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The Old Age Allowance in Thailand:
Wellbeing and self-worth for older people

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Abstract

South East Asia, and Thailand in particular, are experiencing rapid population ageing. In Thailand older people are increasing in both proportion of the population and absolute number. Adaptations are needed to support this ageing population and to prevent poverty in old age. Since 2009 Thailand has had a minimum universal social pension, the Old Age Allowance (OAA) for all citizens aged 60 and over. This research used 19 semi-structured interviews with older people in a rural area of Northern Thailand and 3 informant interviews to find which aspects of their wellbeing were influenced by the Old Age Allowance and how. It compared the elements older people identified as influenced by the OAA, with an integrated model of wellbeing consisting of seven domains. It finds that the OAA has some positive influence on all of these domains, which are: enjoying peace of spirit, accessing resources, exercising participation/agency, building social connections, sustaining close relations, enhancing physical and mental wellness and experiencing self-worth. It also finds some limitations of the OAA on older people's wellbeing, especially by not challenging their dependence on their family and in not preventing the poorest from struggling for basics such as food.

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List of Acronyms

FOPDEV	The Foundation for Older Person's Development
HAI	HelpAge International
HDI	Human Development Index
ILO	International Labour Organisation
NGO	Non-Governmental Organisation
OAA	Old Age Allowance (Thailand)
OADR	Old Age Dependency Ratio
OPG	Older Person's Group
PADHI	Psychosocial Assessment of Development and Humanitarian Interventions
SDG	Sustainable Development Goals
THB	Thai Baht (currency)
UN	United Nations
UNDP	United Nations Development Programme
WeD	Wellbeing in Developing Countries research group
WHO	The World Health Organisation

1. Introduction

South East Asia, and Thailand particularly, are experiencing rapid population ageing. This means that the older population is growing faster than the total population (Chayovan, 2005:158). In the 55 years between 1960 to 2015, the number of Thai people aged 60 and over, increased from 1.5 million to 10.7 million (Knodel et al., 2015:2). In 2015 older people constituted 16 percent of the total population but by 2045 it is estimated that this will rise to be over 30 percent (Knodel et al., 2015:2; Suwanrada, 2014a:1). Within this older population, there is also an increasing percentage of those aged 70 and over (Chayovan, 2005:158).

Longer life expectancy and lower fertility rates are positive outcomes of development; however old age has also been linked to poverty, and being in poverty for longer and more frequently than other life stages (Barrientos et al., 2003:555). For example the poverty rate among older Thai people, (those aged 60 years and over), is higher than the national average (Suwanrada, 2014a:1). Rapid ageing is argued to place increasing pressure on the economy and social protection provisions, as it extends the amount of people considered dependent on those still in the workforce (Lee et al., 2012).

However there is increasing awareness in Thailand, around the issue of ageing and of the need for the central government to implement programmes to support older people (Jitapunkul & Wivatvanit, 2008). Since 1993 Thailand has had a non-contributory social pension, the Old Age Allowance (OAA), a government cash transfer for older people. In 2009 the OAA was changed from means-tested to a universal minimum pension, extending the OAA to everyone aged over 60 who does not have another salary or pension (Suwanrada & Wesumperuma, 2012:158). This increased the coverage from 25.51% of the older population in 2008 to 75.18% in 2010 (Suwanrada, 2014b).

There has been some evidence that social pensions, such as the OAA in Thailand, are beneficial both economically and socially for older people and their communities. However there is still limited evidence, especially from the Asian context (Hujo & Cook, 2012:85).

Purpose

The purpose of this research is to add to the conversation about social pensions, specifically the influence on the wellbeing of older Thai people. By asking recipients how the OAA impacts them, I will capture the benefits but also any potential disadvantages they perceive to their wellbeing, in relation to the OAA. Previous studies on social pensions have tended to focus on the economic impact; however through considering wellbeing this research will take a multi-dimensional view of poverty. That is, to look beyond just income poverty and engage with a much broader definition of poverty, which incorporates the elements such as ‘physical and social isolation, powerlessness, insecurity and low self-esteem’ which those in poverty have themselves, identified (Heslop & Gorman, 2002:6). This study will therefore complement recent research, which focused only on the economic impact of the OAA in Thailand (Surwanrada, 2014a), by exploring the influence on psychological wellbeing of older people. Within the concept of wellbeing, this study particularly focuses on self-worth and dignity, because these are aspects that other studies have found to be raised by social pensions (Heslop & Gorman, 2002:11). This research will look to address how and why a social pension raises older people’s self-worth, as this has not been an explicit focus in previous research. In doing so however it will frame the question in an open manner, so that older people can identify the aspects of wellbeing affected by the OAA themselves.

Research question

How does the Old Age Allowance (OAA) influence the self-identified aspects of wellbeing of older people in Northern Thailand?

Thesis outline

The following section deals with the context which forms the background to the study, firstly on a wider level by looking at what is meant by old age and the global understanding of social protection and social pensions, including previous studies on social pensions. Secondly by focusing on Thailand and older people and social pensions in the national context.

Section 3 outlines wellbeing as the theoretical framing of this study: where it came from, why I am using it, how wellbeing is also the analytical framework and how self-worth is defined within this.

Section 4 summarises the methodology of the research including the design of the case study, the use of semi-structured interviews and reflections on the positionality, limitations and ethics of the research.

Section 5 describes the factors, which were raised by the participants, as being influenced by the OAA, while Section 6 discusses these in the context of previous studies, relevant literature and the wellbeing analytical framework. Section 7 considers the cross-cutting themes of age and gender, while Section 8 draws some conclusions and suggestions for further research.

2. Background and context

Defining ‘old age’

In defining old age, there is a tendency to use a cut-off point in chronological age, which people reach and from then on are considered to be in ‘old age’. For example the UN uses 60 years old as a marker of old age, while the World Health Organisation (WHO) uses 50 (ACCION & HAI, 2015:3).

However what is considered ‘old age’ differs across countries and cultures; therefore, it is not a fixed point but a social construct. Any category that people fall into at a certain age is arbitrary segmentation, not necessarily a reflection of people’s lives (Barrientos et al., 2003:556), especially when you consider how age intersects with other facets of identity, such as gender, ethnicity, income etc. (Lloyd-Sherlock, 2010:41). Therefore a person’s role and involvement in family, community and society can be more important than their age in years (Heslop & Gorman, 2002). In this sense Hopkins & Pain (2007) argue that old age does not stand alone but that should be treated as ‘relational’, as it depends on your relationship to others (quoted in King et al., 2014: 729).¹ Furthermore, depending when you consider old age to start, this could include a large age group, those aged from 60 to 90, who may actually have little in common.

¹ This is similar to wellbeing, which will be explored in Section 3.

This is why it is important not to generalise and group all older people together (Lloyd-Sherlock, 2010).

There has also been an assumption that old age means dependency. For example Sanderson & Scherbov (2008) suggest that the last 15 years of your life are 'old age' and when you are likely to be dependent on others. However, in reality, there is no age in years, which automatically results in dependency and as Lloyd-Sherlock (2010:40) points out, biological decline starts around 30 years old, so there is no clear line to cross to enter old age. This is why using a fixed age, such as 60, for the older population and comparing it to those deemed to be working age, as the Old Age Dependency Ratio (OADR) does, can be misleading and overstate the issues of population ageing (Basten, 2013). Especially as older people are often contributing in ways that are not measured as working. Research in a number of developing countries has highlighted the contributions that older people make to their families and communities including childcare, domestic housework, continuing to work and community engagement (Beales, 2000; Barrientos et al., 2003).

For these reasons this research is not investigating a generalised 'old people' but a specific age range, who receive social pensions in Thailand. It is therefore necessary to consider what old age means in this context.

In Thailand, age is associated with social status. When you turn 60, this is the completion of your fifth 12 year cycle, and as such, you are referred to with terms of respect, which are like 'grandmother' or 'grandfather' (Cowgill, 1968:159). On the completion of your sixth 12 year cycle at 72, this is prefixed with an extra layer of respect and these birthdays often have special ceremonies for celebration (Cowgill, 1968:159). In this sense, therefore, Thai culture has some formal recognition of the ageing process and of marking life stages, which contrary to the discussion of dependency above, is a celebration and an affording of respect for those that have lived longer. 60 years of age is also the official marker of old age in Thailand and when you start to receive benefits such as a medical provisions and a pension (Knodel, Prachuabmoh, & Chayovan, 2013:11). This research will therefore be investigating people who are considered 'old' in their cultural context, but without assuming, that they are dependent on others. This is in recognition that their experience of this life stage is not universal and that even within the small group studied, there needs to be awareness of heterogeneity not homogeneity.

Social Protection and social pensions

Since the 1990s Social Protection has been promoted as a policy framework for developing countries to reduce poverty and support the poorest (Barrientos, 2010:2). Social Protection is a range of national policies that are designed to ‘prevent, manage and overcome situations’ that reduce people’s wellbeing (Samson, 2013: 72). Social protection includes three strands: 1) social insurance schemes, which contribute to ‘life course contingencies’, such as contributory pensions, 2) labour regulation to ensure basic standards in employment 3) social assistance to support those in poverty, such as social pensions (Barrientos, 2010:1). Social Protection now forms part of the 2015 Sustainable Development Goals (SDGs), as a target of Goal 1: ending poverty in all forms everywhere (UN 2016).

A social pension is a monthly cash transfer to older people from the government. It is different from a contributory pension, because it requires neither contributions from individuals nor formal employment to be eligible. Globally there are three types of social pension: universal age pensions, universal minimum pensions and means-tested pensions (HAI, 2016). Since 2009 the OAA in Thailand has been a universal minimum pension, meaning that all citizens, aged over 60, who do not have another pension, are eligible. Universal age pensions are for all citizens of a country once they reach a certain age and means-tested pensions are targeted based on an assessment of income and/or assets (HAI, 2016).² For the majority of social pensions globally the age eligibility is 65, with 60 being the second most common (HAI, 2015). Younger than 60 is not common, but 70 years old is used in a number of places including Nepal and Lesotho, while the oldest eligibility is 80 in Viet Nam (HAI, 2015).

