CHAPTER 5
EXPLORING URBAN POVERTY THROUGH
THE STAKEHOLDERS

This Chapter will present the study’s findings derived from the questionnaires, notes and tape recordings I completed with all the participants. I will include some lengthy indicative stories from which emerged several key issues. This inclusion derives from my decisions about research methods I discussed in the methodology Chapter. My aim is to do justice to the richness of the stories of their lives told by my respondents. The findings are divided into ‘the included poor’ and then ‘the excluded poor’, followed by the policy makers and the academics involved with teaching about ways of helping poor people in Thailand.

However, it is central to my findings that any attempt to place people in these categories does not do justice to the complexity of their stories. Policy makers can also be people who have personal knowledge of living in slums. Academics may also influence policy. People who are excluded from savings groups who are the focus of my research may also join together in other groups to achieve their needs. They do remain, however, the poorest of my target groups in terms of their access to government social protection or assistance. Additionally the research ‘groups’ were interconnected in that I gained access to the included poor by my contacts with the policy makers I interviewed in the government and non-government sectors. I accessed the excluded through the members of the savings groups pointing me in the direction of the poor who did not participate in their groups. I then made my own assessment of their living conditions.

In accordance with my intention to present the qualitative data in as open a way as possible, I will also account for the interaction between me as interviewer and my respondents as the subjects of the research.

All of the urban poor I interviewed had in common the experience of being long–term residents of slums. They also, in some senses, chose to live in these locations. They
wanted to be close to work that might be available to them. The traffic situation for those who have to rely on public transport is so difficult in Bangkok that moving to a suburb is out of the question for the poor. Recent toll–way development and the construction of over and underground railways have improved journeys to work, but largely for the middle–class.

The poor coped with their situation through a number of strategies, ranging from organising themselves into community groups to accepting their fate and hoping for better in their next lives. As I have already discussed in Chapter Two, there are a number of schemes for the poor that are provided by the government, either directly or through funding from the World Bank. To access such funds, poor people living in slums need to establish their own community–based organisation or community savings group. Although some resources are available for the poor, this group still has problems in accessing the resources. To do this they may need the assistance of community workers from both government and non–government organisations. I shall discuss later the importance and the training of these ‘gatekeepers’. Some people in slums are able to access these funds and here I shall present my findings from these ‘included’ poor.

5.1 The savings groups committee members

I interviewed 15 committee members of savings groups. They were from different families and different communities. The groups operated in 15 slums in Bangkok. I used the guideline questions and made extensive notes (Appendix II). All savings groups are located in slums where the land belongs to government and private individuals. The aims of the interviews were to understand their views about urban poverty and its alleviation through the means of community savings groups.

5.1.1 Meeting with the savings groups committee members

I first interviewed the government and non–government officials whose responses are included later in this Chapter. I asked them for additional help to guide me to members of savings group committees who could answer my questions about participation and non–participation in savings groups. It is important to note the hostile attitudes that these
officials sometimes held towards the poor. Those in savings groups whom I interviewed therefore may have been careful not to comment critically on policy for the poor, as demonstrated in their savings groups. The fact that corruption was not mentioned, for example, may also be part of this attitude to officials in the higher status positions we call “Graeng Jai” in Thailand. This can be broadly translated as having respect for one’s superior and not wanting to offend them. This may also have extended to me.

When I was introduced to committee members by an NGO or government worker their cooperation was easily obtained as an extension of the dependent relationship they held with these workers. However, when I directly contacted community leaders they had several questions for me: ‘Why are you here?’, ‘Who are you?’, ‘How will you use the results of your survey?’, ‘What benefit will we get from your research?’. In summary, I was treated as an outsider who was not necessarily to be trusted. The fact that I was also an academic resulted in their being concerned that I might be evaluating their savings groups and might report these results to government. The position of academics, “Acharn” in Thailand is important to note. They are granted a high status as the term Acharn is more than just teacher; it is given to such professionals because they are seen as moral leaders. They are expected to model behaviour by their example to their students. Presenting a good face to such persons would be regarded as important.

In summary, I would state that my data should be seen in the light of these conditions. It may be therefore that some aspects of the operation of the savings groups were kept from me. As the majority of my respondents were women, I also wish to account for their possible responses to me as a high-status male. They might be less than comfortable with me in talking about personal problems. The data may therefore underestimate the difficulties they had in using savings groups to solve their financial and other problems. Alongside this is my training and experience in community work that has given me skills in speaking with the poor. To some extent this may have provided an encouragement for my respondents to speak freely to me. The interviews were conducted in their communities. Each interview lasted approximately one and a half hours.
Table 5.1: Savings group committee members: summary data

The summary data of the respondents are as following; This group comprised ten women and five men.  
Age: This ranged from 31 to 60 with the majority (46 per cent) being in the age bracket of 41-50.  
Marital Status: all in this group were married.  
Education: 60 per cent finished school at the primary level. One never attended school. Three completed secondary school and two held an occupational diploma.  
Occupation: the majority worked in the informal sector with three holding low-grade jobs in the government sector.  
Place of Birth: 75 per cent of the group had migrated to Bangkok. One was born in that slum and three were born in Bangkok.  
The length of time living in the community: the range was from more than one year to over 20 years.  
Status of living in the slum: 12 of the group had their own house on squatted land. Three were renting land for their house.  
Number of family members in the household: eleven had four or more members.  
Number of family members who were working and earning income: four families have one person in this category. Eight had two working members and three had three people working.  
Monthly Income: no one is earning less than 5,500 Baht. Fourteen of the group were earning more than 5,500 Baht, with the range going up to over 13,500 Baht.  
Expenditure: four were spending more than 13,500 Baht a month whilst only two were earning that amount. The rest appear not to be spending more than they earn. When, however, I asked about the sufficiency of their income in terms of their expenditure, ten responded that their income was insufficient. This may have been an example of a lack of clarity about my question, as the respondents may have been telling me about the income they wished for. Two said they were able to save and three said their income was sufficient.

For these interviews I focused on a number of topics. These were:  
- How the savings groups were established  
- Objectives of the savings groups  
- Membership of the savings groups  
- Why they think some people did not join the savings group
I will present here some indicative stories and then discuss the issues that emerged.

Somjit, 52 years old: is a woman who was evicted from another slum and squatted in the slum for the last eight years. She is a street vendor selling pork grills. She earns irregular income, about 7,500 Baht per month. Her husband is an unskilled labourer. He is now unemployed and waiting for jobs. She said that:

I have three children. They are all studying in schools. The costs of education are very expensive. Next year, my first son will be finishing high school. He wants to study in higher education. I think I cannot support him. He needs to work and support himself. My income is insufficient for expenses each month. When I had financial problems I would borrow money from my relatives first. If they could not help me I borrowed from a moneylender in the community. This loan is high interest, about 20 per cent per month, whilst a bank interest loan is about 12 per cent per year. Unfortunately, I have no alternatives. We cannot access borrowing from the bank because we are poor and have no credit.

She explained about the establishment of the savings group:

Four years ago, the NGOs community officer started working with our community. She encouraged poor people to set up a savings group. At first, there was no-one interested because it was a new activity to the poor. She tried to explain to each individual, especially women, during her visit to their home. After that she organised a meeting; there were about twenty persons who participated in the meeting. The NGOs officer explained about the government policy for the urban poor, approaches to helping the poor, including the community savings group. She also took us to discuss with other savings groups that were already established. When we returned to the community we decided to set up the savings group in the community. There are only ten persons who are interested in this activity. In fact, it’s difficult to set up a savings group in the slum because the residents come from different places and they do not trust each other. Our savings
group aimed at raising funds among the members to help each other when the members faced financial problems. At first, each member started saving money with the group, about 200 Baht per month for six months. At that time our savings group had money in the account, about 12,000 Baht. Then all members discussed the regulations in our group. We decided to approve four persons in our group to borrow amounts. Each person received a loan of 3,000 Baht for their income-generation activities. They needed to repay the money in one year with interest that we set up at 12 per cent per year (same rate as the bank). We are at risk because they do not have anything to guarantee the loans. If they cannot repay the loans our savings group may collapse. Fortunately, they returned the loans on time without any problems. I think that the successful saving groups need to have good members with regular income that enable them to save and repay the loans. The members also need to participate in meetings or activities that the savings groups organise. Later, we decided to extend the objectives of our saving group to housing improvement, health expense and education expenses for their children. Our savings groups now have access to a loan that is provided by the government with low interest. Since then I have never borrowed money from the local moneylender because the interest rates are too high. If people cannot return money on time, they may beat them or take valuable things from them instead. The number of members is increasing to fifty persons now. However, some people in the community do not want to be members of the savings group. I think that they can help themselves and do not want to rely on the savings groups. Some people may think that they are unable to save money regularly with the group.

