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Developing as One:

Community Groups in the Construction of Wellbeing in Northeast Thailand

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This thesis considers the processes and outcomes of community group membership in a peri-urban location in Northeast Thailand in order to enhance understanding of the interdependent nature of the wellbeing of individuals and collectives. This consideration of wellbeing beyond the individual reflects a shift in certain areas of the social and natural sciences to reject the worldview that privileges the individual over the collective. In conceptualising this holistic, systemic approach, the thesis adopts, and is motivated by, a non-linear science perspective, that allows the community to be considered as a complex dynamic system, providing a way of relating the macro and the micro, without being aggregative or reductionist (Byrne 1998).

The situation of this research in Thailand has been prompted by government promotion of community groups and microfinance facilities as a way of achieving the development goals of social cohesion and increases in individual wealth and wellbeing. It is argued that both individual and collective wellbeing can be enhanced through participation in community groups; a particularly important aim in the context of rapid economic and social change in Thailand and the challenges to wellbeing that result.

Despite the government suggestion of universality and uniformity of collective actions and benefits, this thesis highlights the variety of participation strategies adopted by Thai villagers in community groups, resulting in a range of wellbeing experiences at the individual, group and community level. These include processes of exclusion of individuals, contributing to the exacerbation of divisions within the community. For those included, experiences can be seen to be both positive and negative, affecting aspects of wellbeing through material, relational, perceptual and cognitive pathways of change. Beyond the individual, the groups were mediating the tension between the needs, characteristics and circumstances of members, government objectives and the supply of assistance, and between enhancing material and relational aspects of wellbeing. This illustrates how the characteristics of individual villagers and the community as a whole can limit the achievement of the policy objectives for community groups. Approaching this investigation using a wellbeing framework to explore experiences in one village, offers a more holistic and detailed view of the way government policy operates in practice, and hence a more realistic understanding of the potential role and relevance of community groups in achieving particular policy goals.

CONTENTS

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GLOSSARY AND LIST OF ABBREVIATIONS

ADB	Asian Development Bank
ARD	Accelerated Rural Development
BAAC	Bank for Agriculture and Agricultural Cooperatives
Baht	unit of Thai currency
Bun	merit
CCF	Christian Children's Fund
CDD	Community Development Department
Jaroen	development/becoming modern/improvement
Farang	westerner
FVORD	Foundation of volunteers' organisation for rural development
GKKJ	*Gai kaibunha khwarm yakjon*
Glum	group
Glum Omsap	savings group
Kamnan	subdistrict leader
NESDB	National Economic and Social Development Board
MDU	Mobile Development Unit
Pattana	development
PGI	Person-Generated Index
Phu yai ban	village leader
PRD	Public Relations Department
Rai	local measurement of land area
RANQ	Resources and Needs Questionnaire
SIF	Social Investment Fund
Songkhran	Thai New Year
Songthaew	bus
TAO	Tambon Administrative Organisation
Tambon	sub-district level of administrative organisation
Tuk tuk	motorcycle taxi
Wat	temple
WeD	Wellbeing in Developing Countries Research Group, University of Bath

Exchange rate values used: 1 Thai *Baht* = US$0.027 (Reuters, November 2006)

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MAP OF THAILAND

Source: http://www.outdoortravels.com/files/map_thailand_general_overview.jpg

CHAPTER ONE

INTRODUCTION

There has been a recent surge of interest in the concept of wellbeing as the desired outcome of development, expressed in the view that "international development is fundamentally about competing visions of what wellbeing is or should be" (McGregor 2006:38). This has been combined with contrasting perspectives on the means to achieve development, including an increased emphasis in development policy and practice on acting collectively, coexisting with a continued focus on the individual. The contested nature of the aim of the development process and the debate over the means to achieve this is particularly evident in the context of Thailand, a country experiencing a period of rapid economic, social and political change, with pressures from international globalising forces combining with a drive to develop and modernise from within. To deal with these changes and tensions in Thailand, group-based and community-focused approaches to development have been promoted, that are intended to result in individual and collective benefits to wellbeing. This thesis makes its contribution through critically evaluating the wellbeing outcomes of such a development approach in a diverse and changing community. Overall, the aim of the thesis is to study community group experiences in a dynamic and divided peri-urban village context and through this, to enhance understanding of the relationship between individual and collective wellbeing. To achieve this, the thesis' objectives are to investigate the variations in individual and collective wellbeing experiences as a result of membership of community groups. This village study then allows insights into the contemporary nature of Thai society and processes of change within Thailand, as well as adding to wider development debates.