The impacts of social pensions

Barrientos & Lloyd-Sherlock (2002: 5) argue that the benefits of social pensions are in reducing poverty and vulnerability whilst increasing physical, human and social capital. Wening-Handayani (2012) agrees that the benefits in Asia are far reaching. These includes economic growth, enhancing the psychological wellbeing and the social standing of older people in

² For the list of countries with each type of pension please see: Pension watch at: www.pension-watch.net/pensions/about-social-pensions/about-social-pensions/social-pensions-around-the-world/

families and communities, reducing child poverty and promoting gender equality and providing protection for older women.

Having a social pension is not limited to affecting the recipient, but can benefit a whole household. In Brazil social pensions were found to be a reliable income for the whole family, especially during high unemployment (Barrientos & Lloyd-Sherlock, 2002:11). In South Africa having an older person in the family with a pension improved children's nutrition and healthcare and also, as in Brazil, was found to be linked to an increase in school attendance (Case & Menendez, 2007; De Carvalho Filho, 2000).

In terms of older people's wellbeing, there is evidence that social pensions can add to the support older people receive, for example in Ghana, Aboderin (2001) found that a pension added not just to the incentive but to the ability to better look after older people. While in Bangladesh, Mannan (2010) found that older people, receiving a social pension, were given more care from their family and more input to family decision making, more respect and even more food and/or meals.

Social pensions have also been indicated in raising the self-worth of older people. For example, in Bangladesh a social pension was found to increase the dignity felt by older people, as they felt they were not a burden on the household and this in turn strengthened family relations (Begum & Wesumperuma, 2012: 2010). While in Nepal, India and South Africa social pensions were found to increase older people's self-worth and social recognition within the family, especially for older women (Gorman, 2004; Mohatle & de Graft Agyarko, 1999).

In 2014 The Foundation of Older Person's Development (FOPDEV) undertook a study on the economic impact of the OAA in Northern Thailand to the individual and to the local economy. The main findings were the positive impacts in reducing poverty for older people and their households and the welcome injection of cash into the local economy through older people spending the OAA within the community (Surwanrada, 2014a).

The state and older people in Thailand

Thailand, as with most Asian countries, places emphasis on the family as the mainstay of support for older people. There is a cultural expectation of filial piety based on 'reciprocity', which is

multifaceted, but includes an obligation of adult children to look after their parents, in return for the care they have received growing up (Suwanrada, 2009:51). In Thailand this means that co-residence of adult children with their parents is common, with 65 percent of older people co-habiting with at least one child (Theerawanviwat, 2014). Studies have also found that families are supporting each other in similar ways, even when they are not living together (Siriboon & Knodel, 1994). This reliance on the family is reflected in national policies for older people.

In 2003 the government passed the Older Persons Act which established the National Commission on the Elderly, which sets and monitors policy for matters relating to older people (Knodel, Prachuabmoh & Chayovan, 2013:11). The current National Plan on Older People (2002-2021) is based on the perspective that the elderly are valuable assets to society who should have security through: 1. Self-help Protection 2. Caring by the family 3. Support by the Community 4. Social and State's Support (NCE, 2009).

This demonstrates who the Thai state considers important for supporting the elderly, firstly the elderly themselves, then their family and community and finally the state. This is also reflected in the strategies outlined in the plan which rely on the family and community as a 'strong institution and key sector of efficient support for the elderly' (NCE, 2009).

The social pension in Thailand

Introduced in 1993, originally the OAA was a flat amount, THB³ 200 per month, upped to THB 500 in 2007 (HAI, 2008)⁴. In 2011 however it became incremental based on age; so those aged 60-69 receive THB 600 a month, 70-79 receive THB 700, 80-89 receive THB 800, and for 90 and over they receive THB 1000 (Suwanrada, 2014a). In comparison the minimum wage in Thailand from 2013-2015 was set at THB 300 a day (Fernquest, 2015), for someone working full time this would amount to approximately THB 8400 a month. However two of the participants mentioned receiving only THB 200 a day, one for unskilled agricultural labour and the other for working in a local restaurant (Participant 10 & Participant 7). The OAA is also considerably less than the average monthly wage in Thailand, which in 2013 was 391 USD, approximately THB

³ THB is the currency code for Thai Baht

⁴ THB 200 is equivalent to about 6 USD

12500 (ILO, 2014:2). Despite its small amount Surwanrada (2014a) still found that the OAA was a significant income to older people.

3. Theoretical framing

In this section I will describe the theoretical framing of the study, which is based on wellbeing. Wellbeing is relevant for focusing on the individual and how the OAA influences them and it encompasses key elements such as self-worth and family relations, which have been raised by previous research in relation to social pensions. Below I will outline how wellbeing became a focus of international development and the different approaches to wellbeing, including national indicators, livelihood frameworks and happiness as an indicator of wellbeing.

I will then move onto the holistic definition of wellbeing which is forged from these previous approaches and will be used in this study. I explain why I am using wellbeing, what the analytical framework will be and what is meant by self-worth within this framework.

The development of Wellbeing

Since the 1970s there has been a move away from measuring international development only based on income, and treating people only as economic agents (Munro, 2008, Walker, 2009). There is recognition now that poverty is multidimensional; constituting of much more than just a lack of income and that it affects people on many levels. Addressing poverty therefore has to be sensitive to its complexity and needs to adopt an approach based on what is fundamentally needed for people's wellbeing or their ability to live well (OECD, 2013).

This shift from economic development to a refocus on wellbeing has deep roots, but recently Amartya Sen (1989, 1992, 1993, 2001) and his development of the capabilities approach, has been particularly instrumental in critiquing solely using income for the measurement of poverty (Gough et al., 2007:6). The capabilities approach views individuals' wellbeing as based on their ability to live a life they value (Robeyns, 2000: 3) and pushes for a move beyond just looking at what we have, to concentrate on what we choose to do with these resources, what we can achieve and what we can be (Iversen, 2003).

The interpretations of wellbeing based on this shift initially took several different directions. One was to consider the numerous factors that can be argued to come together to indicate wellbeing on a national level. An early example of this is the Human Development Index (HDI) created by the UNDP in 1990, which uses as indicators life expectancy at birth, educational attainment and GDP as the foundations of wellbeing in a country (Bérenger & Verdier-Chouchane, 2007). The HDI has been much criticised, mainly for its simplification (Bérenger & Verdier-Chouchane, 2007:1259), but it has also been built upon and many other indices have since been created, for example the human freedom index (1991), gender related development index (1995) and the human poverty index (Robeyns, 2000:23). The UNDP Human Development Reports continued to build on this policy shift, expanding wellbeing dimensions to create more detailed yardsticks (OECD, 2013). In 2009 the report of the Sarkozy Commission, initiated by the French President, was also influential in calling for the need for policy to not just measure economic development but to evaluate wellbeing (Stiglitz, Sen & Fitoussi, 2009: 9).

Another direction for wellbeing was to focus on the individual and to use ‘livelihood frameworks’, focusing on the resources people have, and the strategies they use, to avoid social, political and economic vulnerability (Gough et al., 2007: 6-7). This approach is socially and culturally sensitive as it considers relationships and cultural status and it reinstates agency into the equation, because it considers what people actually do to create a livelihood for themselves (Gough et al., 2007:7).

The third direction that wellbeing has moved in is to focus on people’s reported happiness or satisfaction, their utility or subjective wellbeing, bringing the focus onto the individual’s feelings and how they report their own happiness (Gough et al., 2007:7). Generally this approach has used quantitative methods to ask how happy or satisfied people are (White, 2009a:10). However there are problems with this approach, particularly around how you can compare one person’s happiness to another and what you conceptualise as happiness (White et al, 2016:4). Happiness is an emotional state and the answer may reflect that moment, somebody’s personality, and how they have adapted to their circumstances (White, 2009b:3). Thus people can say they are happy or unhappy without it reflecting their relative situation in life or their standard of living, hence the idea of the ‘happy peasants and miserable millionaires’ (Binder, 2013:1202). Both

satisfaction and happiness are therefore too narrow to capture all that wellbeing entails, they are elements of wellbeing, not the whole (Camfield & Guillen-Royo, 2010:184)

From these different approaches has emerged an overarching and holistic conceptualisation of wellbeing, encompassing three dimensions: what we have materially, our feelings and our relationships (OECD, 2013:3).

This approach to wellbeing is the basis for the work of the Wellbeing in Developing Countries Research group (WeD). They define wellbeing as,

A state of being with others, where human needs are met, where one can act meaningfully to pursue one's goals, and where one enjoys a satisfactory quality of life (Camfield et al., 2009:8).

This opens up wellbeing to embrace needs, quality of life, the importance of relationships with others and aspiration and agency. While White (2009b:3) provides a seemingly simple but comprehensive definition of wellbeing as,

‘Doing well, feeling good and doing good and feeling well’.

This captures the objectivity of doing well and the subjectivity of feeling good. It also places an emphasis expressed by many on a spiritual or conscious effort to do good in their lives, while ‘feeling well’ includes both health and how one feels in the world, including your relationship with others (White, 2009b:3). Just this short phrase then starts to show the depth that can be included in the concept of wellbeing. Wellbeing by this understanding includes both objective wellbeing, which is material (having/doing) and subjective wellbeing which is your feelings or understanding of your situation (thinking/feeling) (Tiwari, 2009; White, 2009a). Therefore to achieve wellbeing is based on what you have, what you can do with what you have and how you think about what you have and can do (McGregor, 2007:317).

Why use wellbeing?

There are several reasons to use wellbeing when considering older people and the OAA. Wellbeing offers a holistic and person-centred approach, concentrating on people, their lives, their perceptions, their relationships, their context and what they value (Camfield et al., 2009; White, 2009b). Wellbeing is of particular interest for this study because it recognises the

importance of self-worth, which as discussed, has been enhanced in older people as a result of social pensions.

Wellbeing also includes the interconnectedness and the importance of social relations, which has been emphasized in the literature concerning older people (Gabriel & Bowling, 2004). It questions the Western tradition of individualism and the idea incorporated in social capital that relationships are external from a person and joins the discussion on whether relationships are instead an integral component of individuals, meaning that their identity is being formed through their relations to others (White, 2009b:9). Wellbeing is therefore a process for an individual, which happens within relations with others, such as their family, their community and the state (White, 2009b).