*Panee, 53 years old:*

I am a small trader in the community. My husband is a taxi driver. We both earn irregular income, approximately 10,000 Baht per month. Our expenses are in excess of the income that we receive in each month. I moved from the Northeast thirteen years ago. We rented a house in slums nearby. About nine years ago, fire broke out in the community. The fire destroyed many houses including my place. I lost valuable things in the fire. My life restarted from the ground again. Since
then I moved to this community due to it being close to the city. I am squatting on land which belonged to private individuals with another 90 families. The majority of people cannot access electricity and water supply. We needed to buy these utilities at an expensive rate. In 1997, the landowner sent us a notice to move out in one year. We didn’t know how to deal with this situation. We were so afraid of eviction. Residents were meeting together with the NGO’s community officer. The NGO provided information about how other slums solved the eviction problem, what kind of resources that the poor can access from government provisions. Finally, we decided to establish a savings group in our community. We agreed that if we have a savings group we will have power to negotiate with the landlord. Meanwhile we could ask for help from the government. However, since we set up the savings group we never got any contact from the landowner. I think when the economy improves the eviction will happen to us. Our savings group aimed to solve housing problems and provide loans for its members. The 60 members are eligible to access loans for income–generation support, repairs to housing, education for children and health treatment. Each member can borrow from only one scheme and is limited to 10,000 Baht. They need to repay within two years with interest at 15 per cent per year. There are some problems in the savings group. About 10 members cannot return the loan. We do not know how to deal with the problem. The committees of the savings group were selected by its members to manage the savings group. There are nine committee members in the savings group comprising a chairperson, two vice–chairpersons, one general secretary, three committee members, one financial officer and one accountant. The committee’s work is voluntary work without payment. However, some committee members do not take responsibility in their role. Everyone is busy with their job. The savings group is now poorly managed and lacks leadership. Some members do not trust the committee and withdraw from membership. I think the savings group is very useful for members. It is a funding resource that poor people can access easily and is managed by the poor with a low–interest rate. The poor who do not want to be members of the savings group maybe because they are scared of debt and an inability to return the loans.
Papai, 45 years old, is working as a cleaner:

I earn income of about 6,500 Baht per month. My husband is an unskilled worker in the market with irregular income. Our income is never enough each month. Most of our expenses are for food, health and education of my children. It is so difficult in a big city like Bangkok. However, it is better than in my hometown in a rural area. I lived in this community for almost ten years on land belonging to a government agency. Many people feel insecure that the landowner may develop the land soon. I don’t know about my future. I want to have secure housing but it is impossible for me to buy. The majority of dwellers are low-income earners. Some people are unemployed and waiting for jobs. There are also other problems in our community such as environmental problems, drug problems and gambling. We learnt from other slum dwellers that they set up a community savings groups. We went to discuss with them how to establish it. Our savings group was established in 1998 with the initiative of fifteen persons who know each other well. Each member needs to have regular income to save money with the group. They also need to build trust among the members. At first, the savings group aimed to raise funds from members to loan for their income-generation activities. Now the benefits are covering loans for housing repairs, health treatment and education expenses after we accessed a loan which is provided by the government. The membership has increased to sixty-four persons. The savings group is an important funding resource to solve financial problems and improve the quality of life of members and community. Some people are too busy with their jobs and do not want to be involved with the savings group.

Boonserm, 55 years old:

I am self-employed. I run a small family business in recycling garbage. I earn about 10,000 Baht per month. It is not too bad but, I need funds to use for my business. We set up a savings group with the people who have the same interests and problems. We need members who we can trust regarding their financial situations. We do not want people who have bad credit to be members. The savings group is about money. If we have problems in the savings group, it will
make conflict among members. Many dwellers here are unskilled workers with irregular income. Today, they may get jobs with low wages. But, they might be jobless the next day. Some people may be involved with drink, gambling, in debt and drugs. We need to screen members who take the responsibility seriously to the savings group. However, the savings group is open to everyone but they need to prove their ability by saving regular money with the group for a period of time. For example, if you want to join the savings group you need savings of 200 Baht per month for six months. After that you may apply for a loan from the group. The committee will consider your application. They may provide credit of about 6,000 Baht or five times of the savings. Then they have to return the loan, about 500 Baht per month, with an interest rate. There are about five persons in our group now that cannot repay the loans. I hope that when their financial situation improves they will return the repayment. Apart from a funding resource for the urban poor the savings group is also a forum for members to discuss the community’s problems such as this year, the members did a drug campaign and to clean up the community together. Some people think that a savings group is an illegal group. They are also afraid of conflict in the group.

5.1.1.1 How the savings groups were established

All of the participants saw the savings groups as a way of dealing with their needs for financial support outside their individual or family capabilities or having to rely on expensive loans. In general a community will set up only one savings group, and not all communities can establish a savings group. It depends on the situation of the community or other factors such as leaders and dwellers and support from outside from NGOs and/or government officials. All 15 savings groups in this study have been established for different periods of time. There are six savings groups established four years ago, four groups three years old, three savings groups are two years old and two savings groups are five years old. The emergence of some savings groups are a consequence of the government policy aimed at reducing urban poverty by providing credit and loans with low interest for the urban poor through community savings groups rather than to individuals. There are different kinds of loans offered to savings groups. The idea behind
this system was to promote and strengthen community–driven savings and credit groups as the primary unit of people–driven development. Two other savings groups were established because of situations around eviction, which were likely to be happening in their slums. The dwellers feared that the landowner would get rid of them from the land. They tried to solve the problem together by setting up a savings group for housing.

5.1.1.2 Objectives of the savings groups
All savings groups are formed by slum dwellers. Each community establishes only one savings group and each group has its own objectives. However, all savings groups have common objectives. In general the savings group aims to establish a resource for raising funds among its members, encouraging the members’ awareness about savings, and to help each other with financial problems among members. However, savings groups were used as a tool to solve other problems and develop the quality of life of the people in their communities.

5.1.1.3 Membership of the savings groups
Most members of savings group are low–income earners. All mentioned the irregular nature of their employment. They are most often women who are taking care of the home and children, working at a job outside the home, and yet having to find the time to participate in savings group activities. Each family is allowed to have a membership of only one person. The majority are women who control the finances of households. The members need to save money regularly with the group for a period of time. If they do not have problems with savings, they may be eligible to borrow money from the group. If they borrow, they need to return repayments regularly. The members were encouraged to make regular savings; this depended on the ability of its members. They needed to participate in activities that were implemented by the savings group, such as regular meetings or community development activities such as the cleaning up or improvement of the environment of their communities.

5.1.1.4 Why they think some people do not want to join saving groups
According to these committee members there are different reasons why some dwellers do not want to join savings groups. Some people are persons who think they can help
themselves and do not want to rely on the savings groups. Others do not want to be involved because they think that the savings group is an illegal group in that it is not regulated in its financial dealings. They are afraid of conflict among members. Some people lacked money to save with the group regularly. They were busy with their jobs and had limited time to participate in savings group activities. Savings group members also mentioned that those outside their schemes may have problems such as drugs which prevented them from meeting the requirements of such groups.

5.1.1.5 Committee members of the savings groups
Savings groups are managed by the poor themselves, thereby minimising the administrative costs, as well as giving the members the feeling of ownership of the schemes. The members select committees who are members of a savings group to oversee the group. Each savings group may have a committee of between 7-15 persons. The structure of the committee of a savings group comprises chairperson, general secretary, committee members, financial officer and accountant. The committee members are voluntary workers without any payment. Everyone had their own jobs. In some savings groups only two to three committee members are active.

5.1.1.6 Benefits of the savings groups
Savings groups provided credit at a low rate of interest for the poor who lack resources to access other financial help. They provided small amounts which was to be used for different purposes such as income generation activities, education, housing and health. The periods of repayment are short, between one to three years. Loaner and borrower are living in the same area and in close relationship with each other. All of my respondents were concerned to ensure their children received education at a higher level than most of them had achieved. They were able to use these schemes to help with the costs of education for their children.

5.1.1.7 Problems experienced by the savings groups
Conflicts within the group were mentioned, as was the inability of some members to repay the loans. Some savings groups have poor management and a lack of skilled leadership. There is a need to develop trust for the groups to be effective. The savings
groups also need time for the members to devote to attending meetings. Committee members have to spend a lot of time managing the group. The savings group members continue to face wider problems, such as lack of security of their housing and employment.

5.1.1.8 Summary of key issues that emerge from these stories

Savings groups are set up as a direct response by slum dwellers to provide for their needs. Outside assistance in this process is often necessary, but these groups can be seen as a successful outcome of government social (and economic) policy in providing poverty alleviation directly to communities. Women are central to these groups. Members consider that those who do not join are either making a choice to be outside such schemes, or are prevented from joining by personal problems.

5.2 The excluded poor

My focus was then on the excluded who lived in slums where the community savings groups were operating and did not access the available provision. I interviewed 65 persons who were all non–members of the savings groups. The interviews were conducted in their communities with questionnaires and extensive notes, (Appendix III). Each interview lasted approximately one and a half hours.

5.2.1 Meeting with the excluded poor

Having been pointed in the direction of possible respondents who were outside savings groups, I made some assessment of their state by observing their living conditions. If I assessed that they appeared to be living in similar conditions to the members of savings groups, I did not approach them. My long experience of working and living in such communities, I believed, gave me the ability to choose by looking at their housing conditions and making an assessment as to who were the poorest. However, I also needed to look inside their dwellings to check if they had material possessions. After discussion, I eliminated some of these families when they told me of their stable and comparatively well–paid jobs. The poorest were also likely to have more children. After I had decided to conduct an interview I introduced myself and my purposes. I obtained interviews with 65 people. They were all from different families and different communities. Five people
refused to be interviewed. The reasons they gave were that they were busy with their work and could not spare the time. Others were afraid of the outsider, which I was for them.

