, promotion and public relations for the Community Mutual Funeral Fund Societies through the media such as organizing the radio programs, newsletters, and other media materials, and initiating changes and updating laws and regulations according to changing situations and needs.

The government's regulation on the Community Mutual Funeral Fund Society has become a major legislation aiming to control and formulate all of the informal practices of the Community Mutual Funeral Fund Societies that is widely practised in Thai communities. The practice on mutual aid in funerals is part of the culture and belief that the generous and proper arrangement of the funeral will bring happiness to the deceased's next life as well as the survivors. The mutual funeral funds are thus attractive to the population in the rural areas and also to the for-profit business to gain the advantage from those with no savings and those with a low income. The Community Mutual Funeral Fund Society is generally initiated and operated by the community's leaders such as the abbots of the Buddhist temples and the village's headmen. The operation of the mutual funeral funds in large villages and communities are also common practice in Thai community especially in the northern and northeastern regions.

Some of the mutual funeral funds are operated by single individuals who are deemed respectable by the community. However, single managers of the Community Mutual Funeral Fund Society are rare as the fund needs more systematic and continued running in the community. Thus, most of the funds are now run by committee members that are composed of a number of respectable and trustworthy persons in the community.

The Community Mutual Funeral Fund Societies that have been developed from a single manager are now turned into the mutual funeral fund societies that need a number of committee members to operate according to the related law. The association based mutual funeral funds, thus, are firmer and more stable than informal welfare institutions for the members in the community.

As the Community Mutual Funeral Fund Societies are popular and sought after by a number of community members, the high demand on such arrangements have opened up the market and brought in commercial values into the organizing of the funds. The Community Mutual Funeral Fund Societies that are manipulated by the for-profit firms have been operated under the principles of the life insurance business that focuses on profit generation. The profit making firms have been assigned as the representatives of the Community Mutual Funeral Fund Societies to contact with their members for life insurance investments. The mutual funeral funds that run under the for-profit firms normally appoint a number of the mutual funds' members to take part in the business and each will gain profit out of the funds and their members.

The Community Mutual Funeral Fund Societies that originated from informal mutual aid thus are attracted to the market that focuses on profit and formal relationships among members. The business firms that have been appointed as the representatives of the Community Mutual Funeral Fund Societies also send their staff to contact community leaders and each member of the Society for the life insurance business. The members who are interested in joining the life insurance program will pay fees and the leaders who actively recruit the new members will also get a commission from the business. These business firms have pronounced charity and benevolence as their primary goals but, in most cases, the firms aim at profit making from mutual funds members. A number of members of the funds have been deprived of the benefits and thus brought the case to the public attention. The government then responds through

spot surveys and found that a number of the funds had operated under uncertain rules and regulations. Most of the funds had been run under the specific individual personalities of the organizer without a standard of practice and uniformity in procedure among the funds. The lack of standard procedures causes a number of conflicts and the common rules and regulations for the funeral funds need to be imposed by the government. The legislation on regulation of the funeral funds had been passed and the Department of Public Welfare is the designated public office to exercise the law. The Department of Public Welfare regulates all the Community Mutual Funeral Fund Societies through their provincial offices that provide the services within each province throughout Thailand. The members of villages and communities that need to create such mutual funeral funds need to register under an association and have to be compliant with the law.

The Funeral Welfare Act 1974 is a single legislation that has been enacted to protect the mutual community funeral fund's members from being exploited. The Act defines the funeral welfare as the collective activity that a group of individuals agree to join in and mutually arrange the funeral and assistance for the survivors of the deceased. Under this law, the collective activity in funeral welfare needs to be organized under the association. The funeral welfare associations' activities are strictly confined only as collecting contributions from the members and providing benefits to the survivors in arranging the funeral. The Community Mutual Funeral Fund Societies are regulated and controlled by the legislation so as not to be involved in the for-profit activities. Thus, the objective of the Community Mutual Funeral Fund Society is different from other regular associations that may include some other for-profit objectives into their activities.

The Community Mutual Funeral Fund Societies are clearly indicated by law as not for profit informal organizations that seek to assist the individuals and their relatives in financial arrangement of the funeral.

The contributions of the funds come from mutual collection at the death of members of the funds. The amount of the benefits are calculated from the period of membership of the individual as well as the contributions that the person had made into the fund. The organization of the funds is mainly based on mutual aid among the community's members in funeral financial arrangements. The funds are usually organized by a well-respected person in the community under specific legislation.