Thirdly wellbeing is what people, everywhere, are striving for and so it makes sense that development and social protection should be striving for this too. By focusing on many domains of people's lives, wellbeing is more extensive than one focus, for example just on income or health, reflecting the multidimensionality not only of poverty, but also of people's lives (Tiwari, 2009; Camfield, 2006). For older people particularly there is a need to look beyond 'instrumental' and 'productivity potential' to the intrinsic value of lives (Barrientos et al., 2003:567).

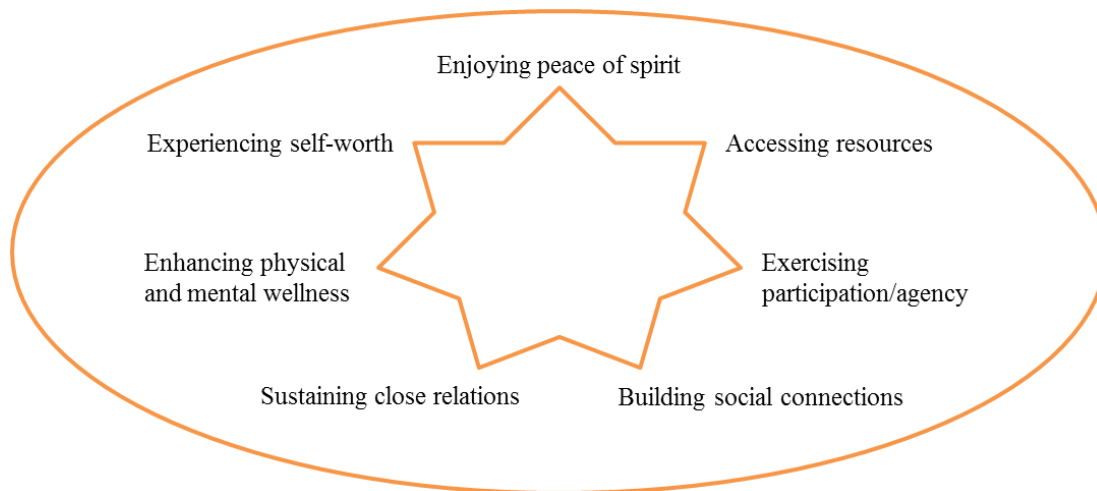
For the purposes of this research wellbeing enables me to build on the economic impact research already undertaken in Northern Thailand concerning the OAA and to complement and supplement this with a more rounded view of the influence on wellbeing as determined by the recipients themselves. Also by having a starting point around what people value, a wellbeing approach is sensitive to people's context and culture, making it adaptive to different cases and appropriate to considering older people in Thailand (Gabriel & Bowling, 2004).

Wellbeing as an analytical framework

Based on the above I will use a version of White's (2009a) model of wellbeing, which she created to enable wellbeing to be used in the development field. The model is designed to be used for individual's wellbeing and to be applied in different cultures. It is built on previous definitions of wellbeing, especially the Psychosocial Assessment of Development and

Humanitarian Interventions (PADHI) framework and the WeD definition, to create an integrated seven domain 'star' of wellbeing (White, 2009a).

The integrated 'star' of wellbeing



Source: Adapted from: White, S. C. (2009a) Bringing Wellbeing into Development Practice, *WeD Working Paper 09*, Bath, UK: University of Bath, Wellbeing in Developing Countries Research Group (WeD). Page 15.

It is in comparison to these seven domains that I will explore the wellbeing that my participants experience with the support of the intervention of the OAA. The ellipse around the star represents the enabling environment, which interacts with the seven domains. The full model also includes the context of external conditions, which help support or undermine people's wellbeing; however for this case I will only be focusing on the OAA and so will refer to other conditions only in relation to the OAA.

What is meant by Self-worth?

The self-worth element of wellbeing is of particular interest as an element previously influenced by social pensions, therefore it is important to contemplate what is meant by self-worth. I use Crocker & Wolfe's (2001:594) definition, which is that people have a general level of overall self-worth but that it fluctuates around this level at any given time. According to Crocker & Wolfe (2001) people base their self-worth on different contingencies, for example the approval of others or spiritual approval, and different people have different sets of contingencies which

underpin their self-worth. Participants touched upon some of these contingencies when discussing the OAA, for example feeling they could contribute to their family or that they could make decisions themselves about how they spent the OAA.

4. Methodology

Study design

This research uses qualitative methods to create a case study of older people receiving the OAA in Northern Thailand. These methods enable reflection on the context of the case and how it shapes the perceptions of the participants, and the ability to explore and present the ‘complexity of reality’ (Moses & Knutsen, 2006:187; Flyvbjerg, 2006: 6). Qualitative methods also keep this research people-centred, thereby closer to the ‘subject’ being studied (White, 2009b:10).

Although a case study cannot be formally generalised, this case will add to the knowledge around older people, social pensions and wellbeing and can be used to compare to other cases, to add to the overall discussions on these topics (Flyvbjerg, 2006).

Methods and data sources

This research was undertaken directly after having completed an internship with two organisations in Chiang Mai, Thailand. One was the Thai NGO, the Foundation for Older Person’s Development (FOPDEV)⁵ and the second was the regional office of the international organisation for older people, HelpAge International (HAI).⁶ These organisations were central in providing both access and guidance to this research.

The data sources for this study are 19 interviews with older people and 3 with key informants from FOPDEV and HAI.

Interviewing older people: The participants

To ascertain from older people themselves what they valued and how they considered the OAA to contribute to their wellbeing, I used semi-structured interviews. This avoided any potentially

⁵ FOPDEV website: www.fopdev.or.th/en/

⁶ HelpAge International website: www.helpage.org

paternalistic imposition of indicators of wellbeing, based on my, or others assumptions, of what older people valued (Binder, 2013:1205). Also as an interview is a ‘social construct’, not a transfer of knowledge from the participant to researcher, no validity is lost in difference, as no two interviews will ever be the same, whatever the questions (Qu & Dumay, 2011:242).

The interviews took place at participants’ houses and on average took about 30-40 minutes each, as FOPDEV had advised me that the interviews should not be too long as this would tire out my participants. They were recorded with a voice recorder and with notes, creating approximately two pages of notes per interview.

Key informants

The interviews with three key informants from FOPDEV and HAI were to bring in different voices, adding depth and further context to my case study (Tracy, 2010). The first two were:

- Sawang Kaewkantha, Director of FOPDEV (Interview 20: SK)
- Usa Khiewrord, HAI East Asia/Pacific Regional Programme Manager (Interview 21: UK)

The interviews were semi-structured to allow me to ask about issues we had previously discussed informally and to elicit their perceptions as experts in the field. The interviews were conducted in English, in each organisation’s offices and were recorded with a voice recorder and notes.

My third key informant was Aphassaree Chaikuna, a FOPDEV staff member and my interpreter (Interview 23: AC). Aphassaree was integral to this research in many ways, but as a key informant she was my ‘cultural broker’, able to support the credibility of my research through giving context and explaining cultural and religious meaning (Caretta, 2014: 490; Tracy, 2010). Her interview was specifically linked to the context of some of the issues raised by the participants, including Buddhism, funerals and religious donations. Her interview consists of recorded conversations in the field, on a visit to a local temple to give donations and on our return to Chiang Mai.

The sample of participants

I used fixed priori purposive sampling for my participants, meaning the sample was chosen specifically to meet certain criteria, outlined below (Bryman, 2012: 418). The criteria for the sample were given to a local volunteer who works with FOPDEV. Based on my criteria she coordinated the participants for me and arranged interviews. I conducted 19 interviews, giving me range, but also depth to analyse patterns and draw conclusions.⁷

For a table of the details of all the participants please see Appendix 1: Participants' Details Table

Location

The location was Samoeng district, in Northern Thailand. It is a rural district about an hour from the northern city of Chiang Mai. My interviews took place in two villages, one was the larger village of Samoeng and the other was Nam Rin, a smaller village about 2km from Samoeng. I chose the location because I wanted participants who lived rurally, as this is more reflective of the situation of most older Thai people and also more comparable with other developing countries. Also as a project area of FOPDEV, they could provide me with contacts in the area and the information from their baseline survey. FOPDEV informed me that most people in these villages and surrounding area were working as agriculturalists and living on or below the poverty line (FOPDEV, 2013).

Age and gender

I divided my sample by age, using FOPDEV's three age categories for older people: early elderly, those aged 60 – 69, mid-elderly, those aged 70-79 and late elderly, those aged 80 and over (FOPDEV, 2015). These age brackets also reflect the different amounts that older people receive from the OAA based on their age. The impact to different ages is also relevant because some other countries have made social pensions more affordable by introducing them at a later age, for example the Philippines, which introduced a social pension at 77 and have since reduced

⁷ I had intended to interview 18 people, but I included an extra female in the 70-79 age group, because she was the wife of a participant and she was keen to participate.

the age to 65 (HelpAge OPG Exchange⁸). I also stratified the sample based on gender to see if there were different experiences and perceptions of the OAA which fell along gender lines.

Sample by age and gender:

Age (years)	60 – 69	70 - 79	80 +
Gender	3 female	4 female	3 female
	3 male	3 male	3 male

Household

Originally my plan was to have a sample of older people who lived with their family, meaning living with at least one adult child (or daughter/son in law, or a nephew/niece). This was because I wanted them to reflect on their family relations, as it is still uncommon for older people to live alone. In 2014 for example only 9 percent of older people in Thailand were living alone (Knodel et al, 2015:3). However once in the field, a certain amount of flexibility was required, as once interviews had started, it transpired that some participants lived only with their spouse, or alone but close to their family. I decided that, as they could still reflect on their relationships, to widened my sample to those that lived with a spouse and also those that lived alone but in close proximity to their family. My sample now reflects a variety of households which older people live in, including with their spouse only, with their spouse and adult children, with only their adult children, and alone but in close proximity (for example neighbouring houses) to their family. I will be referring to all these living situations as family or households, by which I mean the family they live with or in close proximity to.

Economic situation

In terms of poverty level, it is difficult to assess this based on income, as in a rural area, like Sameong, monetary income becomes less relevant. For example, other factors such as whether you have to pay for your rice can have a big impact, so this is something we asked the participants about. Many of the participants received rice either from a field that they owned or rented or from their family being farmers, while those who struggled were those without access to either of these sources.