I attempted to find as many persons as possible by visiting these communities at different times of the day or night and especially on Sunday which was more likely to be a holiday time for them. I found with those who had agreed to the interview that I could not directly ask the questions I had formulated. I had to establish a rapport based on what they found important to talk about. In this atmosphere I ensured that the areas I wanted were covered whilst also including their own concerns. Frequently it emerged in the interviews with this group that they were unaware of the services that were potentially available to them. I took the responsibility to inform them of these. For example, some dwellers had obvious health problems but no money to pay for medicines. I informed them of the social worker’s role of helping them in such circumstances. All of this group wanted to know what would happen to their interview. I told them that although they would not be identified, my research may help people to understand the lives of the urban poorest.

The data again should be therefore read with certain conditions in mind. Although this group may have felt more comfortable than the savings group members to discuss issues which were critical of government policy, there might still be a low expectation of help outside self–reliance and my gender and status may have prevented them from voicing such demands.

Table 5.2: The excluded poor: summary data (continued over)

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<th>The summary data of the respondents are as follows:</th>
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<tr>
<td>This group comprised 55 women and 10 men.</td>
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<td>Age: the range was from 13 to 65. About one third were aged from 41 to 50. More than a third was over 51 years of age with the rest aged between 21 and 40.</td>
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<td>Marital Status: 44 were married. Eleven were separated/divorced. Six were widowed and four were single.</td>
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<td>Education: 18 never went to school. The largest group, 35, had completed primary school. 12 had completed secondary school.</td>
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<tr>
<td>Occupations: the majority worked in the informal sector. 11 were unemployed and three held</td>
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low-grade jobs in the government sector.

Place of Birth: seven were born in this slum. 47 had migrated to Bangkok and eleven were born there.

The length of time living in the community: again there was a wide range from one to over twenty years, but ten had lived there for less than one year.

Status of living in the slum: here the largest group owned a house on squatted land. 15 were ‘private renters’ in that they were living in houses owned by someone else on squatted land.

Number of family members: the majority of families (72 per cent) comprised between four and seven members.

Number of family members working and earning income: almost 50 per cent had two persons working but in over one third there was a single person working.

Monthly family income: eight families were earning less than 3,500 Baht. The majority were earning less than 7,500 Baht. Only one was earning more than 11,500 Baht.

Monthly expenditure: Eleven families were spending more than 11,500 Baht. Over 75 per cent said their income was insufficient for their expenditure. However, five families said they could save.

The interviews focused on a number of topics, as follows:

- The characteristics of urban poverty as identified by the excluded poor
- Attitudes of the excluded poor to their condition
- The reasons for living in urban poverty
- Their solutions to urban poverty
- Why the excluded poor did not want to join savings groups

These interviewees included poor families, women and children at risk, the unemployed, neglected senior citizens, and patients with chronic illnesses. I will present here some indicative stories and then discuss the issues that emerged.

Malee, Jaturamitra slum:

I am 65, was born in Uthai Thani. I never went to school. I cannot read and write.

I moved to live in a Bangkok slum 15 years ago. I have been renting this room in this slum since the previous landowner evicted us five years ago. I don’t know why I am so poor. I just know that I was poor since I was born. My parents have
many kids but they do not have any properties. We decided to migrate to the
capital and hoped that our life would be improved. I have five children. They all
married and separated from me in other places. They do not give any help to us. I
want them to help themselves. Nowadays, I have no income. I need to go out to
collect garbage to save our lives. My husband cannot work and walk due to the
accident from garbage collecting. I remembered that day my husband and I went
to a dump site to collect the garbage for recycling. The truck dumped waste to the
area where many collectors were waiting for it. My husband ran to find things
while the truck was dumping. Suddenly, a piece of heavy iron fell down on his
right leg. He got injured and hurt. Unfortunately, I had no money to take him to
see a doctor for treatment. We thought that the flesh wound did not go deep so we
cleaned it and took care of it by ourselves. Later, the wound got worse. Our
neighbour took him to hospital. The only thing that the doctor could do to help
him was to cut off his leg. I need to wake up early in the morning to collect
garbage every day. I start working from 5.30 a.m. until midday. I took a rest after
lunch time and then do housework such as cleaning, washing and cooking. I go
out again after my dinner around 6 p.m. until 10 p.m. We earned income from
selling the recyclable things, around 40-60 Baht. If lucky, we may get up to 100
Baht. Our income is never sufficient for expenses. Sometimes when I get sick we
have no money to buy even food. The things that I collected were newspaper,
bottles, both plastic bags and glass. I do this job for almost 10 years. The city
people in general, they look down on us. No one likes people like me. I am a
poor person with no friends. Someone who I had known, they now do not want to
talk to me. But I don‘t care because I never asked for help from anyone. I used to
ask for help from the social worker. They speak badly to me. Since then I never
go to see them again. I think I should have better self–reliance. I think the reason
that I am poor is because I did bad things in the previous life, so I must suffer in
this life. Sometimes, I went to the Buddhist temple to bring food to monks and
make merit. These make me feel peaceful in my mind. I hope that my next life
will be better.
Mana, Klongsaohin slum:

I was born in 1957 in Buriram province. I was a farmer who has three children. I have a lot of debt because of failure in agriculture products. I migrated to Bangkok ten years ago with my family. I rented a cheap house in a slum nearby Klong Toey. I had worked as a taxi–driver. I have returned to visit my parents and work in the rice field for a few months in the rainy season. The oldest son is studying in primary school, grade three. The second girl is in grade one. The youngest son is four years old, his age means he could not attend school yet. In the last five years, fire broke out in the community. I lost many things in the fire, and then I decided to move here. My wife has a heart problem. She cannot work hard. Her jobs were house cleaning, washing and cooking for everyone. As a taxi–driver, I started working from 6 a.m. until 6 p.m. After I paid for car rental and gas I earned a total income about 100-200 Baht for twelve working hours. Sometimes I do not make enough money to pay for the rental and gas. We have a lot of expenses, especially the study cost of my kids such as books, clothes or uniform, education materials and food at school. I wish my children to have an opportunity to study as much as they can but I am not sure how I can support them. I now borrow money from a money lender in the community with high interest, about 20 per cent a day; if the loan is 1,000 Baht I need to return the money back, 120 Baht every day until finished. I borrow because I need the money. The poor are always taken advantage of. I heard that the government has provided help for poor people in the community, but I wonder why the persons who are wealthy with social and economic status got support. The poorest people including me never received any helping. Although we are poor we are proud of ourselves. I hope that our situation will be improved in the future but I need to work very hard to escape from this situation. This community will be gone soon because the landowner wants to use the land for business building. I need to find a new place to live but I do not know where to go. I wish to have my own house which is not too far from the city. Urban people usually see us as garbage. They often ask why we don’t return to our rural homes and why we have to encroach on land. I’d like to say that we are the result of a failing agriculture system.
Boonchai, Bangklo slum:
I am 46 years old and came from Pitsanulok province. I immigrated to live in Bangkok 16 years ago. My rice field in my home town faced flood problems in every year. I was in debt so I decided to move to a slum nearby the Port Authority of Thailand as a labourer. Meanwhile my children and wife still lived with my parents in the countryside. However, they joined me three years later. I moved to rent the house in this community for eight years. I have four children. The first two children completed primary school at only grade six. I cannot support them to secondary school. The other two children are now at grade four and five. I think that I will support both of them to higher education as much as I can. I made a living by selling garlands. I wake up about 4.30 a.m. to buy flowers at Pak Klong Talad market. After I have a late breakfast I start working with the assistance of my wife and two daughters. We go out for selling on Phayathai junctions around 3 pm until 9 p.m. Sometimes, I wait until I am sold out at midnight. I invest about 700-800 Baht/day. I made a profit of about 300 Baht without labour costs. We work very hard, about 15 hours a day with a small income. If there is heavy rain, that day is bad luck for me. I cannot sell the garlands, that means I lose money and have no funding to invest for tomorrow. Then, I need to borrow money from local money lender in the community with shark interest. I am so poor and have nothing to warrant borrowing money from the bank. Housing rental, electricity, water supply and food are so expensive as well as the studying costs of my children. I usually sell garlands at two major intersections, Phayathai, and Sri Ayauttaya, which are not far from the Foreign Ministry. During the APEC Summit in October (2003), the City Hall banned garland sellers from the streets. If we did not co-operate, they will charge us. We could not work for almost a week. It was a hard time for me because I have no income. I borrowed money to spend for food during that time. I have no money even to buy Paracetamol when I got a headache. My children cannot go to school because I have not enough money to give them for food and travel costs. The government is afraid that the foreigners will see us; that would be embarrassing for them. I do not want to have problems with the City Hall so I need to co-operate with them. I wish the
government would pay more attention to the poor. I want to have my own house in the city which I can use for my working too. I do not want to live in a suburb because of the traffic problems.