With the intervention of the market and commercial values, the mutual community funeral funds and private life insurance share some common characteristics; risk sharing and ensuring, entitlement of the beneficiaries, and that the relatives of the individual who join the funds will receive the benefit following his or her death. The mutual funeral funds are still often misused and exploited by individuals who have managed the funds for profit through the market or business entities. The mutual funeral funds thus have to be carefully organized in order to protect the fund's members. The Funeral Welfare Act 1974 specifies the basic measures of organizing the funds in different ways; membership registration, expenses and savings of the funds, and the auditing system. These basic measures are usually managed by the funds assigned members without the supervision of the public officials except for the cases that have been requested by the members. The membership registration will cover all adult members of the family members of the fund. The registration needs to be recorded with the public office and the update of changes needs to be done every 6 months or twice a year at the end of June and the end of December.

The expenses and savings of the funds are also important activities that assigned members have to follow the rules and regulations of the funeral funds societies. The expenses need to be approved by the funds members through the budget proposal and the funds auditing at the year end meeting. The fund accumulation needs to be deposited at the local bank that can only be withdrawn with the signatures of all assigned members.

The Community Mutual Funeral Fund Societies have to set up an accounting and auditing system that can be checked by its members. The assigned members who are in charge of the accounting and auditing have to follow the bookkeeping standards of practice. Public officials in the field often offer practical training to the assigned members of the funeral fund societies.

The funds are organized as the informal mutual aid societies, public officials have to play their part in supervision as well as to enforce the related laws for the funds. The public officials may also play a part in the promotion of setting up more mutual funeral funds in other communities throughout the country. The Community Mutual Funeral Fund Societies are considered to be another source of welfare benefits to the funds' members with their own management. Public officials may encourage the community members to join or to set up the mutual funds through dissemination of the funds' publications and information. The officials may also offer conferences and seminars as well as practical workshops for the funds administrators or the assigned members.

The assigned public officials may provide information of the Community Mutual Funeral Funds Society procedure to those individuals in the community who are interested in organizing the funds with these following requirements (the Department of Public Welfare, 2000); five community members are needed to present the request to set up a Community Mutual Funeral Fund Society in their community, the requested Community Mutual Funeral Fund Society needs to present the societies' rules and regulations that are not against the related law and legislation, the founders of the Community Mutual Funeral Fund Society need to present their identification, particularly their house registration in the community, to a public official. The funeral fund society founders also present to the public official their vitae record and evidence to support their non-criminal records.

The assigned public officials have to check and approve the

proposed rules and regulations of the requested Community Mutual Funeral Fund Society. The documents and records of the requested founders are also to be checked and approved by the public officials. Upon the approval of all the documentation, the requested funeral fund society, is allowed to be registered by the registration officer. The Director of the Department of Public Welfare is a registration officer by position for the funeral fund societies throughout the country. The registered society has to indicate the specific address of the society with the certificate of registration to all members of the fund.

The Community Mutual Funeral Fund Society is organized by the appointed board members and these members will manage the funds on behalf of the society members. The board members of the society is composed of the chair of the board, the treasurer, and the secretary. The board members are non-paid positions but get allowances and benefits as indicated in the society's regulations. The board members are normally in the position for terms of 2 to 4 years.

The fund society has to indicate the annual meeting schedule with at least one annual meeting for all members. At the annual meeting, these agendas need to be included; the board member selection, the changes in rules and regulations, the changes in member fees rate, the changes in contribution rate, the changes in expenses items, changes in advance payment rate, the society's annual budget approval, the dissolution of the society, and the transfer of the society's property .

The Community Mutual Funeral Fund Societies that have been established and practised in the Northern region of Thailand are normally organized by the members of the community that belong to each of the Buddhist temple congregations. Each congregation may be composed of 300-500 families. The Community Mutual Funeral Fund Society is thus mostly named after the Buddhist temple or the name of the community. The type of the Community Mutual Funeral Fund Society is family-based in which the family is a single contributor into the fund but all family members are

included for the benefits.

The family is usually allowed to join as a member of more than one mutual funeral fund in the community. As there may be more needs in the family, multiple membership of the mutual funeral fund societies are common among the community members. The multiple membership allows the family to secure a larger amount of the death benefits.