⁸ Author's notes taken at a HelpAge OPG Exchange event in Chiang Mai, 24 – 26 November 2015

Health

Each participant was asked about their health. The most common condition was high blood pressure (11 out of 19), especially for the 70-79 age group who all reported high blood pressure. The second most common complaint was knee pain or joint pain (5 out of 19) across the ages and cataracts or other eye issues (3 out of 19) only in the older age groups. The younger age group (60-69) was generally the healthiest, with only high blood pressure and joint pain mentioned in this group. In the older groups, however, people started to have several health issues, including mobility issues. None of the participants received the disability allowance, which is a THB 800 monthly social transfer available in Thailand, however some of their spouses did. Since 1992 everyone over 60 has been eligible for free government medical care, and in 2007 free universal health care was introduced for the whole Thai population regardless of age (Knodel, Prachuabmoh & Chayovan, 2013:11).

Education

The majority of the participants had completed primary or elementary education up to grade four. Only three had less education, one 89-year-old woman who had had no education (Participant 12), and two of the male participants aged 67 (Participant 10) and 84 (Participant 11) had not completed elementary education and so had little to no literacy. Only one participant, a 64-year-old male, had gone on to complete secondary education, grade ten (Participant 17).

Reflexivity and positionality

Research such as this, which is not in the language or culture of the researcher is influenced by what Temple & Edwards (2002:11) call the ‘triple subjectivity’ of the researcher, the interpreter and the researched. This means that the ‘situated knowledge’ produced, knowledge which is ‘contextual, experiential and relational’ is subject to the multiple perspectives and positionalities of those involved in the research process (Caretta, 2014: 489-490). It is therefore important to be ‘self-reflexive’ by examining your role in the research process but also to reflect on the role of others, in doing so highlighting the context of the research to increase its trustworthiness (Caretta, 2014). I will start by discussing having an interpreter before reflecting on the positionality of myself and the participants.

Having an Interpreter

My interpreter, Aphassaree Chaikuna, was one of my FOPDEV colleagues. I use the term interpreter not in the sense of someone just to translate and transfer messages, but as an ‘active producer’ in the research, supporting me in the formation of the research and throughout the fieldwork (Temple & Edwards, 2002: 846).

Coming from this region of Thailand, Aphassaree was able to conduct the interviews in the local language, Kammuang, which Edwards (2013) highlights, often has the advantage of helping participants to give more detail. Aphassaree is an older person herself, at 77 years old, but she is not a local, as she lives in Chiang Mai and has characteristics which distanced her from the participants, being a well-educated professional. Aphassaree was therefore both as an insider and an outsider to the participants (Kapoor, 2004: 632).

Before the interviews Aphassaree had read my field plan. We had discussed the aims of the research and gone through the interview questions together, discussing their meaning. Through our discussions I felt confident that she understood the research design. Originally I had planned that Aphassaree would directly interpret everything, however on beginning the interviews it became clear that this was not practical. In fact, she translated after a participant finished answering a question, but this might include some prompting by her, to confirm details and meanings. We successfully worked together to conduct the interviews, which was an important lesson for me in being able to relinquish a little control for the sake of a smoother interview process for the participant, as reflexivity can include letting go of control and being guided by your interpreter where necessary (Cartetta, 2014:502).

After the interviews, listening to the tape recordings, gave me a chance to reflect on how they sounded, what were the gaps and off topic parts and to talk to Aphassaree about these (Silverman, 2013:240). For further rigor, although I had taken very detailed notes at the time, which I had added to when listening again, I also asked Aphassaree to listen again to the interviews to check the meanings of translations and to ensure that nothing was missed (Tracy, 2010: 841). For the majority, my notes had captured the meanings, and there were only some slight details that I could add, or needed to change, from her notes on listening again, but nothing of significance. Furthermore I had three of the participants’ contributions fully translated and

transcribed and was satisfied to find that my notes had captured everything and were suitable for an accurate analysis of the interview content for my purposes. In the analysis I have used quotes from my notes, to be more engaging for the reader, however these are predominately based on the phrasing of the interpreter.

For an example of the notes from one of the interviews please see Appendix 3: Sample Interview notes and for an example of a participant transcript please see Appendix 4: Sample participant transcript.

Self-reflexivity

Coming from an internship with FOPDEV and HelpAge I had learnt about the benefits of the OAA, which built on what I had read previously and so I was aware that I was entering the field with pre-existing ideas, about what I wanted to know about, and with an existing frame of reference (Moses & Knutsen, 2007: 150). Therefore in forming my questions and in posing them, I had to be critical of my own position and values and be mindful to put them aside during the data collection to avoid making judgements without understanding (Herlitz, 1991, cited in Mikkelsen, 2005:327). In this way I looked to achieve what Guba & Lincoln (1994) term ‘confirmability’ (cited in Bryman, 2012: 390).

The influence of our presence on participants, is a part of the knowledge produced (Meadow, 2013) and I disrupted their lives by coming to ask questions. This creates a power imbalance but I tried to give the power back to the participants by acknowledging that I was reliant on them and wanted to hear their perceptions (England, 1994:82). One advantage of being a foreigner was that in some cases participants wanted to explain things to me, and this revealed some of the culturally rich descriptions I was looking for.

Ethical considerations

Before each of the participants’ interviews, we introduced ourselves and the research and gained verbal consent that they were happy to take part. For the confidentiality of the participants, their names have not been used. I have given them a participant number, which readers can cross

reference with some of their details in Appendix 1: Participants' Details Table. However for the key informant interviews, consent was gained to refer to them by name and organisation.

Limitations

The main limitation was not being able to speak the local languages, therefore I could not conduct the interviews alone, nor could I undertake participant observation beyond what I observed in the interviews. Needing an interpreter also limited the amount of time I could spend in the field and meant I could not visit more than once, as there was only so much time those supporting me could give.

Not being able to speak the language also made it difficult for me to arrange my sample, which resulted in me not having the control over the composition of the households as I had planned. As it is, I am satisfied that the sample reflects the variety of households that older people live in, including those that live alone, although ideally I would have accounted for this when forming the sample and would have included a more equal number of each of the different household compositions.

Analysis and coding

Directly after the interviews I started a simple analysis by comparing key answers around the influence of the OAA across ages and genders. This was useful in starting to see some of the differences, as at first it felt as if the participants had all said very similar things. I used the computer programme Nvivo to continue coding in more detail, starting from the themes that had emerged such as security, and adding to the codes as other themes came up. I also added my notes from the literature to Nvivo and the informant interview transcripts and coded these using the same codes and again adding others as needed. Those codes with the richest content then became my focus and helped me to structure my analysis, discussion and background.

Please see Appendix 5: Codes used

5. The influence of the OAA

As discussed, I was interested in how the OAA influenced older people's wellbeing, how it made them feel, whether it raised their self-worth and if so what contingencies this was based on. I found that overwhelmingly older people were glad and grateful for the OAA and that it did contribute to their wellbeing and to their feelings of self-worth and dignity in several capacities. In this section I outline the elements the participants brought up as influenced by the OAA.

In *Part 1: Security and family relations*, I look at feelings of security, better family relations and increased autonomy. In *Part 2: Social, religious and political engagement* I discuss the different forms of engagement and interaction raised by the OAA, including the ability to help others, and external recognition from the government. Across these I also reflect on divergent outcomes, when the OAA is not supporting elements of wellbeing and why.

Part 1: Security and family relations

Security

There was a real sense of security expressed by the participants, which came from the OAA. Over half, (11 out of 19) stressed the permanency and reliability of the OAA, they knew it would come every month without fail, and this added a sense of security to their lives.

For those who still relied on working to support themselves, (all of the 60-69 age group and one of the 80-and-over group), the OAA helps them to maintain economic independence. However some of those still wanting to work struggled to find employment and about half only had seasonal work or were unskilled labourers, which meant they relied on being hired by others and that they did not have a steady or secure income from the work they did. Even those that have a more stable income, such as working in a restaurant or being a farmer, still valued the OAA as a secure and permanent additional income.

'I feel security because I can receive the OAA until I pass away – it won't stop' (Participant 07).⁹

⁹ As discussed in the methodology, quotes from the interviews are based on paraphrasing of the interpreter. Also see Appendix 1: Participants' Details Table for more details of each participant.

Those in the older age groups who still worked, did so for a little extra income, or because it was ‘better than doing nothing’ (Participant 11), apart from one 84 year old who was able to more fully support himself and his wife by selling traditional herbal medicine (Participant 14).

The participants who no longer worked relied on their families. For them the OAA increased their security by being a consistent additional income, especially as money from their children was often occasional or not enough to live on. A significant number of those in the older age groups, in fact all of those in the 70-79 age group, mention that they received money from their children. For some, the OAA has replaced their children as their main income source, but for most their children are still their main income source. The OAA though does help them to be less reliant, for example,

When there was no old age allowance I used what my children gave me. Sometimes this was enough, sometimes not. Now the old age allowance is a helpful addition to other sources. I feel pleased (Participant 06).

Security through credit

The OAA allows older people to use credit in the local shops because the owners know that the older person will have the OAA to pay next month, for example Participant 7, mentioned the local grocer helping her out sometimes. Both Usa and Sawang (HelpAge and FOPDEV) mention the security for older people that comes from having the ability to get credit in the shop for a little food if needed. This is similar to findings elsewhere, for example in Namibia older people were considered more reliable customers due to their social pension and in Lesotho older people specified credit with local shopkeepers as a benefit of their social pension (Pelham, 2007).

Security through saving

Another group, which mentions security in a different way, consists of those who are still working, but for whom the OAA helps them save a little. One of the 60-69 year old group, Participant 17, who lives alone, is saving money in the Thai Farmer bank for when he can no longer work. Similarly the 86-year-old traditional herb seller, Participant 14, receives his OAA into the bank and saves it there, taking it out only when necessary, for financial security against emergencies or economic shocks. While Participant 15, who is a 71-year-old farmer, says both his and his wife’s OAA go into the bank and they withdraw one or the other’s as necessary.

Security through food

One of the most frequently mentioned uses for the OAA was for food and being able to buy the food that the older people wanted, was a common theme especially for the 70-79 age group, as Participant 11 put it, 'This money helps older people to 'eat well, sleep soundly'.

For some they valued being able to control and choose food. One participant expressed how the OAA meant that he can do anything he wants, if he wants to eat anything, he can buy it himself (Participant 13). Another mentioned how she could use the OAA to buy less spicy food which she digest more easily (Participant 12).