Chalad, Langtaladkao Watprayakai Slum:

I am 50 years old, a provincial man from Kalasin, Northeast of Thailand. I rented the house and lived here almost ten years. I do not know who the landowner is. I have three children; the first one completed her study in primary school grade six last year. She is now working as a worker in textile factory. She earns income about 120 Baht/day. The second boy is studying in primary school grade four. The third girl is also studying in grade three. I know that education is important for them to get a good job. But it is very difficult to support them to school without money. I earned a little irregular income which is almost insufficient to buy food for daily lives. I have no saving money and am in debt too. I work as a street vendor. I started selling fruits, changed to pork grill and sticky rice, then chicken and sticky rice until now. I sold the food at three different points. Early morning, I sold at a footpath near the bus stop where there are many people waiting for buses to their work. I move to be in front of a factory where workers need to buy food for their lunch. Then, I take some rest from 2-4 p.m. Around five o’clock I sold the food in front of the community until 7 p.m. or until sold out around 8 p.m. I woke up around 4.30 a.m. to prepare the food. My income is uncertain, such as I invested about 800 Baht I will earn around 200-300 Baht a day (13 working hours). I am in debt about 20,000 Baht. I borrowed from a lender in the community with interest rate of 20 Baht/month. Although the interest rate is high, I have no alternatives because the loan is easier, quicker and convenient. As a street vendor, it was a risk of being charged by city police. The road accidents are also a problem in this career. Many drivers are careless with vendors. I wish to go back to my hometown if my children grow up and can help themselves. I never thought to ask for help from anyone. I must rely on myself. I want to tell the government that they should take good care of the poor equally. A person who has never been poor, they will never experience the taste of being poor. It was so
painful. The city people are thinking that the vendors are lawless and made a disorderly city. Despite that we do a good job.

*Lampung, Rimtangroadfai slum:*

I am 63 years old, I moved from a rural area in the Northeast to a Bangkok slum in 1964. My parents are poor and have ten children. They have limited land for farming and there is drought in my hometown. The agriculture products are low-price. I had a lot of debts. I then decided to migrate to a Bangkok slum. I hoped that the capital city would provide opportunities for the better life. When I first migrated to Bangkok ten years ago, I stayed with my relative in a slum who squatted on land of the State Railways. After I got a job and earned income, I wished to have my own shelter. I then started saving money. Two years later, I constructed the shelter on the land with assistance of my husband, family members and relatives. The landowner tried to approach me and wanted me to demolish the shelter. I locked my house and ran away when they came. I came back home after they had gone. The urban poor are poor in everything: poor money, poor education, poor health, poor housing, poor power, unlike rich people. I was evicted by the landowner and moved to other slums four times. I had a very hard time when I faced each eviction. It means I cannot work and have no income for a few months. Meanwhile, I tried hard to find a new place to live and rebuild a new house. Moving house and building a new house are so expensive. The evictions have increased my debt. I was a street vendor with very little income. City police always charged us when we sell things on the footpath; they think that the poor make the city disorderly and dirty. Whatever the poor think and do is always wrong. Although we did the right things but it’s wrong for them. I am so exhausted, exhausted both in heart and body. It’s difficult to ask help from anyone. No—one wants to hear our voices.

Two months after my interview, fire broke out in her slum. Her house was completely destroyed in the fire, together with thirty of her neighbours’ houses on 4 November, 2002. Police claimed that the cause of the fire was interference with the electricity
system, because of electricity fraud. She became homeless, along with two hundred dwellers from the slum. Frequently landowners arrange for fires, to evict squatters.

*Jaew, Suan Suk slum:*

I am 52 years old and have lived here for six years. I rented a small piece of land from a private individual to build my shelter. My home was made from low-quality materials such as pieces of old wood, old tin and hard paper. When the rain comes we cannot sleep because of the leaking roof. We need to move around the house all night. This slum has about 40 families, around 200 people. They mostly work as unskilled labour in construction sites, garbage collectors who earn very low and irregular income. Some people are unemployed for weeks or months. It is very difficult to get jobs. Our community has no electricity and water supply. We do not have the house register documents that are used to apply for them. We made a well for cleaning, washing and bathing. I bought drinking water from market outside the community, about six bottles a day. I cannot buy more than this because I need to save money to buy other things. I used candles or a gas lamp at night. The environment of the community is so bad as it is located on swamp area with a lot of mosquitoes. There are no walkways either. When I told the problems to other community leaders they do not believe that such as this community exists in the heart of Bangkok. We used to ask the District Office to provide water for us, one truck a week, but they just ignored us. Many children have skin problems. I was evicted twice. The land owner is evicting us again. I have no plan yet where to go. We are a small community, disorganised, no right for election vote, so we lack power to negotiate with politicians to help us. Many residents want to move out from here but they have nowhere to go.

When I interviewed one woman in the excluded group we were joined by one young girl from the community who wanted to join in the interview with some strong views of her own. I am including these here.
**Sumontha, Wat Chonglom Slum:**

I am 13, was born and grew up in the slum. I am studying in primary school; I will finish grade six next year. There are six people in my family: my parents, grandmother, younger brother and sister. My father works as a security guard. My father told me that his weekly income has never been sufficient for our living. My mother is a housewife who takes care all of us at home without income. My grandmother has health problems. My father took her to meet the doctor at hospital every month. He spent a lot of money for her treatment. My home is in a poor condition and is so small. Bedroom, kitchen room, study room and sitting room are the same room. I wish to have safe and secure housing. I want a colour television for watching news and cartoons, and also a computer for playing games. The environment of the community needs to be improved. There is much rubbish around the community. The drug (amphetamine ‘Ya Baa’) situation is getting worse now, as drugs are being used by both teenagers and adults. I hope to see the community improvements in all situations. I like to study. I don’t know whether my father can support me to secondary school or not. My family is poor; he needs to take care of my siblings as well. After school and on the weekend, I help my father, finding extra income by collecting garbage and selling it. I wish to have a good job in the future.

**Somsong, Wat Bangklo Slum:**

I am 43 and suffering with a heart problem for about five years. I need to see the doctor often. The medicines are still expensive although I got help from the hospital. That is a reason why I am so poor. My husband is an unskilled labourer in the Port. If ships come from overseas, he will get a job. Sometimes, he gets work only two or three days a week. It means that we have no money to buy food. We struggled to live in the city. He is the only one in the family who earns some income. I cannot work hard now. I only do housework such as cooking and house cleaning. My daughters have dropped out from school. I do not have money to support them. They are looking for jobs. We have rented in this place for six years since we first moved to Bangkok. We lost land after the government built a dam.
near my village. The villagers were forced to move out to a new place. Although
the government provided compensation, new places and occupation training,
many people could not live there. We decided to come and hoped to find a better
life here. It’s like I escaped a tiger in a rural area to meet a crocodile in the city. I
had a hard time here. I may return to my village in the future. Urban poor lack
everything, food, housing, medicines and work. I don’t know how to ask for
assistance. I lack confidence to contact government officials. It’s better to rely on
myself.

5.2.1.1 The characteristics of urban poverty as identified by the excluded poor.
Overall, they suffered from a lack of basic needs including:
(a) Lack of housing and land with secure tenure.
Many urban poor who migrated from rural areas are squatting on land that belonged to
both private individuals and government agencies. This situation results in unwillingness
to improve their living conditions in situations that they view as insecure. The housing
they build in slums is usually crowded, with low-quality materials, in poor condition.
Environments are also poor due to high population density, lack of sanitation, drainage
and waste systems and walkways. Other residents are facing eviction and have to move
out to other slums many times. Each eviction means an end to their formal settlements
that include cheap affordable housing in a convenient location and also destroys
traditional relationships among poor people in slums. Sometimes these evictions are
violent.

(b) Difficulties getting access to basic services.
The urban poor who are in squatted settlements have considerable difficulties getting
access to basic services. They must pay higher than normal prices to get these. In
Thailand, household registration is provided by the local authority to house owners with
permission from the landowner. This document is issued giving individual rights to
access a number of service provisions including: their children going to school, their
households to request access to water and electricity supply, Identification Card, voting
rights, health care and getting jobs. Most squatters do not have household registration,
although in 1988, the Department of Local Administration passed a regulation directing
municipalities to provide all residents with household registration, irrespective of their land ownership status. Despite this, many squatters continue to be denied registration rights as this would lead to additional burdens on the municipal services and administration, and because of the potential political implications. This is an example of local government bureaucrats not acting according to the law and relying on the poor not being aware of, or fighting for, their rights. Slum dwellers have to rely on documentation available to householders who are usually in their family homes. These may be in rural areas:

> The poor usually have to spend more money than rich people to access basic services; such as the rich pay about 7 Baht/unit, for water while the poor pay 15 Baht/unit. The electricity is also the same (a dweller in Langpum Esso). They are paying this higher amount to the person who can access the supply because of correct documentation for the basic services such as water supply, electricity, house registration, health and education. The poor never received those basic services easily. We fought for ourselves so we got it (a dweller in Lang Longpoon).

In this instance, a group I have described as excluded poor, in fact banded together and was able to negotiate with the local authority.