Those farmers who have the accounts with the Bank of Agriculture and Cooperation that provide credit and banking services in most of the agricultural areas in Thailand may register for the membership of the funeral funds that are separately organized for the farm members throughout the country by the branches and sub-branches of the Bank in each community. The funeral funds that are organized by the Bank may be based on both the district or provincial levels. At the district level the benefit may exceed 40,000 Baht while the funds that are organized at the provincial level may pay a larger benefit. However, the funeral funds that are organized by the Bank of Agriculture and Cooperation are more formal than the funds by the Community Mutual Funeral Fund Societies that are organized by the communities or by the congregations of the Buddhist temples in the community.

The membership of the Community Mutual Funeral Fund Society is normally registered after the name of the head of the house-hold who has his or her residence registered in the community. The family members who move out from the community may continue to be a member by continuing to pay contributions into the fund. The fees for entering into the Community Mutual Funeral Fund Society is set by law not to exceed 50 Baht and the contribution that is to be paid at the death of a member is 20 Baht per family. The extra payment into the fund could be made as donations. The funeral benefits that the survivors of the deceased will receive depends on the number of members in each society. The contributions for each death will be set at 10% into the fund and at 5% for the expenses for management of the fund by the society and the rest will be

paid to the survivors of the deceased. The range of the benefit may be from 15,000 to 40,000 Baht. The amount of the benefit usually covers all expenses for the funeral ceremonies and for other needs that may follow the death of one's family member.

The contribution into the fund will be made by the society's members as they attend the funeral. The mutual funeral fund member who was assigned to collect the contribution will be at the funeral or he may collect the contribution from the households of the members. The contribution for each death should be made by the members within one week. The members who fail to make the contribution for a couple of deaths among the members may get a warning notice from the chair of the board members. The members may be disqualified for benefits when they excessively fail to pay their contributions. However, as the mutual funeral funds are usually organized informally, there is no clear restrictions for the measures to disqualify the membership among the funeral fund societies. The renewal of the membership of the Mutual Community Funeral Fund Society could be made under non-restrictive provisions.

The number of the Community Mutual Funeral Fund Society members may be increased as there are more nuclear families and greater migration into the community. The family could register young members of the family into the fund when they are 2-3 years old. The children could receive the benefits from the death of their parents and vice versa.

Implications of the communitarianism and the culture-based welfare provisions in a welfare society

Responsibilities for the well-being of the citizens by the state have been recently introduced into Thai society. Thai people in general respect the self-reliance principle and expect the family and kin to be the major sources for informal welfare systems in the community. The welfare

provisions that are provided by the state, mainly in the form of public assistance, are very limited to specific groups. A number of needy groups have been deprived of the benefits as they could not access the services as they are concentrated unevenly in some areas.

The universal social programs may be found in some basic services such as education and general public health care. The limited number of Thai citizen who have been employed by the government and the public sector could enjoy the welfare benefits in various ways such as employment assurance, health care services, retirement benefits and pension payments. For those with high labor skill are hired by the formal industrial and service sectors and they may enjoy the ample wages and fringe benefits provided to them by the private enterprises while they are working. These two groups, public sector employees and skilled workers in the formal sector, are part of a small proportion of the whole population. The majority of the work force and other low skilled laborers are employed either in the agricultural or informal sectors where the employment benefits and protections are very limited. The social protection measures that are provided by private or market sector are of high cost and only high income groups can afford them. The majority of the average and low income groups have to rely mainly on the public social services that are also limited. Thus, welfare services from family kin as well as community and informal sectors are essential for the majority of the Thai population.

The Village and Urban Community Revolving Fund has been set up for the main objectives of strengthening the community. The functions of Thai communities that have been declining are expected to be reactivated through this universal community program. There are a number of implications from the implementation of this fund. The Village and Urban Community Fund is considered to be the largest amount of funds that have ever been allocated to the village level. The fund aims to provide the sources of credit for investment for individuals at the local level who have never been provided with such formal credit from any financial institution.

The Community Mutual Funeral Fund Society which originated from the informal mutual aid among the community members in Thailand plays an important role in providing care in death events for those people who are unable to purchase private services and are not covered by the limited public services. These kinds of informal and culture-based welfare provisions have survived and are again reactivated also because the formal provisions of welfare services cannot meet all of the most basic needs of the vulnerable population. The community mutual funeral funds in Thai community is the largest informal funeral funds that are organized in most of the communities and cover more than 8 millions people. The coverage of the funds have continuously increased as the funds now are more well-organized and effective for the need and demands of the beneficiaries.