For others food was something they could contribute to their family, for example Participant 11, who lives next door to his son and his son's family, uses the OAA to buy the food he wants to eat, but also sometimes dried food for his grandchildren.

However, for Participant 10, also discussed below, the OAA was not enough to buy food, demonstrating that the OAA is supporting some recipients with essentials, such as food, though for the poorest it is not necessarily enough money to do so. Participant 18 also refers to the OAA not being sufficient for food for her family, so they grow their own vegetables and catch fish from the nearby river. Participant 07 also grows her own vegetables and says she is lucky that a neighbour gives her rice from her field, but that extra food, especially healthy food and oil for cooking, would improve her wellbeing.

Lack of security or family security

For those that did not mention a sense of security, there seem to be two opposing reasons why, either they feel financially secure due to their family's support or they do not feel very secure at all, despite the OAA. The first category included four participants in the 80 and over age group. They all live with their family and they were able to use the OAA for their personal expenses, this group does not talk about security in relation to the OAA because they already have a sense of security from their family support. They also have almost the highest rate of the OAA at THB 800.

Also in this group is Participants 03, who is 78, he receives money from his daughter who is a nurse and he highlights his own security by mentioning how ‘other’ older people rely on the OAA, but not referring to himself. Although he still does discuss the OAA providing relief and alleviating the burden on his children, so it is still something he values. Interestingly however his wife, Participant 04, who looked after the household finances, mentioned that the money from their daughter was not enough and the OAA makes her feel safe.

In the second category is Participant 10, he is a 67 year old unskilled labourer, who lives with his daughter, also an unskilled labourer. He talks about the importance of the OAA to him especially when he cannot get work, how he has not been hired for several months and how he would like the amount to be increased as it is not enough to buy food. In his case the OAA is not giving him a sense of security as he is still financially unstable.

Even among those who did talk about security, a number reflected on how the OAA should be a larger amount, to support them further and that it should be a flat rate as they were worried they would not reach the higher age to get the higher amount. For example Participant 07 talked about how she felt both secure and insecure, because although the OAA helped relieve her expenses, it is not enough and she hopes the amount will be raised and Participant 18 mirrors who also said that the OAA is not enough for her family expenses. This again suggests that at the current levels, the poorer recipients of the OAA are still under economic strain.

Family relations

For the majority of participants, receiving the OAA has improved their family relationships, including between spouses, with adult children and grandchildren, by reducing the economic burden on families. Particularly for those not working, they felt they could be less of an economic burden and could contribute more to the family. Their comments indicate the difference that the OAA makes to these families, even though it is only a small monetary amount.

The relationship between my husband and me is better than in the past. The day we receive the OAA there is a very good atmosphere, but when all the money is used, the atmosphere in the house is not so good, a little bit sad (Participant 04).

For some reducing this economic pressure gives the opportunity for spending more time with their spouse and even the ability to rest and to be less tired.

The relationship is better with my wife as we both have pensions. In the past we both had to go to work, so we had no time to live together, now we both don't work so we have more time together and need not stress about money because it comes every month. (Participant 02).

Four of the female and one male participant in the two older age groups mentioned when discussing relationships with their family and adult children that the OAA helped them to reduce their burden on the family.

'I feel it reduces the burden for my children, my children feel happy because they feel relieved that their mother has money to buy anything she wants' (Participant 06).

Reducing the burden through funeral savings

One of the key ways that older people were reducing the burden of costs to their family was through funeral savings. Overall, 12 out of the 19 mentioned using their OAA for funeral savings schemes. Two participants mentioned that their family paid for them and four do not mention funeral savings schemes specifically. The costs of Thai funerals are very high and so older people start saving for them well in advance, as can be seen by all of the 60-69 age group mentioning using the OAA for funeral savings.

There are many different costs involved in a funeral, these include the coffin, the flowers, preparation and cleaning of the temple, the gifts and donations to the monks, the ceremony which normally lasts for at least 3 days, refreshments for the guests, transport for the coffin, the crematorium costs and the traditional donations after the funeral (Interview 23: AC). Because of these large costs, most of the participants had joined more than one funeral saving scheme, including at community and Tambon¹⁰ levels and with the Thai farmer bank. Those that could afford it, also saved privately, with organisations like the credit union. Rattanamongkolgul et al. (2012) also found that Thai older people made financial arrangements for their funerals, by joining funeral saving groups, which would pay out to their adult children on their death to cover funeral and merit making costs.

¹⁰ A Tambon in Thailand is a sub-district.

Contributing

The OAA also supports many older people to contribute financially to their family household. For those not working in the older age groups, some used their OAA to pay household bills such as for the electricity and/or water, which were often collected while everyone else was out of the house and so the older person would pay. This in turn helped the relationships with their families,

If the electricity or water people come and my daughter is out then I pay...I feel happy because I can help the family and my daughter who stays with me. If there was no OAA I would have no money to help my daughter (Participant 08).

It was different for the youngest age group, or those still working to support themselves, they paid the electricity and water with the OAA, not as a contribution but as a responsibility and because these were regular large expenses that they knew the OAA would cover and would also be able to cover again next month, however they were still proud to be able to support their families.

For some participants, relations with their grandchildren were also improved because their grandchildren could come to them for support (Participant 01) or they could give food to their grandchildren (Participant 09 & Participant 11). Both Usa (HelpAge) and Sawang (FOPDEV) highlighted the way the OAA could positively influence older people's relationship with their grandchildren,

Older people feel good if they can give something, this is my money, I get it outside the family, if I want to give to my grandchildren, to buy something for school, maybe I give them 10 baht, or buy a pencil...you can give, some food, some sweets and you know children, they will be closer to them (Interview 20: UK).

The complexity of relationships

Four of the participants did not mention the OAA as improving their relationships. However they all mentioned how their family was glad or relieved for them to have the OAA. Three of these participants, who were in the older age groups, reported good relationships with their family, just that they were not influenced by the OAA (Participant 5, 12 & 11).. This might suggest that they

were comparatively better off financially than other participants, or it could just be that they do not consider their relationships influenced by their economic circumstances.

The fourth person who did not mention the OAA as improving relationships was Participant 07, a 63-year-old woman who is responsible for caring for both her husband who was paralyzed 10 years ago and her adult daughter who has muscular dystrophy¹¹. She discusses the OAA helping her financially but in terms of relationships she describes her loneliness and the reliance of her family on her, she says they ‘expect her to be the one that helps them forever, because they can’t help themselves’ (Participant 07). In this case the relationships are complicated through increased dependency, so the OAA does not have the same result as for many of the others, other factors are more important in this case. It is a reminder that the OAA can improve or strengthen some relationships, which are already in place, but cannot overcome difficulties or create good relationships where they did not exist before.

Autonomy and decision making

Related to family relations was the increased autonomy felt by some participants through the OAA.¹² For those not working, particularly in the oldest age group of 80-and-over, participants expressed satisfaction at deciding how they used the money themselves and of not having to ask their children for money for their personal expenses. One 86-year-old woman commented on how in the past she felt uncomfortable asking her daughters for money for personal expenses, but now she does not have to, as she has the money herself. She feels more confident because she has money to use and not having to bother her children every time makes her feels free (Participant 09).

In terms of decision making, although the participants could spend their OAA as they decided, when it came to decision making within households, it was usually the men that seemed to have the overall decision making power. This was because for most participants, with a number of exceptions, men were generally considered head of the household, although many discussed decisions being made in consultation.

¹¹ A chronic muscle weakening disease

¹² The WHO defines autonomy as the perceived ability to have control over your life and to make decisions based on your preferences on a day-to-day basis (WHO, 2002: 13).

Part 2: Social, religious and political engagement

Religious and social engagement

Religious engagement was very important to the participants and ‘making merit’ was the second most mentioned use of the OAA. The Buddhist idea of ‘making merit’, which is doing ‘good acts’, usually in the form of religious donations (Kusalasaya, 2006), is very significant to most older Thai people and the ability to do so is central to their wellbeing.

The majority of Thais are Buddhist, with 95% of older Thais in the 2011 national survey stating their religion as Buddhism (Knodel, Prachuabmoh & Chayovan, 2013:24). This is reflected in my sample, as all of the participants were Buddhist. There is a strong emphasis in Thai Buddhism on ‘making merit’ and there are lots of ways of doing good or making merit, with making donations to the temple or alms to monks being very common ways (Kusalasaya, 2006:22).

Making merit is based on the Buddhist teaching of the ‘Law of Karma’ or of cause and effect, which means that everything you do has equal effects (Kusalasaya, 2006:22). If you do something good, this will come back to benefit you at some point, but if you do something bad it will also come back on you, therefore you want to do as many ‘good’ acts as possible (Interview 23: AC). There is also the link between your behaviour in this life and your place in the next life, when your spirit will be reincarnated and reborn based on your good acts or merit in this life (Kusalasaya, 2006:22).

In Thailand there are lots of Buddhist days when you go to the temple to give food to the monks and to donate to the temple and there are also envelopes that are given to you by friends and family to collect donations (Interview 23: AC). There are two types of envelope, both are for making merit but the money is used for different things, one type is directly religious donations, for example for renovating the temple. The second type is for other causes that need money within the community, for example for renovations of the local school or hospital or for a local volunteer group. As long as it has been signed off by a monk, the second type can be for any activity that benefits the community (Interview 23: AC).

Making merit is also a way in which older people can help others and stay connected and socially engaged. As Participant 12 states, as she gets ‘very old and cannot do anything, the only thing she can do is make merit, to help other people’. While Participant 06 explains, ‘the reason we make merit is to help. We are all neighbours...it's reciprocal support. It's in our tradition to give’.

Making merit is also important to older people for their own quality of life, for example ‘when you get sick, it helps you recover quickly and it gets rid of bad luck’ (Participant 10), but also in preparation for death and the next life,

I hope [with the charitable deeds we have done] good karma will come back to help us...I hope that, after doing this, our lives will be better and more comfortable, and in the next life, we will be born in a good place. (Participant 06)

Like being able to buy their own food, being able to make merit when they want is an important expression of autonomy, but is also significant in enabling the participants to prepare spiritually for their own death. Rattanamongkolgul et al. (2012: 450) found older people reported that making merit ‘calmed their mind’, preparing the spirit for peace after death and in the next life.

Social, political and financial engagement: Older Person’s Groups

Further to this the OAA was used by some of the participants to pay for membership of their local Older Person’s Group (OPG).