(c) The urban poor lack information about available resources:

> When my son got seriously sick, I took him to hospital. But I have no money to pay for his treatment. I borrowed money from a money lender in my community with high interest. Finally, I learnt from a nurse that I can ask for help from the Social Work Division in the hospital, so I contacted them and they helped me. If the services exist, the poor have difficulty in accessing these (a dweller in Wat Prayakrai).

Some services did not respond to their needs or the existing services are insufficient. Rules and regulations also obstructed the accessing of the services. For example, without an ID card the poor cannot access services which are provided by government offices. This applies also to the Thaksin Government initiative providing 30 Baht health care
cards. They are only available to registered citizens and, for the urban slum dweller, such registration may be in towns and villages many hundreds of kilometres away.

(d) Difficulties with employment.
The urban poor usually have low incomes and jobs in the informal sector with unskilled labour, irregular income and low-paid jobs. Many are self-employed labourers in informal sectors, such as small vendors who sell food such as pork or chicken grill and sticky rice, sausages, fish ball or pork ball grill, fruits and garlands on the streets, garbage collectors, drivers such as taxi-drivers, motorcycle drivers, Tuk-Tuk drivers, subcontractors for factories such as flower-makers, shoemakers. They may work in the private sector as employees in formal employment such as messengers, security guards, bus drivers, cleaners. These urban poor are hard working. The average working day is around 10-15 hours. However, their incomes are low because their work is unskilled and employment irregular.

The urban poor are usually daily workers, today they got a job but next day they might be jobless. They have low wages and irregular income (a dweller in Pak Klong Suan).

(e) The urban poor lack financial capital or resources which might lead to the development of social capital:
I needed funds to run my small business (a street vendor). I usually borrowed money from a local money lender with shark interest, twenty Baht per month. Meanwhile the bank interest rate is only 11 Baht per year. Some persons, if they cannot repay, they will escape or move out from their communities. They also might borrow from another lender to repay which is also at a high interest rate. This situation is creating numbers of the poor who are living under a debt cycle (a dweller in Watplaeng slum).
I have no credit, no—one trusts a poor person like me. I cannot ask for help from anyone (a dweller in Hongyen slum).
(f) The urban poor lack education:
The poor have less opportunity to improve their formal education and skills (a dweller in Pak Klong Suan). A woman aged 57 years, told me:

I never attended school when I was young. My parents were very poor with seven children. They could not support me to go to school. When I grew up I found that education is so important. I can get a good job and good salary if I have good education. Nowadays, I get low-paid jobs and earn irregular income as an unskilled worker due to lack of education (a dweller in Wat Bangklo).

The level of education was usually low. Eighteen persons among the respondents had never attended school, 35 persons had attended primary school, and 12 persons had attended secondary school. There are many children who drop out of school and are involved with drugs. My respondents were aware of the need for education to break the cycle of poverty but also spoke of their limitations in being able to help their kids.

Sumontha, at 13 years old, reminds us of the awareness children have of their comparative disadvantage in not being able to have possessions that are part of the taken for granted lifestyle of their more fortunate friends. They and their parents also recognise the importance of education for their futures.

(g) Poor health.
The majority of the urban poor are living in a poor environment due to high population density and lack of sanitation. The housing they build in slums is usually crowded and in poor condition. Some of their occupations may involve risks to their health, such as garbage collectors, construction workers or street vendors. There are 27 persons out of the 65 respondents who are facing health problems. These include migraine, high blood pressure, diabetes, heart problems, stomach–ache, skin problems, back and bone pain, and strokes. If they get sick, they will decide whether to go to a public health care centre or government hospital. In many cases, they buy medicine from the drugstore without prescriptions because it is more convenient than going to the hospital. Medicines, including antibiotics, are available in Thailand without prescription. Going to a public
hospital takes a long time waiting to see the doctor. It means that they cannot work and get income:

Some urban poor may have other problems; drunk, gambling, in debt and involvement with drugs (a dweller in Pak Klong Suan).

(h) The poor people’s lack of power
Some respondents mentioned the negative attitudes of other people to them, including government officials who are paid to help them. Importantly, this group was disenfranchised because of their lack of voting and other civil rights. ‘No one wants to hear our voices’ was a theme that recurred in my interviews:

The poor were discriminated against not only physically. There are also discriminating ideas or opinions about the poor. Our voices are never recognised by others (a dweller in Suan Suk).

5.2.1.2 Attitudes of the urban poor to their condition
People expressed their awareness of inequality in respect to government help. There was a wish for more equality. Others did not expect any help and acknowledged the need for self-reliance. There was also a “Buddhist” acceptance that things were unlikely to change and the only hope was to try and ensure a better next life.

5.2.1.3 Reasons for living in urban poverty
Many reasons were given in the interviews. The failure of the rural sector was mentioned by my respondents who had migrated from these areas. Disaster, drought and flood as part of rural life were also mentioned. The effects of government development policy were implied in the descriptions of having to move from their rural homes because the government had built a dam. Urban poverty in some instances may be preferable to life back home, and sometimes it may not be. Migration here may not be permanent. Askew (2002:280), in writing of sex workers, uses the term oscillation to describe the irregular movement between urban and rural locations whilst at the same time the women were involved in, for them, key fields of cultural capital at both sites.
The nature of city employment involved irregular work with low incomes. Debt was part of dwellers’ lives and the solutions available to them often made the original debt problem worse, because of the high rate of interest charged by money lenders. Eviction is an experience of many of these slum dwellers with the costs of relocation involving broken communities as well as having the financial costs of building another home. Health problems feature among this group who live and work in unhealthy and dangerous environments, but who lack the financial means to treat their resulting poor health conditions. This results in continued or extended poverty. There is also awareness that their lack of education prevents them from obtaining a better job and therefore the opportunity to live outside slums.

Fire is one contributor to urban poverty. The majority of housing in slums is constructed with low-quality materials and poor conditions. In winter and summer seasons, there are a numbers of fires which break out in slums. Many residents lose their houses and valuable possessions in the fire and become homeless. One possible cause of the fires may be electricity fraud, but frequently land owners arrange for fires in order to evict squatters. The size of this problem is considerable. For example, from reports in the *Bangkok Post*: On 4 November, 2002, fire broke out in Rim Tang Raod Fai Slum. About 30 houses were completely destroyed in the fire. There were 200 residents made homeless. The police claimed that the cause of the fire was electricity fraud. On 1 January, 2003, fire started in Petphraram slum. About 120 houses were destroyed in the fire. This slum is located on 10 rai of the State Railways. The cause of the fire might be electricity fraud, or it might have been set up to evict the squatters because the land owner wanted to improve the area for a private company to rent this land. Around 650 people became homeless. On 12 April, 2003, fire broke out in Rongpoon slum. There are about 300 houses located in the slum. The fire completely destroyed 20 houses. About 120 persons became homeless. The investigators claimed that the cause of the fire was electricity fraud. On 11 December, 2003, fire broke out in Saelim slum. The fire burned down 90 houses. About 200 people become homeless. The causes of the fire were being investigated.
5.2.1.4 Their solutions to solve the problem of urban poverty

For themselves, my respondents wished to look for additional sources of income, find second jobs or better work. Self-reliance was a theme throughout their stories. This might include seeking help from relatives:

I think it is very difficult to escape from poverty. However, I tried to solve the problem by working harder, reducing unnecessary expenses and savings. When I have problems I will consult and ask for help from my cousins. I never expected help from the government (a dweller in Langchang).

Some people, however, appeared to expect more from the government or wanted to know how to obtain a better deal:

I wished the government could understand our problems. They should also look after urban poor as equally as other groups in the society (a dweller in Wat Reungyot).

5.2.1.5 Why the excluded poor do not want to join savings groups

There are different reasons among this group as to why they do not want to participate in savings groups. The majority of the group explained that they are unable to save money regularly with saving groups because their incomes are insufficient for their expenses. They are also afraid that if they borrow money from the saving groups they will not be able to repay loans:

I got a low-paid and irregular job. My income is not enough for food and other expenses for family each day, although I tried to cut out unnecessary expenditures. I do not have money for savings so I cannot join them. In any case, if I participate, I think I cannot return repayments to the group. Apart from this situation, the savings groups demand members to join activities which are organised by the group. I have limited time because I am busy with my job and finding extra jobs (a dweller in Chongnonsri slum).

As we noted with the members of savings groups these groups required members to have regular income and the ability to save. People who cannot conform to these requirements
usually have never received benefits from the savings group. These people are those with an irregular income, who have very low–paid jobs, or are unemployed. Some people do not want to be involved with the saving groups because the savings groups are poorly managed. The committee members may have a lack of skills in group organising and management. Corruption among the committee members of saving groups was also raised:

I learnt from my neighbour who is a member of the savings group that members are not satisfied with the performance of some committee members of the savings group. They found that the committees who control the financial aspects of the savings group took money from the savings account for their own purpose. They lack transparency in the management of the group. Helping their friends and relatives are their first priority (a dweller in Klongsaoohin).