1.1 COLLECTIVE ACTION IN DEVELOPMENT THEORY AND PRACTICE

Classical development theory has been dominated by an emphasis on the actions of self-interested individuals. From the widespread interpretation of Adam Smith's theory of the 'invisible hand of the market' to the contemporary focus on laissez-faire economics in contemporary neo-liberal approaches to economic development (Willis 2005), the emphasis has been on individual action for individual gain. However, in the last decade, development policy and practice has placed increased emphasis on communal forms of organisation and community driven action for development, including a move

"from a focus on individuals to a recognition that relational and group-based phenomena shape and influence individual aspirations, capabilities, and the distribution of power and agency" (Rao & Walton 2004:359). For some authors, acting collectively is considered essential for development, as it "requires some ethic and practice of cooperation even as it opens opportunities for individual initiative and benefit" (Uphoff 1996:409). Yet this change in perspective has not removed the emphasis on the individual seen in much development theory and practice. For example, the focus on involvement in markets seen in the 2002 World Development Report ('Building Institutions for Markets') inevitably emphasises the importance of individualistic behaviour to achieve individual gains. An important aim for development theory and practice therefore, is to enhance understanding of the relationship between these collective and individual actions and goals, and to explore the outcomes of policies and practices aimed at achieving these goals. These contemporary debates surrounding the processes and outcomes of development provide the motivation and context for this thesis, as it explores the relationship between individual and collective wellbeing.

Intrinsic to this exploration is a critique of the dichotomous thinking that is evident in areas of development theory, policy and practice. As Pieterse argues, "positions and counterpositions in the development field often operate on the basis of simplistic dichotomies – such as modernization versus 'tradition', science versus indigenous knowledge, the impersonal versus the personal, the global versus the local" (2001:139) and, as is argued here, the collective versus the individual. Combining both aspects rather than viewing each separately reflects the importance of a multi-dimensional and holistic view of reality and the interconnected nature of macro-structures and social agents. Fundamentally, understanding these relationships involves recognizing that each are ends of a continuum that both "require and sustain one another in many ways" (Pieterse 2001:140). Therefore, this thesis aims to move away from the binary oppositions of 'individual' and 'collective' which privilege "either end of the continuum of perspectives" and "ignore the fact that actual development involves continuous traffic back and forth across the spectrum" (Pieterse 2001:155). This perspective also reflects a shift in certain areas of the social and natural sciences to challenge the worldview that so profoundly privileges the individual over the collective by treating social or collective phenomena as if they are only reflections of personal interests (Uphoff 1996).

This critique of binary thinking lends support for a more holistic view of the social and natural world that recognises the connection between people and places, and people within places, and the influence each can have on the other. This holistic perspective emphasised in this thesis, that recognises the continuous and connected nature of reality, draws on systems thinking and complexity science. This approach aims to understand things systematically through considering them in context and establishing the nature of their relationships with other components in the system. In this way, the complexity of development is acknowledged, although whether this acknowledgement can help or hinder the understanding of the development process or the creation of more effective development strategies is a question that this thesis addresses.

1.1.1 A Development Approach in Thailand

Contemporary Thailand illustrates the particular development challenges provided by a dynamic society where an emphasis on views that stress the individual and the collective coexist. This can be seen in attempts to combine the individualistic materialism evident in the shopping malls of Siam Square in Bangkok, with a more 'traditional' focus on community living and lifestyles promoted through Buddhist teachings. These themes have become even more pertinent since the economic crisis in the late 1990s which raised issues of self-strengthening and self-reliance, the neglect of rural society and the importance of a unified Thai 'way-of-life' (Baker & Phongpaichit 2005).