The establishment of Older Person’s Groups (OPGs)¹³ was actively promoted by the Thai government in the 1980s, based on traditional informal groups to provide mutual support and as a focal point for receiving assistance (Knodel et al.,1999:9). The groups are multifunctional and based on the needs and priorities of the communities. Their purpose is to support local community development, for older people this could include livelihood activities, supporting healthcare and older people’s long term care, promoting participation in community life and governance and, where relevant, disaster risk reduction (HAI, 2009b).

¹³ Also known as Older People’s Associations, Elderly clubs or Senior Citizen Associations

Predominately it was female participants who were members of the OPG, and they stressed the social and political benefits of being members. For example, 'It's joyful to be a member, when there are activities I can join and I get knowledge too because they sometimes set up trainings' (Participant 19) and 'through the OPG I get the chance to attend the meetings with the hospital, municipality, government representatives and say what the older people want, the older people are stronger as a group' (Participant 01). However one of the male participants also emphasised the community aspect of the OPG, he was a member because 'when the community creates activities, members should join in' (Participant 17). Participant 04 could not take part in activities due to her lack of mobility, but she also reflected on the social benefits of the OPG, 'when I had a broken leg, the OPG members came to visit me in hospital and they bought things and so I was not lonely'.

Participant 01 is also part of an income generating group with the OPG who make chilli paste together twice a month to sell at the market, giving her financial benefits as well as political ones. Other participants also considered the material benefits, for example, 'I became a member because when the group has something to give to the older people, they give to me too' (Participant 10).

For some of the participants the OAA works to support OPG membership and create social, financial, political, material and community benefits and engagement. However this was not the case for all the participants, as some mentioned being too old for the OPG, or mobility issues preventing them from joining in activities, while others were too busy working and trying to support their family to join in.

Evidence that the government still values older people

Something that I had not expected was the pride and enhanced feelings of self-worth that some of the older people gained from knowing that the government provided the OAA.

Some felt proud that the government helps them, proud that the government still thinks about old people and accepts the trouble of poor older people and as Participant 05 put it they 'don't throw away', they take care of the older people. This demonstrates a belief in the value of older people from the rest of society, who support the OAA through tax and this in turns makes older people

feel that they are being valued externally. This appreciation was not universal however, as three of the participants did not know where the OAA came from, although one of them knew the municipality distributed it.

It is interesting given Thailand's ongoing political instability and current military government that this positivity is reflected in some of the older people, however perhaps it is just this uncertainty which makes them so appreciate the relative stability and continuity of the OAA. There were also some misunderstanding of where the OAA came from, two of the participants attributed it to Thailand's controversial ex-Prime Minister, Thaksin Shinwatra, because he implemented the policy of the Prime Minister before Leekpai Chaun (Interview 23: AC).

However the OAA is still only a policy and not secured into law, making it vulnerable. Giving the OAA a legal status is something which FOPDEV and Thai civil society is campaigning for, they have gathered a signed petition which they intend to present to the newly elected government, once elections have taken place (Interview 20: UK).

6. Discussion

In this section I outline how the issues that the participants brought up fit within the domains of the integrated wellbeing model and how this compares with other studies and discussions around social pensions both in Thailand and in other countries. The participants did bring up elements of wellbeing, as being positively influenced, by the OAA, in all seven domains of the integrated wellbeing model: enjoying peace of spirit, accessing resources, exercising participation/agency, building social connections, sustaining close relationships, enhancing physical and mental wellness and experiencing self-worth. This suggests that the domains the model identifies are relevant to older people and to the impact a social pension can have. However, it is also important to consider the context and the limitations of this case and also the indications that the OAA is not enough for some older people for some wellbeing domains. At the end of this section I have explored two cross-cutting themes, age and gender, to reflect across the sample on these overarching identity markers.

Economic security and family support

The most prominent response from the participants concerning the OAA was gladness followed by a sense of security, since they knew that they could rely on the OAA to come every month, which fits within the wellbeing domains of *peace of spirit, enhancing mental wellness* and *accessing resources*.

Being able to use the OAA to buy food is *enhancing their physical and mental wellness* and along with using it for other personal expenses, fits within the domain of *accessing resources* too. Surwanrada (2014a) also found food was one of the main expenditures of the OAA in Thailand, as did similar studies of social pensions in the Philippines and Bangladesh (Knox-Vydmanov et al., 2016; Begum & Wesumperuma, 2012). In South Africa social pensions were found to encourage more of the household expenditure being on food, which in turn was linked to better nutritional outcomes and reduced hunger in adults and children (Samson, 2007). Similarly in Lesotho the social pension raised household food security and increased the proportion of older people reporting they ‘never went hungry’ from 19 percent to 48 percent (Kukrety, 2007; Croome & Nyanguru, 2007).

For many of the participants, they were buying extra food, in addition to what was provided by their families. The OAA gave them more choice, meaning they could buy what they wanted and it also gave them the opportunity to contribute food to the family, improving relations and household food security. For such participants, especially in the older age group, the OAA providing economic security is less of an issue, because their family is already providing the financial security they need.

It has been argued that welfare such as social pensions could undermine family support, however this has not been found to be the case in Thailand, where filial piety is still strong and older people expect to rely on their children (Knodel, Prachuabmoh & Chayovan, 2013; Knodel et al., 2013). In Bangladesh and South Africa, family ties and financial provision remained strong if not strengthened by social pensions (Begum & Wesumperuma, 2012; Sagner, 2000). This is corroborated by my results where the majority of participants were well supported by their family, regardless of the OAA and even when they did not live with them. Transfers of money from children to parents, as I found, are very common. In 2014 Knodel et al. (2015:4) found that

almost 80% of older people in Thailand had received some income in the past year from their children, but also due to the OAA that those reporting their children as their main source of income had declined from 52% in 2007 to 37% in 2014. This shows that family support remains strong but the OAA can replace it as the main income source in some circumstances.

Social policy, such as the OAA, is a product of the power relations within a country and although older people now receive the OAA in Thailand, the majority still also need family support, due to Thailand's liberal welfare approach of low expenditure and an emphasis on support from the family and employers (Lloyd-Sherlock, 2002:696). As discussed this is reflected in the National Plan on Older People (2002-2021) which places self-protection, caring by the family and support of the community ahead of state support (NCE, 2009). This is further supported by societal conceptions of ageing and of family responsibility (Estes, 2001). Therefore despite the ageing population and some measures being introduced, Thai society is only adapting to the situation up to a point, as the dependence of older people on their family is not being challenged (Héran, 2013). This presents a risk, firstly of whether families can afford to support their elderly parents and secondly as people are having fewer children there may be less support available for future older people (Suwanrada, 2009).

The continuing need for family support however is part of the reason that good family relationships are so important to older people. For the majority of the participants the OAA was reported to improve family relationships, supporting the *sustaining close relationships* domain of wellbeing. Similar findings of social pensions have been found in other countries, for example in Nepal where older people's relationships were improved with the help of the social pension through greater interaction with their adult children and more social interactions generally (HAI, 2009a). The contributions which older people can provide to the household, with the support of the OAA, also provide the opportunity to address poverty reproducing itself in the next generation (Samson, 2007).

Saving for the future

Another adaptation which Thailand needs to make to address its future as an aged society is encouraging more saving for later life. In 2008 this was still not a priority in Thai culture, instead people were saving for life events such as marriage, children and for emergencies, but not

necessarily for old age (Suwanrada, 2009: 52). Also in 2008, it was found that 39% of those employed in Thailand were not saving at all and a further 26% were not able to save due to a balance in income and expenditure, which is particularly the case for those in the informal sector (NESDB, 2008). There is the need therefore to save but even more pressing is the need to be able to save. Supporting those in the informal sector to be able to save during working age, for older age, would not only accumulate capital, promoting economic growth (Lee et al., 2012; Lloyd-Sherlock, 2010: 63), but on an individual level, would mean further economic security in old age.

A few of the participants however did not fit these trends. Two were able to be financially independent of their families and were saving. This was either for when they were older and could no longer work or for emergencies (Participant 17; Participant 14). Even those participants who were not working, a few of them mention saving. Lee et al. (2012) also found that older people in Asia are saving even in low income settings and in countries with large public transfers to the elderly. This suggests that with a larger amount more people could also potentially save the OAA, supporting them into even older age and against shocks and vulnerability.

Current economic insecurity

It is also important to reflect on those older people who are not currently experiencing economic security, who cannot save and who are still struggling despite the OAA. Such as participant 10, who lives with his daughter, both of them are unskilled labourers and so his daughter is not able to support him. There are also those participants that wanted the OAA to rise so they could increase their spending, creating more stability and a higher standard of living.

Other social pensions, with small amounts, have also been found not to provide enough for economic security, for example in India, where the means-tested social pension was found only to be enough to cover for a single person's subsistence, whereas those with a spouse struggled (HelpAge India, 2007) and Vietnam where the social pension for those aged over 80 was not sufficient to cover the recipients needs or enable people to leave poverty (Long & Wesumperuma, 2012: 174).

For Thailand this is why FOPDEV and HelpAge are campaigning for the OAA amount to be increased to the national poverty line, which would be THB 2400 a month, or at least the food

poverty line, which is THB 1300 a month (Interview 21: UK; Interview 20:SK). This amount is still well below the estimated minimum wage and the average monthly income in Thailand. However there are concerns about raising the amount of the OAA, of whether the government can afford it and if this will affect the budget of other sectors (Interview 21: UK). The answer lies in tax reform, including expanding the tax base and improving collection to increase government revenue, which can then be spent on social protection (Interview 21:UK). Jitsuchon Somchai, of the Thailand Development Research Institute argues that the first step would be raising the value-added tax (VAT) (Kupferman-Sutthavong, 2015:27) which has been previously reduced in Thailand from 10 percent to only 7 percent (Interview 20:SK). Those that can afford more luxury goods pay more VAT and in this way using VAT for social pensions is redistributing wealth (Interview 21:UK).