5.2.1.6 Summary of key issues that emerge from these stories
The overwhelming impression is of a lack of basic needs, including rights of tenure, allied with poor quality of their dwellings, and an inability to access services. This is in the context of a lack of outside help either from family, community, or government. The poorest live with insecurity. Sometimes they are faced with violent eviction. When services are available, the poorest have a lack of information about these, or find them difficult to access. This group work very hard but in hazardous and/or irregular poorly paid employment. Poor health interacts with their poor housing and employment conditions. Education is recognised as valuable, but is hard to access for these citizens. The poorest refer to the stigma that is attached to their condition. Help from others is not expected. Equality may be perceived as their right, but also there may be acceptance that only in the next life may things improve. Savings groups are seen as out of reach because the excluded do not have reliable income. There is also distrust of the management of such groups.

5.3 The policy makers
I also interviewed 18 ‘policy makers’. This group comprised two bureaucrats, an executive director and a representative of the urban poor who are on the board of
directors of the Community Organisations Development Institute. As well, there were two human rights commissioners, two senators, four project managers of local non-government organisations, and three academics who are teaching in social work and community development, and three specialists who conducted research and worked with the urban poor. The aims of the interviews were to understand their attitudes about urban poverty and its alleviation. An additional question for academic staff was asked about the curriculum for social development workers (Appendix I). My questions focused around these topics:

1. Attitudes to urban poverty of policy makers
2. Some solutions to solve the problems of urban poverty
3. How far self-reliance and family responsibility is possible in urban slums
4. Corruption and patronage system
5. The problems of producing social/community development workers

5.3.1 Meeting with the policy makers

I used my knowledge of the key stakeholders in policy making in relation to urban poverty to guide me in seeking out my respondents, as I have detailed in Chapter Three. Some of these knew my record as an activist as well as an academic and here undoubtedly they enthusiastically participated in the belief that this research project was also part of my social activism and might lead to some direct benefits to the communities with which they were involved.

My position as a PhD student of a well-known western university also would have increased their willingness to participate. The belief often still exists in Thailand that an international voice may be more powerful with government than a local one. Balanced against this wish to be open in their responses may also be the Thai attitude that criticism of things Thai should only be voiced in the most private of places such as the family or with very close friends, or at least kept inside the Kingdom. The accusation may be made that one is ‘Not Thai’.
5.3.1.1 Attitudes to urban poverty of policy makers

The attitudes of the policy makers to urban poverty results in a number of diverse themes. These include ‘negative’ attitudes to the poor such as: squatters, outsiders in Bangkok, dangerous people, making the area worse, as excess population of the city and that they are privileged people. Other attitudes are, however, ‘positive’, such as understanding their flight from rural poverty, unequal treatment by government, cheap labour for the middle class, industries and services sector, necessary for city life and generally underprivileged.

Ponglak Vasikisri, a Director of Community Development Office stated that:

The urban poor are the people who have irregular and low−paid jobs, such as unskilled labour, street vendors. These people are on squatted settlement with poor quality of life, poor environment and sanitations. Their houses are built with old piece of wood, poor conditions, and risk to their life. Some houses have only one room for about five members of a family. The majority of slum people have migrated from rural areas. They thought that Bangkok city provided more opportunities for their better life than rural areas. In reality, many people could not achieve their dream. They were heavily struggling to live in the city with its high cost of living. As unskilled labourers with low−wages and irregular income, they cannot lift themselves from poverty.

The Head of a District Community Development Office explained that:

The urban poor are diverse. They migrated from different places in rural areas and lived together in slum areas. They lacked ideas, capacities, cooperation among themselves and government. They lack a sense of belonging to their community and instead emphasise individualism. These people are not Bangkokian. But they became a privileged group and received good care from the government by spending a big budget to help them, while the other urban people who are taxpayers did not get good care taken of them.
Somsuk Boonyabancha has been a Secretary–General of Asia Coalition for Housing Rights since its inception in 1988. She is also Director of Community Organisations Development Institute (CODI–formerly known as Urban Community Development Office). She said that:

Among the problems faced by the urban poor is that of inadequate access to housing and land with secure tenure…the poor are isolated, fragmented, unorganised and powerless to negotiate or participate in decisions about their lives. As a result of their absence from decision–making, the poor are unable to secure resources or influence policies that affect their life. Even in cases where they can, and do, organise themselves, there are limitations in their ability to succeed.

Aporn Wongsang, a National Human Rights Commissioner, was born into a very poor peasant family and migrated from a rural area to a Bangkok slum to find a better life. Her formal education did not continue beyond primary school. She was a community leader who made achievements in fighting against eviction in her slum with other residents. She continuously advocates for housing rights for the urban poor and helps other slum communities in Thailand to fight eviction orders. She was selected from hundreds of applicants by the Upper House of the Thai Parliament and appointed by the King to be a commissioner after the first establishment of the National Human Rights Commission of Thailand in 1999. She told me that:

The urban poor lack opportunities such as education, skills and information. These people are a disadvantaged group that is unfairly treated with other groups. Many urban poor feel that they are illegal people because they are squatters. The poor must have rights to stable housing. The rich and middle–class must stop viewing the slum dwellers as aliens of society. Many urban poor do not have perspectives about their communities or society because these people were struggling for their life every day. Although many slums were developed with physical and environment improvements, a lot of slum dwellers cannot access basic services such as electricity and water supply. Ten years ago, the government introduced credit and loan schemes to reduce urban poverty through savings
groups. However, the majority of dwellers are still living in poverty, especially among the poorest group who cannot access this scheme. These people are those who have irregular income, often unemployed. Many people earn income day by day which is insufficient to buy food each day. These people cannot join savings groups because they do not qualify for membership. The savings groups require memberships who have good credit but the poorest do not have this qualification. And if they can be members they need to have other members’ guarantee them, which they do not want to do because of the high risk of bad debt.

Prateep Ungsongtham Hata, a founder of Duang Prateep Foundation, was born in the biggest slum of Klong Teoy. She fought against the poverty and injustice that happened in her community. Later, she became a Senator. When I interviewed her she told me that:

The urban poor are victims of the government’s development policy. They were taken advantage of and have a sense of being hopeless and voiceless. We need to acknowledge that some groups of urban poor are dealing with social problems such as drugs, gambling or crimes. This is because they lack opportunities to develop themselves. Urban poverty is more difficult to eradicate if the government does not understand the problem. The poor need secure housing, basic services, better environment and fire protection system for their safety. They wish to have education opportunities to develop their life skills. The government should inform them about the provisions, resources and locations that the poor can be accessing. However, social services that the government provides for the poor such as education, health care and revolving funds all have problems in terms of sufficiency, equality and justice. The poorest cannot access to those services to boost their well-being.

Chandhanee Santaputra, a National Human Rights Commissioner, and a former Senator, who has devoted herself to developing education for disadvantaged people for decades stated that:

Apart from living in poverty, the slum dwellers experience poor quality of life in all aspects they encounter, with other social problems such as drugs, crime and disasters especially fire. Many poor children lack the opportunity to go to school
and are faced with malnutrition and health problems. This group is the most vulnerable group. They need a lot of help.

Pantip Buttad is a board director of the Community Organisations Development Institution. She is also a slum dweller who received only four years of formal education. She was a leader who fought against eviction in her slum dwelling for a second time, with only one month’s notice. She convinced her neighbours, all 84 families, that they must act as a group to overcome each individual’s sense of powerlessness. After many negotiations and court orders, the landowner offered relocation payment. They used the money to buy land in a suburb in which all the families could build their own modest homes. Since then, she has become a leading advocate on behalf of Thailand’s urban poor. She stated that:

Poverty has driven the rural population to migrate to the capital of Thailand. A slum is the only place that the poor can afford. The urban people thought that slum dwellers created social problems such as drugs, violence, prostitution and crimes. The majority of slum residents are working people and living in poverty. They lacked information and have difficulties in accessing the limited available services. They also lack self-confidence, have a feeling of powerlessness and hopelessness. However, they tried to eliminate themselves from their poverty and improve their educational and economic prospects. Eviction is one major problem of the urban poor. I was also a victim of eviction. There are many slum dwellers who are vulnerable to eviction. These residents are those who encroach on public land areas such as along railway tracks, the canals and in the heart of the city. The eviction is leading to violence. The slum residents may be arrested and have their homes burned. In cases where the land is rented, some additional time may be available for negotiations with the landowner or for court proceedings. During the eviction a number of children may have to give up their formal education and go to work to help resolve the family’s intensified financial problems.
Preeda Kongpan, a project coordinator of Chumchon Thai Foundation, a non-government organisation which is working with slum communities to improve their environment stated that:

The majority of the urban poor have migrated from different rural areas due to the failure of the agriculture sector. They lacked the capacity to find an appropriate place to live in the city. So they squatted on land which owners do not look after. The land may belong to public or private individuals. Some slums are located under bridges, along canals or rivers. Many slums are hidden from view. These people are living in poverty and under threat of crime, sex abuse, disease, accident, disasters, gambling and drugs. Mostly, they get low-paid jobs.

Apayut Chantarapa, a Project Coordinator of Community Organising for People’s Action (COPA) which advocates for the housing rights of the urban poor explained that:

The government sees the poor as squatters, illegal people and as excess population of the city. They also think that the poor make areas worse. So their concept for solving the urban poverty is getting rid of slums by moving them out of the city or up to high-rise flats. The government never asked about their needs. The poor have no opportunity to participate in decision-making policy for themselves. The government paid little attention to urban poverty alleviation. They also think that providing water and electricity to the poor would lead to further land encroachment, and the encroacher would permanently occupy the land. The government is authoritarian and disregards the voice of the poor.