Contemporary Thai development policy has therefore emerged from a context of mixed fortunes in Thailand and the region as a whole. The economic boom years of the 1980s and early 1990s culminated in the financial crisis that affected the Southeast Asian region in the late 1990s and saw considerable strain placed on the coping mechanisms within society, including increased dependence on the safety net of the village. Throughout the period of his reign, the Thai King has emphasised the importance of unity and discipline, but the economic and ensuing social crisis in the late 1990s led to increased political and social support for a more sustainable, local, self-sufficient way of life. This followed "evidence that traditional moral economies were resuscitated as the crisis bit and those in greatest need were assisted by their neighbours and fellow villagers" (Parnwell 2002 in Rigg 2003:112). As a result there has been increased promotion of individual and collective values of unity, discipline and community cohesion as necessary elements of living together as good Thai citizens. These

individual and collective goals of the development process have been expressed in Thailand through policies which target both enhancement of individual wealth and wellbeing, and community cohesion. These policies were the product of an era of populist policy formulation and implementation by the Thai Rak Thai government and include advocating group activity as a means to achieve these development goals. This thesis therefore asks the question to what extent can studying these community groups in a particular context illustrate the reality of, and the relationship between individual and collective wellbeing in Thailand.

These attempts to combine individual and collective notions of wellbeing, and the debates over their relationship to each other are particularly pertinent and complex in Thailand. This is due to considerable debate in the literature about the nature of Thai society including whether it has a loose or rigid structure, over the moral or rational nature of the economy or society, and whether Thai citizens are motivated to act in an individualistic or collectivist way. Interpretations of Thai society vary from it being seen as "an affiliative society" (Wichiarajote 1975 in Mulder 1990:45), a loosely-structured and individualistic society (Baker & Phongpaichit 2005), a hierarchical and rigid society (Cohen 1991), to a collectivist society (Ingersoll-Dayton et al. 2001). This debate over the reality of the structure of Thai society is important as it highlights issues concerning the possibility of collective action and cooperation emerging, the motivations for any such activities, and the purpose and success of community groups.

In this context of rapid change, and with contested visions of development, there are considerable challenges to wellbeing. This is particularly apparent in the Isan area of Thailand where the research was conducted, due to the level of economic, social and political differentiation between this area, the rest of Thailand, and particularly the capital, Bangkok (Rigg 2003, NESDB 2005). A central component of the Thai government's strategy to address this has been the promotion of acting collectively, saving in groups, and increasing micro-credit facilities to groups and communities. This strategy is intended to increase individual wealth and therefore enhance individual wellbeing, but also to enhance the sense of wellbeing in the community through increasing its cohesion and unity. This strategy is also in line with the World Bank's focus on community driven development, which intends to give power to communities through placing funds and decision-making control directly in the hands of villagers (Mansuri, accessed 12/10/2006).

In Thailand, the state provides assistance to individual villagers in the form of financial support and technical advice, through community groups and village committees. However, this does not preclude recognition and discussion in this thesis of the role of more informal networks, groups and relationships. These informal networks include interaction with neighbours, economic ties, friendship networks, partnerships, reciprocal relationships, kin networks, and volunteer networks, including involvement in religious or community activities. Appreciation of these networks and relationships is important in order to understand the nature of the community and the activities of villagers, however these are not the main focus of this study. Instead, an aim of this study is to evaluate this policy approach, in order to assess how the promotion of community groups affects wellbeing. Therefore, this study focuses on the operation and effects of formal community groups.

This focus on achieving individual and collective outcomes through one policy represents a change from much conventional development policy and practice, which arguably centres on either the individual or the collective. The social, economic and policy context in Thailand during the Thai Rak Thai era therefore provides an important opportunity to assess the validity and suitability of this approach, in order to question whether one policy can effectively target individual and collective goals. In this way, the study allows insights into whether the Thai approach is a realistic means of addressing the complexity of development within this dynamic context.

1.1.2 Groups and Development

The promotion of group-based activities within development policy and practice has complemented the increased emphasis on community-driven development initiatives, which have been advocated by many governments and development agencies including the World Bank (Mansuri, accessed 12/10/2006). Rao and Walton write that since the late 1990s, World Bank practice has reflected broader trends in international development "with widespread use of participation in a range of sectors – from water to social funds – rising attention to issues of social capital, increasing use of participatory research within country-based poverty analyses, and more recently a scaling up of community-based development" (2004:19). Therefore, it can be seen that the focus of development policies is now on both formal community-based organisations, and a more general emphasis on "enabling communities to work together for the common good" (Mansuri, accessed 12/10/2006). In the view of the World Bank, "Community

Driven Development (CDD) approaches poor people and their institutions as assets and partners in the development process, and is broadly defined as giving control of decisions and resources to community groups and local governments" (Mansuri, accessed 12/10/2006). In this way, a more decentralised, participatory and equal development process is ideally achieved.