Across the board there have been concerns about governments being able to afford social pensions like the OAA, especially universal ones, however the examples of Nepal, Bolivia, South Africa and Thailand successfully devoting resources to providing social pensions in recognition of the benefits, have shown that it is possible (Gorman, 2004). Knox-Vydmannov (2011) estimated the costs in fifty low and middle income countries and found universal social pensions were an affordable option for all. While in 2012 Thailand's spending on the OAA constituted less than two percent of the government's overall budget (Suwanrada & Wesumperuma, 2012:166). It is also worth reflecting on the comparative cost of other pensions, either social but targeted or contributory schemes, which are still expensive to the government but benefit so many less people (Interview 21:UK).

Exercising agency and participation

For those participants who did not work, they expressed how the OAA was supporting them in the wellbeing domain of *exercising their agency*, through spending the money on the things that they wanted and not having to rely so completely on their families. This was also found to be important to recipients of the social pension in Nepal, who also emphasised not having to ask their family for personal expenses and for making religious donations (HAI, 2009a).

However for those participants that did still work, they did not discuss the OAA in this way as they did not completely depend on their adult children for income yet and so were more

independent. Differences such as this, at first I contributed to age, but on further inspection it became apparent that the difference in perception of the OAA was actually to do with whether a participant was still working or if they depended on their family, as explored above. I have not seen this distinction in other studies of social pensions, which while acknowledging some older people still work, have not reflected on the difference this makes to their perception and use of a social pension.

For some they were able to further *exercise their agency* and *their social connections* through participation in an OPG¹⁴. The OAA was used to support this participation by making it possible to pay the small membership fee of the OPG, however for some participants that worked, and who cared for others, they did not have the time for OPG activities and others expressed that they were just too old to take part.

One area where the OAA was supporting social *participation* and particularly spiritual engagement was through enabling older people to make religious donations as much as they wanted, which was contributing to their *agency* and *peace of spirit*. This was also the case for social pension spending in Nepal, where Buddhist donations are also practiced (HAI, 2009a). While this direct link between a social pension and religious participation is not explicit in many other social pension studies, the idea of wellbeing including religion and living a ‘good’ life is common in developing countries (White, 2009a:13).

This is also reflected in other studies through older people’s desire to contribute and help others. Often this is referenced in terms of the contributions of money to the family or family domestic work or voluntary community support (Wiles & Jayasinha, 2013; Beales, 2000), but the idea of helping others is also one of the reasons why older people make merit in Thailand.

Experiencing self-worth

This idea of doing good, especially for their family, also raises the participants self-worth, as do the other contingencies discussed of extra autonomy and independence, continued ability to engage both socially and spiritually, improved family relations and the external value they feel from the government making a political choice to address their wellbeing through the OAA.

¹⁴ Older Person’s Group

Komjakraphan & Chansawang (2010) in their study of Thai multigenerational households also found being able to contribute with their own money was a source of pride to older people, raising their self-worth.

Physical wellness

Using the OAA to buy food and also through being able to buy less spicy food than their family eats, which is better for their digestion, was supporting the domain of *Physical wellness*. Some participants also talk about how the OAA means they can be less tired and less stressed increasing their *physical and mental wellness*. However, something which was noticeably different from other studies of social pensions was that the participants did not mention using their OAA for health reasons. In other cases, covering medical expenses was one of main benefits of social pensions, for example in Nepal, a large proportion of the social pension was spent on personal health needs, including buying medicine (HAI, 2009a: 4), in India one-third of older people's monthly social pension was spent on healthcare services and medicine (HelpAge India, 2007: 4) and in Vietnam the social pension was used for out-of pocket medical expenses and treatment (Samson, 2012: 88). Not mentioning the OAA in relation to health may be due to the participants' healthcare already being accessible due to the universal healthcare in Thailand or because the OAA is not useful in this area. This is an area which could be explored in further research.

7. Cross-cutting themes: Age and Gender

Within this research I have tried to address a lack of focus on older people within international development, while at the same time recognising the diversity of this group and trying not to generalise based on age (Lloyd-Sherlock, 2010). Through stratifying by age in my sample, I found that some themes could fit across some of the age groups, for example a general increased financial dependency on family with ageing. Ultimately however these age diversions are arbitrary as my participants did not all fit any trends. The differences were not caused by age but varying circumstances, it was the differences in individuals and households' situations, which shaped what the OAA meant to the recipients and how their wellbeing was influenced. Factors such as family composition and support, health and whether an older person was working or had

other income sources were all influential and go some way to explaining the diversity from the participants. As Settersten, (2009:75) argues ‘age is an increasingly poor predictor of self-concepts, of goals, achievements or failures, of the anticipation of things yet to come, and of abilities to cope with change’.

It is important to emphasise however that this is not to advocate for using other factors to determine eligibility for the OAA, quite the contrary. A social policy such as this, cannot be sensitive to the very varying circumstances of households and individuals, and as demonstrated in this study, the OAA can be important for different, and no less significant reasons, across these differing scenarios. This is one reason (among many others, see Kidd, 2008) why universalism rather than means-testing is more effective and guarantees that nobody is left behind. As Participant 17 reflected, the ‘OAA is very good for all, it should not separate the rich and poor, as it is not easy to separate who is rich and poor’.

There were not clear divisions based on gender in participants’ answers either, apart from in who made decisions in a household, which was still predominantly a male role. This suggests, that despite some claims that social pensions can challenge gender norms (Wening-Handayani, 2012), this is not necessarily the case. As in this instance the OAA is not influencing the gender roles of decision making.

Women generally live longer than men, so it is not surprising that in my sample there were a few more women who lived without a spouse, but there were also two single men in the sample too, so this is not only experienced by older women. There was no noticeable difference in level of education based on gender, the majority of participants had the same level of elementary education, nor did women seem to be disadvantaged in labour, as both men and women reported working in agriculture or being farmers (Llyod-Sherlock, 2010:55). Again it is important therefore to reflect on the circumstances of older people and not make assumptions based on gender.

8. Conclusions

In conclusion the OAA in Thailand positively influences the wellbeing of many older people in ways that fit the seven domains in the integrated wellbeing model, but there are limitations.

Through the OAA some older people feel more secure, have access to basic resources, have better family relations, more control over their lives, further social and spiritual engagement and raised self-worth. All of this contributes to raising their dignity.

However, this research also found that there were still older people struggling, for some the OAA is not enough for their necessities and for others a larger amount could mean more security, less reliance on their families and even the potential to save. The family being a vital financial support for older people is as yet unchallenged by the OAA, which leaves them vulnerable if their family is struggling or if they have no family. A further concern is that as Thai people are having fewer children, there is going to be less family to support older people in the future (Suwanrada, 2009). The OAA alone is not sustaining and so it makes sense that the amount should be raised, particularly as it is currently far below the national poverty line and compared to the daily wage of THB 200, it currently only provides a 70 year old with THB 25 a day.

As a policy, without legal status, the OAA is precarious. It needs to be integrated into the country's overall pension system, to become a basic pension rather than a separate welfare measure and to be comprehensively outlined in its own law (Interview 21:UK). This would include clear reasoning behind the amount and for it to be pinned to inflation, to ensure that it does not lose its value (Interview 21:UK).

The OAA was important to all of the participants but for varying reasons based on their circumstances and they were more divided by their income sources and family support rather than age. This is why universal social pensions are so important, because not only do they avoid the cost of administration in targeting, they also recognise that people's circumstances will be different and support them regardless.

In terms of wellbeing, the OAA was strongest in influencing the domains of: *enjoying peace of spirit, accessing resources, sustaining close relationships, exercising agency and experiencing self-worth*. It was also supporting older people's *physical and mental wellness* by facilitating being able to buy more food and more digestible foods, and through reducing stress and tiredness. However the participants did not mention the OAA in relation to their health, which is something that could be explored further, as this research does not confirm why.

The OAA was not so directly influential in *exercising participation* and *building social connections*. Some of the participants were doing these through the OPG, which the OAA helped them to participate in, but not a majority. Arguably building new social connections is not of such value for older people, however as one participant mentioned, the OPG and other social interactions are important for reducing loneliness. Older people's participation should also be supported, especially in community development, where their experience and availability makes them key contributors and ensures they are included when considering provisions (Beales, 2000:16; WHO, 2002: 46).

This demonstrates that the context of the social pension is also crucial, older people need to be able to access other services, such as healthcare, and be supported through initiatives like OPGs, to also remain socially and politically engaged and to support their overall wellbeing. This is why social pensions, such as the OAA, alone are not enough; they need to be provided within a wider context of support and inclusion for older people.

The findings discussed in this research have some limits in their application, as they are from one area and are not based on a representative sample of the whole older Thai population. However conditions are similar across rural Thailand and so can be assumed to be relevant to much of the rest of the country, apart from urban settings. Older people in urban areas may have different perceptions of the OAA due to their differing circumstances, for example not having the nearby agricultural food sources of rural areas and the potential for less community support (Interview 20:SK). In terms of relevance to other countries there are some aspects of this research, which are particular to Thailand, such as the age of recipients and the amount of the OAA, universal healthcare and the culture and the influence of Buddhism. Nonetheless, as demonstrated in the discussion, many of the elements raised are comparable to older people's situations in other middle and low income countries.

There is still much to be explored and further research is needed. For example to focus on the situation for older people without family support and older people living alone, as this is a growing percentage in Thailand (Knodel et al., 2015). Also more research is needed focusing on the wellbeing of older people in urban settings, which should be considered when setting policy for the whole country. Another area of interest, which is raised by this research, is the influence of the OAA on older people's relationship and perceptions of the government, which was

touched on, in their pride in being given the OAA, but could be explored in more depth. Overall the more that Thailand and other ageing countries can do to understand, support, embrace and utilise older people, the better it will be for whole populations.