Siriporn Poommanee, a project coordinator of People’s Organisation for Participation (POP) said that:

Urban poor are fighting for their lives by doing jobs that other urban people do not want. Many of them are unskilled labourers, construction workers. They construct tall buildings, and housing for rich people. But they do not have places to live. The city cannot develop without the poor. As garbage collectors, they play a significant role in recycling garbage and cleaning the city. As street vendors, they provide cheap food for office workers and tourists. Economic growth would
be unable to take place without these people. Most slum dwellers provide cheap labour to the industry and services sectors. The government should take good care of them.

Dr Akin Rabibhadana, a distinguished scholar, and a former Director of the Urban Community Development and Research Institute, the Bureau of Crown Property, who has worked with the urban poor for decades, stated that:

Urban poor share common characteristics; powerless, voiceless, they are underprivileged and unorganised. The urban poor lack opportunities in all aspects, such as education and working opportunities. These people can not find a better job because they lack knowledge and skills. Mostly, they work in the informal sector as unskilled labour with low wages, due to such positions being highly competitive. They are often unemployed. The period of unemployment is longer than employment. They have never had the opportunity to progress in their career. They should establish information centres in their communities to provide needed information. I think savings groups are helpful for the poor because they provided small credit or loans to solve the financial problems of members. However, a savings group does not help members to have security in their career. Some poor people might increasingly be in debt after they become members of savings groups. The government should get rid of poverty instead of the urban poor.

5.3.1.2 Some of the solutions to solve the problems of urban poverty.
My respondents saw education and skills development as necessary for the poor. Some responses emphasised the role of government in providing such resources for the poor to access, including education and health. A frequent theme was the development of community strength and through this, or as a result of this, a more powerful role for the poor in decision–making about their lives. Presumably this is also a way of controlling the social problems of the poor, such as gambling and drugs. Implied here is the need for NGOs and government organisations to act together to work with the poor as partners. These were all ways to solve the problems of urban poverty with a recognition that the government should intervene to halt, or reduce, the flight from the land into the urban environment.
I will quote here a speech given by Prime Minister Thaksin Shinawatra at a seminar I attended for community leaders from both rural villages and urban communities on ‘The Government policy in supporting community self–reliance’ on the 23 January 2003 at the National Culture Centre. I include this here as Mr Thaksin’s views are currently important in Thai economic and social policy. He also appears to believe that there is a cure for urban poverty rather than poverty alleviation. He said that:

I want to retire from politics at the end of my second term (2008). My policy will place emphasis on wiping out poverty, stamping out corruption, solving urban problems and raising the country’s GDP. I wanted to achieve this by the second term. Our government is more concerned to help poor people and their communities. Government and people are the partnership in solving problems and developing the country. I will focus on building people’s empowerment and strengthening their communities. The government would encourage and facilitate those people to solve their own problems by providing opportunities and resources. I do hope that the Village and Community Fund will improve their living conditions and community problems. Then they will become self–reliant… I know that the urban poor want to have secure housing. This government will build more low-cost housing units for low–income earners. Slums will have disappeared in the next five years…Drug problems must be rid from the country in the next three months….

Bantorn Ondam, an academic active on the urban poor’s issues argued that:

Prime Minister Thaksin announced a policy related to urban poverty alleviation that aimed to get rid of slum communities in Bangkok and major towns in five years by building up an Ua–arthon Housing Project for low–income earners with one million housing units. I think that the government had good intentions to help them, however, housing schemes of high–rise flats are not suitable for slum dwellers. They need housing that they could use as their working places. The high–rise flats may be suitable for young couples who earn regular salaries in the formal sector. These people would find it more attractive to own this project. We
have learnt a lesson that the high-rise flats did not respond to the needs of the dwellers and failed to solve their problems. The majority of slum dwellers are squatted on vacant public or private land or rented the land on a short-term basis. They may own the ramshackle houses where they live in but they have no security. The government should issue a policy that allows the dwellers to rent those public lands, improve their physical environments and the quality of their lives. These are the ways to get rid of slums and urban poverty.

Aporn Wongsang suggested that to reduce urban poverty:

From my experience, I need to assess myself to know what kind of skills you have. If you do not have skills, I will develop these. When I was a food vendor I knew that I was not good at cooking so I improved my skill by learning from my cousin who runs this business. I earned income from this job. Although it was not high income it made my life easier. At the community level, poor people need to set up savings groups in their own communities. It is the only way to access the provisions that are provided by the government. If the poor have a strong community then they will have power to negotiate or ask for assistance from the government. At the policy level, the government should change attitudes to the poor, provide opportunities to increase their potential and also allow them to participate in decision-making policy for themselves. They should also provide essential social services such as education and health to these disadvantaged people with equality to other groups. The government needs to mobilise cooperation from different sources such as NGOs, academics, community-based organisations and the poor as well as political parties in order to reduce urban poverty.

Ponglak Vasiksiri explained about her idea to reduce urban poverty:

The poverty can be reduced at different levels. At the individual level, because they are unskilled labour, they need to improve their skills, which respond to the needs of the labour market. They need to know how to control their finances and savings. Also to avoid drugs and gambling. At a community level, the poor need to cooperate and help each other. They need to use group power as a tool for
Solving problems in their communities. At a policy level, the government should decentralise industries to regions. Improving the incentives and opportunities in rural areas is the way to reduce migration and urban poverty.

Somsuk Boonyabancha believes that the poor have a lot of potential. She said:

If the government listens to them, includes them in a development process, irrespective of their legal status, this is giving the poor voice and opportunities on how and where they want to live in the city. They must become active partners in the development process. Community savings group and credit schemes are one powerful tool for building their capacities. These activities create their own resource base and provide for their own needs, both individually and collectively. It also builds an ongoing process for community members to learn about each other’s lives, how to manage and solve problems together and how to relate to outside systems with better financial strength which will enable them to achieve more than their daily needs. If these community savings groups are well managed and have good credit systems then they could access formal financial resources in order to support their development processes. This means that the poor can enjoy the pride that comes from being owners of the process. They can also negotiate with outside forces.

She also emphasised that it is necessary that the government listen and understand the poor, change its role from an authority to a facilitator and use their strengths in the development process.

Chandhanee Santaputra said that:

Education is an important tool to lift the poor people from poverty. But in reality, the poor people have few chances to access and improve their education. Because there are many expenditures and expenses which the poor cannot afford, such as educational equipment, student uniforms, extra tuition fees, daily expenses—food and travel costs and so on. These situations exist despite the Constitution and the National Education Act. Article 43 of the Constitution says ‘a person shall enjoy an equal right to receive the fundamental education for the duration of not less
than 12 years which shall be provided by the state thoroughly, of high quality, and without charge’.

5.3.1.3 How far self–reliance and family responsibility is possible in urban slums?

‘Family’ responsibility was not singled out by my interviewees. This may have been because the concept of family was included when they referred to strengthening communities. The references to self–reliance are frequent, however, the concept appears to have different meanings, or rather nuances of meaning. Self–reliance may mean that people should look after themselves without help from others, especially government. It may also imply the opposite, that government and NGOs should provide help in order that people can become self–reliant. Also implied for some respondents in self–reliance is the idea that the poor need to become more powerful because others, especially politicians, are not really concerned to help them.

Aporn Wongsang mentioned self–reliance. She considered that:

The poor cannot be self–reliant without any support from the outside, especially from government and non–government organisations. The community leaders and strong communities are also key factors in making urban communities become self–reliant. There is a lot of room for government to play a role to help them achieve their goals.

Prateep Ungsongtham Hata:

I believe that the urban poor are key elements in fighting against poverty. The poor needed to participate in the development process to identify their problems and need then to present these ideas to the agencies concerned. The government should listen to the poor and encourage them to take part in decision–making policy for themselves. I believe that the government cannot reduce poverty if they ignore their voices. The poor need to be eager to help themselves. They are hopeless to rely on politicians that they elected. They wanted to see the poor only when they want to get votes from them. I never see any political party that is sincere to the poor.
Ponglak Vasiksiri:

The people in slums are mostly critically affected by lack of opportunities and need support in this respect. All efforts to assist them must be to help them become self-reliant, which means we must work very hard to help them.

The Head of District Community Development Office said:

I think slum–dwellers should learn to be self–reliant. They need to understand their problems and solve them by themselves.

Somsuk Boonyabancha said:

The poor communities who follow what other people tell them to do or who are merely recipients waiting for mercy from outside, they may be unable to live on their own feet.

Pantip Buttad:

I believe that if the residents take part in problem–solving together, their group may be more powerful. Then they will find the appropriate solution for their needs.

5.3.1.4 Corruption and patronage

In delivering services to the poor, corruption and patronage exist at all level of provision, from the influence of big business on government to the grassroots level.