There is some concrete evidences to prove that the village fund and the informal community mutual funeral funds are in need and suitable for those other vulnerable groups in various ways, such as the low income families in the community, HIV infected and AIDS patient groups whose members have significantly increased in rural Thai communities due to the recent epidemic of the disease. At present there are very limited resources in the public sector for these groups and they are generally excluded from other formal cares and services as well as from the private life insurance systems. The effectiveness of the community mutual funeral funds in taking care of the deaths of HIV and AIDS infected people was well-documented, particularly in the northern part of Thailand where the epidemic is more pronounced than in other parts of the country.

The principle of the community participation and mutual aid in the cases of the Village and Urban Community Revolving Fund and the Community Mutual Funeral Fund Societies have shown the shift in social welfare provisions in Thai society from the role of the informal sector such as the family and kinship and the role of the government in public assistance for individuals welfare provision towards strengthening of the role

of the individuals and civil society through the community and mutual aid practices without necessarily abandoning the role of the family, the kinship, and the state. This model of welfare mix has been characterized and suggested by some scholars (Rodger, 2000 and Giddens, 1998) as a welfare society where individual responsibility in the community has been stressed more than the collective rights under some extent of the state regulations. What needs to be done to make such traditional functions of the community welfare systems become more effective and the explicit goal of the government development policy is realized, the joint policy planning across all welfare sectors; individuals responsibility, the community, the state, need to cooperate with each other in the provisions of welfare resource allocation to meet the needs of the disadvantaged and the vulnerable groups, as well as the population in general. As the traditional function of the community welfare system has been and will remain an essential ingredient of the welfare mix of Thai society, this communitarian kind of welfare provision should not yet be considered as the substitute for the public welfare system provided for by the state. The increasing role of the civil society and the community on welfare matters may be envisaged in the future in Thai society and this change could lead to the emergence of the pluralism welfare model in Thailand. While the boundaries of the existing public welfare provision which is being reviewed will be expanded to meet the needs of the mass population who are in need. The providers and the recipients of the community and culture-based welfare provisions also need public resources and support as well as a need to maintain the relationships with the public and formal sectors in order to survive.

The temporary Thai social welfare institution has been under the influence of the western-influenced public assistance model that had been laid out in Thailand since 1940s when the then government established the modern social institutions in Thai society including a social welfare system. In 1940 the Department of Public Welfare was founded under the Office of the Prime Minister. A number of western-influenced

welfare institutions such as homes for the elderly, homeless shelters, orphanages and occupational rehabilitative centers were founded during this period. In 1941, the job placement law was passed to encourage the capable to work and to discourage unemployment and prohibit street panhandling. Western-influenced social work and social welfare education were also first introduced into the country through the National Cultural Council and was later transferred to Thammasat University where the Faculty of Social Administration was founded in 1954. This state influenced public assistant welfare model where the decision-making is centered around state and government entities has been in decline due to the rise of the pluralism welfare concept where more welfare partnerships are taken into account for welfare matters. The welfare pluralism model that has been fueled by the circles of the community and culture-based welfare provisions throughout the country tend to decentralize the decision-making power from the state and the government entities to the community and local level. This welfare model is also ruled by the community coalitions which occur more often at the local level in contemporary Thai communities where the interests of the members are more diverse.

Conclusion

The Thai government has recently put a lot of its effort to provide social welfare services to the population in need. The amount of formal care and services has been expanded by the public sector through the state agencies such as the newly established Ministry of Labor and Social Welfare. The formal and public welfare services provided by the public sector had risen during the period of growth during the 1980s and 1990s. However, the scope of state welfare is still limited and covers only a small proportion of the whole population who are in need. In relation to the recent economic crisis, the amount of the vulnerable population who could not access the limited public services and have been forced to rely on the informal and traditional welfare provisions that are mainly provided for by the family, the kinship and the community has increased. Welfare

provisions by the public sector, thus, has been reviewed and the boundary of the existing public welfare provisions has also been redrawn and redesigned. It is likely that the role of the state on welfare, which is still at the primary stage in Thai society, will be shifted from the sole public assistance provider to coordinating functions with other allied partners. The role of direct implementation of welfare provision is also redirected to the role of supporting and enabling instead. With insufficient resources for public welfare services, the government has encouraged other sectors, particularly individuals in the informal sector and the community, to take back a significant role in providing well-being to the needy as they had traditionally played this role in the past. Thus, the upcoming welfare state model that has previously assigned the state to play a central and major role in welfare provisions in Thai society has been partially retained by this pluralism welfare model that focuses on the role of the individuals, the family and kinship networks, the communitarianism and the culture-based welfare provisions at the community level, and some extension of the state regulations as the essential ingredients of this model of welfare in a Thai welfare society.

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