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Appendix 1: Participants' Details Table

Participant no.	F/M	Age	Living arrangement	Living arrangement details	Working?	Needs to buy rice
7	F	63	With family	She lives with her husband and daughter. Her husband is paralysed and her daughter is disabled through a muscle weakening disease	Y - in a restaurant	Y
17	M	64	Lives alone, family nearby	He lives alone, he has extended family nearby including older siblings, but his children live elsewhere	Y - labourer	Sometimes - when he works in the fields gets some of the food.
18	F	64	With family	Lives with her husband, who is in a wheelchair and her son.	Y - labourer	Y – but grow vegetables themselves
19	F	65	With spouse only	She lives with her husband, her daughters are in Chiang Mai and she has a sister and niece who live in the village	Y - farmer	N
16	M	67	With family	He lives with his wife, his son and daughter-in-law and his granddaughter	Y - farmer	N
10	M	67	With family	He lives with just his daughter	Y - labourer	Y
15	M	71	With spouse only	He lives with his wife	N	N

1	F	72	with family	Lives with her daughter and adult grandson (22 years old)	Twice a month with the Older Person's Group (OPG) making curry paste to sell at the market	Y
6	F	74	Alone, family nearby	Lives alone but her children live in the two neighbouring houses	N	N
4	F	74	With spouse only	Lives with husband who is interview 3. Their children live elsewhere but they a niece and other family live in the village	N	Y
2	M	76	With spouse only	Lives with wife, his children live elsewhere	Yes - making brooms	Y
3	M	78	With spouse only	Lives with wife, who is interview no. 4. Their children live elsewhere but they a niece and other family live in the village	N	Y
5	F	79	Alone, family nearby	Lives alone but has 5 daughters living in the village, one of them visits her every day	N	N
13	M	83	With family	He lives with his daughter and son-in-law	N	N
11	M	84	Alone, family nearby	He lives alone but next door to his son and daughter-in-law	Y - making bamboo strips for wrapping garlic bundles	Y
9	F	86	With family	She lives with her grandson and granddaughter-in-law, her daughters live in the 3 surrounding houses	N	N
14	M	86	With spouse only	He lives with his wife	Y - he collects and sells herbal medicine	

8	F	88	With family	Lives with her daughter and grandson, has another daughter in Bangkok who was there looking after her	N	
12	F	89	With family	She lives with 2 sons, one daughter-in-law and one granddaughter	N	

Appendix 2: The Interview Guide

Introduction:

Introducing myself and what I am doing/studying/researching. Introduction of translator.

- From the UK, doing a Masters in Sweden, interested in older people's situation in Thailand, especially in relation to the social pension.
- I have been doing an internship with FOPDEV and this research will be shared with FOPDEV.
- I would like to interview them – it will probably take about 45 mins.

How this interview will be used:

- Anonymity - their real names won't be used
- The thesis will be read by my peers and professors and will be available online eventually.

Are they happy to have their picture taken? Y / N

Setting questions:

- Name
- How old are you?
- Who do you live with? How old is everyone else?
- How is your health?
- Do you have any health conditions?
- Do you need help with day to day activities?
- What are the main sources of income to the household? (should include whether they work) Do you pool these incomes or are they separated?
- What is your level of education?

Interview questions:

1. How do you feel the OAA impacts your life?
 - What do you spend it on?

- Have there been any changes since you started receiving the OAA?
- 2. Do you think it has impacted the way you see yourself?
 - Or how you feel?
- 3. What are the other factors that impact your life/wellbeing?
- 4. Tell me about your role in the household/family/family relations?
- 5. What expectations do you think there are of you?
- 6. Does the OAA support you in your role or the expectations on you?
- 7. Do you think the OAA has affected family relations? If so in what ways?
- 8. Who makes the decisions in your household (family)?
 - Are you involved in decision making?
- 9. Do you think the OAA has made any difference to your involvement in decision making?

Appendix 3: Sample Interview Notes

Day 1: Interview 1

F: 72

Living arrangement

There are 3 people in the family, herself, her daughter who is 40+ and her grandson who is 22.

Her daughter adopted her nephew as her stepson. Her daughter's husband doesn't stay with her because he works in another province and will come home sometimes. Her daughter is working at the Royal Project.

Her grandson who was supported by her daughter has just graduated from university and has already started to work recently.

Income

In the past she sold small agricultural products at the market but she is too old now. She said "Now I am too old for that hard work."

Her main income is her daughter, who works for the Royal Project Works

The husband of her daughter lives elsewhere and her daughter's adopted son has graduated from university and hasn't started work yet. He is supported by her daughter

She is involved in an OPG group that makes curry paste – she sells it to her neighbours and in the market – twice a month – 2000 baht shared between the group.

She doesn't have a field - has to buy rice from the market

Her pension is separate but she uses it to buy things for the house too.

Health – 2 problems – high blood pressure and problems with her digestion

But she can still do everything

Education – Elementary, grade 4

Social Pension

She feels very glad to get permanent money for daily life because of old age she cannot work full time, only part time job and gets not much money.

She is proud of that the government supports her and gives priority to the elderly.

Feels release that she has her own money to use whenever she wants and needs not to ask from her daughter every time when she needs money.

SP - she uses for making merit and for food sometimes, although mostly her daughter provides

She pays 150 baht per year for membership of the OPG.

The daughter cooks for the family if she is on time, if she is back late, she [the OP] cooks.

Feeling good that she have money for paying the OPG membership fee (150 baht per year) for, the fee for a member of the community funeral welfare group and also for some other little expenses by herself.

Feeling happy to have her own money to make merit and healthy from buying some more food.

OPG

She attends the OPG – they make the paste together – there are 7 people in the group and so they receive about 500-600 baht each.

She attends the OPG to hold the group together. The group is supported by FOPDEV

She uses the money to buy some dry food, she asks money from her daughter too, normally her daughter pays for everything.

Funeral savings

She is part of the community funeral group

Decision making – she always asks her daughter first

Benefits of the OPG

Good to have the OP voice and rights

Gives her the chance to go and make merit in another temple – as young people don't have the time to take you.

OP rights – she gets the chance to attend the meetings with the hospital, municipality, and government representatives and say what the OP want

OP stronger as a group

Comes back and discusses with other members and feedback to the government

Other things – blankets, other orgs give these but not so thick as the ones FOPDEV gave out.

Household relations

SP makes a good relationship better

She can help them

Her grandson sometimes asks her for money and she can support him

They don't expect anything from her – she has no money just the house

Appendix 4: Sample Participant Transcript

Participant 06: F: 74

Interviewee I live in this house alone, but my son and my married daughter are living nearby. I have one grandchild from my daughter. She graduated already from Chiang Mai University, but is now working in Bangkok.

My son has two daughters. The elder one is already married and working in Nan province. The younger daughter is living with her sister temporarily.

I regularly eat alone. My son and my daughter work in the orchard from dawn until dusk.

My income comes from my daughter. She gives me some money every month. I also receive 700 baht old age allowance. I use this money for food and making merit.

My monthly expenditures include water, electricity. I also contribute to funeral fund which is collected 2-3 times per month, or up to 4-5 times. I pay more [to the funeral fund] because I also contribute to Moo (villages) 3 and 4.

I am a member of the older people's association. I pay membership fee annually. I get to have a society and do things with my peers. When there's opportunities to make merits, everyone can chip in. When there's a religious ceremony or a fair, we go together in a group.

I have rice from my children's farms. They share me their yields.

My medical problem is high blood pressure. The doctors were worried that I may develop a cerebrovascular disease, and so I was prescribed vasolidation drug. I have neither hypercholesterolemia nor diabetes. I do have annual health checkups.

I graduate Prathom 4 (equivalent to Grade 4 in elementary school). There was no Prathom 5 – 6 (Grade 5-6) then. Some friends had a chance to further their education.

Old age allowance is good. They are helping us. I receive it regularly every month. This is much better. When there was no old age allowance I used what my children gave me. Sometimes this was enough, sometimes not. Now the old age allowance is a helpful addition to other sources. I feel pleased.

Before this, when I had more strength, I worked in my farm. That was enough to live by. Now that I'm old, I cannot do that anymore. I have lost my strength. So, I have to depend on others.

I receive enough money to live by, month by month. In some months, if there are not too many funerals, what I have is enough. In some months with more funerals, I pay quite a bit more on member fees, or giving out cash [to the relatives of the departed].

Late each month, there are electricity and water bills to pay. Sometimes, I run short on cash.

I feel happy that they can help us, even only for this much. It's enough for food and for living, for feeling happy, and for making some merits. I am proud that they give us something as I cannot work for a living anymore.

Some people want to hire me for wage labour, but I can no longer work.

After receiving the [old age] allowance, my relationship with my children has improved. I am happy and they are happy. This [allowance] came as a relief to them, and they felt glad that their mother had some cash to spend, to buy things, and to make merit.

I make my own decisions on my personal stuff. If I want to introduce any change in the house, I would ask the children because that takes a lot of money. I am not capable [of earning]. When I want to make some change but I have no money, I would ask my children about it.

The reason I give [or make merit] is to help. We are all neighbours. When I myself have needs [or have occasion to make merit], I also approach them. It's reciprocal support. It's in our tradition to give. I have done it. My parents did it and my children will continue to do the same. I hope [with charitable deeds we have done] good karma will come back to help me. Older people taught us this, and I just passed this on my children and grandchildren. I hope that, after doing this, our lives will be better and more comfortable, and in the next life, we will be born in a good place.

[End of interview]

Appendix 5: Codes used (in Nvivo)

Node Name:
Active Ageing
Agency
Capability and wellbeing
Care
Civil society
Contributory Pensions
Credit for OP
Criticism of capabilities
Decision making
Development and OP
Dignity
Education
Equality
Expectations
Financing pensions
Functionings & capabilities
Funeral savings
Gender
Health <ul style="list-style-type: none">- Digestion- Eyes- Heart disease- High blood pressure- Knee pain

- Lungs
Helping others
Household relations <ul style="list-style-type: none"> - Food - Grandchildren
Human rights
Importance of govt
Independence
Intergenerational contract
Less of a burden
Less stress
Living arrangements
Measuring poverty
Methodology
OP and capabilities
OP and income
Money from children
OP contributions
OPGs
Population ageing
Power
Preparation for death
Pride
Reasons for this research

Reciprocity
Religion
Respect
Retirement age
Rights based approach
Risk
Savings
Security
Self-worth
Shocks
Social aspects for OP - Loneliness
social networks
Social cohesion
Social Protection
Social Pensions - Being able to help - Feel safe - Glad - Happy - Higher OAA - Less stress - Relieves suffering - SP in other countries - Universal v targeted - Uses of SP Electricity & water Making merit Food

OPG membership
Social status of OP
Spouse relationship
Thailand
political history
The concept of old age
Transport
Vulnerability
<p>Wellbeing</p> <ul style="list-style-type: none"> - Dimensions of wellbeing - Limitations of wellbeing - Relatedness - Integrated model - Wellbeing and OP - Wellbeing and policy - Wellbeing in research - What is wellbeing - Where does wellbeing come from - Why use wellbeing - Wellbeing and happiness
Working in Old Age