Dr Pasuk Pongpaichit, a Professor of Economics at Chulalongkorn University and the author of *Corruption and Democracy in Thailand* is a well–known public anti–corruption advocate:

Although we have the National Counter Corruption Commission to check and balance corruption, the problem still does not improve. In reality, the government turns to discredit this institute… The pattern of corruption may be different from the past. The business groups who have a close relationship with government have more involvement in decision–making policies. But those policies are based on benefits to their group.
Aporn Wongsang commented about corruption that:

Corruption is still active in urban communities along with the patronage–client system, which usually works well among the community leaders. This is one obstacle for the poor in accessing services.

Pantip Buttad said about this situation:

Corruption and patronage are common problems in poor communities. For example, in some savings groups committee members of the savings groups might consider and approve the loan for members who were their cousins and friends from the group as a first priority. And the members might have paid them to get approval or speed up the process. Some leaders who are dishonest and never had so much money before, they might use the money from the groups corruptly.

Bantorn Ondam stated that:

The poor are different in economic and social status, education and life skills. These made the poor access social services at different levels. Assistance that the government sends through community leaders to the poor never reaches their hands. The people who receive benefits are usually relatives and friends of the leaders. The patronage–client system is an obstacle to processing the poor’s access to social services.

5.3.1.5 Summary of key issues that emerge from the policy makers

Attitudes to the poor and their condition varies, from blame to empathy. One politician’s response offers promises to achieve a cure for poverty, along with other social ills. The NGO workers, who may also have direct experience of poverty themselves, appear able to understand the needs of the poor, the reasons for their position in Thai society, and the ways that government should respond to them. This group is also articulate on the many ways that the poor may be empowered through health care, developing their skills with education and training, and making them partners in the process of urban community development. Corruption and patronage is acknowledged to be a factor at the community level in preventing the poor from accessing services. Self–reliance may be the agreed aim, but nuances of meaning are contained in the respondents’ references to the concept.
Outside assistance for the poor is seen as a necessary part of helping to achieve self-reliance and therefore the training content of professional workers is a concern.

5.3.1.6 The problems in producing social/community development workers
All my respondents agreed that attitudes to the poor were of great importance in teaching students. Skills were also mentioned, as was the often-heard opinion among academics in Thailand that community work with the poor was different from social work with individuals. Working with the poor was seen as something that required commitment: to ideals and the poor themselves. This was in contrast to the search for well-paid employment. This leads on to the fact that Thai social and community work students often do not want either to study or to be employed in social/community work. This may be accounted for by the low status of such work among the general population and often in the families of the middle-class students from which come the majority of students. This situation of possibly the majority of students not intending to practise the skills and methods taught in these courses seems not to be of great concern to the academics who are employed to teach social and community work.

Aporn Wongsang talks about the characteristics of community workers:

These people must be willing to work with and help the poor. They should understand their needs and problems and local cultures. They also need different kinds of skills to work with poor people such as counselling, analysing, group organising skills and so on. The most important thing is they must respect the poor and listen to them.

Prateep Ungsongtham Hata said that the persons who are working with the poor need to have different skills. They need to understand and listen to them, respect and see them as in partnership, not just as recipients.

Somsuk Boonyabancha commented about qualifications for community workers:

The person who works with the poor should be more flexible and does not dictate to people what to do. They should able to facilitate a larger change in which the strength comes from the people themselves. They should understand about human
beings, love, or feel happy when they go into slum communities. They should be obsessed with the real world. How they could be a part of bringing about change, how to advise or work with the poor. They should also understand about power relationships, relationships among the people and the others. If you are in love with the job, to be with the poor, I think you can be a good community worker. From my experience, the community workers who had a background in social work education are not good in community work. They might be trained to be conventional social workers to relieve the pain of individuals rather than the group or community. Many students who entered the universities are mostly from middle-class families. Their life is so easy and they never have hard struggles with any problems. The only problem in life is how to pass the examination. When they graduate they want to get a good job and good salaries. They do not want to work with the poor who are not smart, who encounter a fight to survive every day and speak in a different language.

Ponglak Vasiksiri stated, about qualifications for community workers, that:

A person who works with the poor needs to have special skills and knowledge. They should have a sense of being a human being and be tender-hearted, well-intentioned to work with disadvantaged people, open-minded, eager to learn and help those people. They should be patient and devote themselves to this job. They should have good leadership skills, listening and respecting decision-making by the others and understand their culture, traditional and language as well. However, our staff here have a high rate of turnover. If they find a better job they will move out immediately. Working with disadvantaged people is not an easy job. They do not want to do hard work.

Sripcha Songko, a lecturer in urban community development, Srinakharinwirot University, said that:

The curriculum aims to produce graduates to work with the urban poor. They need to understand and know well about principles and theory in urban community development. The course also provides knowledge about research
methods, planning and management of urban community development. There are about forty students each year. In reality, no one wants to work in this field. The community development work is never their interest. No one told me that they want to be a community worker or want to work with disadvantaged people. The majority of students came from the middle class. There were 29 students who graduated in the group. Only two persons are working in this field, the rest of this group are working in the business sector or in an international company. The third group is now on placement. These students are not interested in social problems or do not have pictures about the poor. I think the curriculum does not convince students to interact or learn about the poor. I don’t know if it’s a problem or not because no one appears to have awareness or speak out about this situation.

Penprapa Pattaranukom, Head of the Department of Social Work and Social Welfare, Khrirk University, stated that:

The course aimed to produce social workers who meet standards of this profession, able to work with both government and non-government agencies and confident to work with disadvantaged groups. The curriculum was established in 1992. There are about 25 students each year. The first eight years we did not follow up the students after they graduated, so we do not know what kind of jobs or where they work. But in the last two years, only 30 per cent of the students are working with disadvantaged people.

Dr Apornpun Chansawang is a former Head of Community Development Department, Faculty of Social Administration, and Graduate Dean, at Thammasat University. She was also the Dean of Faculty of Social Work and Social Welfare, Huachiew Chalermprakiet University. She said that:

Both social work curricula at Thammasat and Huachiew Chalermprakiet University aim to produce well-trained social workers with knowledge, skills, attitudes and codes of ethics relevant to the social work professional in order to work principally with individuals, families, groups and communities that are always labouring under a disadvantage and face social problems. Also with those
who need counselling for self-dependent living happily in society. Since the foundation of these two schools of social work, 4,000 graduates are produced (estimated in 2000). About 60 per cent of these graduates work as social workers in the governmental and non-governmental agencies. The balance work in business and/or services sectors in other responsibilities, such as airhostess, bank authorities, for instance. There probably are some causes for disappointment in acquiring desirable students for the profession. Regarding the students’ answers in interviewing and giving reasons why they come to study in the field of social work. Plenty of them specify, from past to present, that they failed in examinations to study in the courses they wanted, so they have to study in social work courses. They selected it in the second or the third priority, or following the teachers’ guidance due to their grade points gained. Maybe following their friends, or having no idea what course they should study. These make the 40 per cent loss from the profession. Social work education is still regarded as a second prize in Thai society. Lots of people do not yet understand about social work, particularly among government leaders. Social attitudes to social work need to be changed. At present, Thai society is still short of social workers. In comparison, the ratio of social workers to the population is 1:25,000. Thus, the main works done by social workers seen by society is helping people in emergency events such as distributing food, clothes or money to victims or disadvantaged people who are in adverse fortune as with disaster, and arranging counselling for solving various problems. In theory, social work is a profession to assist human beings to live in dignity and help disadvantaged people to help themselves sustainably, and in equal opportunity. That usually takes a long time and sometimes requires continuous help. In reality, social workers cannot achieve this goal. This is the challenge the social workers have to try to win. In addition, the social work curricula have to be focused and updated to respond to a changing and knowledge–based society every three to five years.
5.3.1.7 Summary of key issues that emerge about training social/community workers

Attitudes to the poor are seen as crucial and this entails a commitment to working in partnership alongside them. There is recognition that such work is not popular with students, and here some criticism of the student intake and the curriculum is made. There is also awareness that sustainable help, rather than emergency responses, needs more resources.

5.4 Conclusion

These findings, including my involvement in the production of the stories, means that generalisable data about poverty alleviation and urban slums in Thailand may not be achieved by this thesis. However, the stories here from myself and my respondents point to the complexities of the lives of the urban poor and of the diverse attitudes to their conditions by government and non–government officials and academics.

Throughout the stories there is evidence of the fragile success of some of the poor in accessing the main way of providing for poverty alleviation. The plight of those who cannot access what is believed to be social assistance is that they have to find desperate methods to deal with their poverty such as those provided by loan sharks. It seems clear that no one method could help raise them out of their poor conditions. The general social attitudes to the situation of the poor can be glimpsed in the reluctance of social work students to work with those who have such a low status and concern in Thai society. Slums are not all the same, and the adaptations of slum dwellers are diverse. The solutions to the problems of the poor have been observed to be equally complex. Clearly no one political initiative or intention to achieve quick solutions by inclusion in a developing economy will be sufficient.

What does emerge is the need to carefully listen to what self-reliance means for each speaker. Self-reliance is such a popular national and international response to poverty in Thailand that any approach to alleviation, let alone cure, will have to be respectful of this cultural concept. At the same time there is a need to analyse just what self-reliance does mean for the stakeholders in urban poverty. This emerges as a central task in the next Chapter.