However, the World Bank itself acknowledges that they "lack reliable evidence on most aspects of community based development" (ibid) and there are therefore questions to be asked concerning the processes and outcomes of community-focused development interventions that give an important role to community organisations. In some development literature the view is that "groups of the poor are the cornerstones for their 'development'" (Ahmad 2003:73), and that "development in the full sense of the word is not possible without appropriate community participation" (Botes & Van Rensburg 2000:56). This positive, and perhaps idealistic view is also expressed by Uphoff, suggesting that "once people come together, many new improvements in their lives become possible, thanks to the inventiveness, commitment, and solidarity generated – three manifestations of **ideas, ideals** and **friendship**" (1996:369, emphasis in text). Yet this thesis contends that there is a need for critical evaluation of these forms of organisation and the activities that they undertake in the context within which they are situated, with the ultimate goal of assessing their effects on wellbeing as the desired outcome of development.

1.1.3 A Divided and Dynamic Community Context

The specific context that provided the focus of the research was a small village in Northeast Thailand. The impression from the villagers was that Ban Lao was a small, close-knit village where people were willing to help each other, but that it suffered from a lack of investment and economic growth. Despite this, the strength of identification and allegiance to the village and to fellow villagers was strong. The importance of the farming economy was evident in the village, as it was surrounded by paddy fields and the movement of cattle to grazing areas was a daily occurrence. The movement of people to and from the village was also a key characteristic, with the level of activity in Ban Lao during a working day contrasting sharply with village life in the evenings and at weekends.

Therefore, Ban Lao provided a valuable location for this research as it captured the essence of the tensions experienced more broadly in Thailand. It also offered a contrast with Thai villages that have been the subject of previous research, due to its peri-urban nature and its proximity and strong connections to an urban centre highlighted in widespread daily commuting patterns. This was combined with a community focus on more "traditional" and rural ways of life and relatively high levels of poverty, together with an underlying "modernization ethic" that Rigg argues "has become part of the Southeast Asian landscape, both mental and physical" (2003:195). These contrasts within a village context reflect the nature of the development process and its wellbeing outcomes in Thailand in particular, and in the process of development in general.

On a local level, the contrasts reflect the divided nature of the village while more generally, the complex and contested nature of development itself was evident. The village was divided in several ways, including a significant proportion of villagers commuting on a daily basis, the importance of low-wage, flexible, subcontracted fishing-net work for those remaining in the village, housing characteristics divided between those on public and private land and in terms of quality of construction, and there were significant differences between generations in terms of occupation, attitude, economic and lifestyle aspirations.

It was important therefore to understand the role of community groups in enhancing or decreasing wellbeing in this village, especially as the assumption evident in the Thai government's promotion of groups was that they could contribute to enhancing the wellbeing of all, in the same way. To do so, the study explored the different roles of the groups for different sections of the population and investigated the significant levels of non-participation. It also considered the relationship between how the groups worked and their effects experienced in the community. It became evident that not only did groups have a combination of positive and negative effects on different aspects of different individuals' wellbeing, but they could also be seen as consolidating and in some cases, exacerbating patterns and processes of differentiation within the village. This investigation therefore allows exploration at a broader, theoretical level, of how the study of groups in Ban Lao could enhance understanding of the relationship between individual and collective wellbeing, as well as providing an informed critique of this aspect of Thai development policy.

1.2 RESEARCH FRAMEWORK

The process of investigation in this thesis is reflected in the empirical chapters, which consider wellbeing outcomes of community group membership for individuals, for the community as a whole, and explore the role of groups in mediating between wellbeing motivations and outcomes at these different levels of analysis. The framework structuring this investigation, and illustrating the relationship between the different aspects of the community as a social system that are explored in this thesis is shown below.

Figure 1.1: Framework showing the relationship between levels of analysis within the social system.
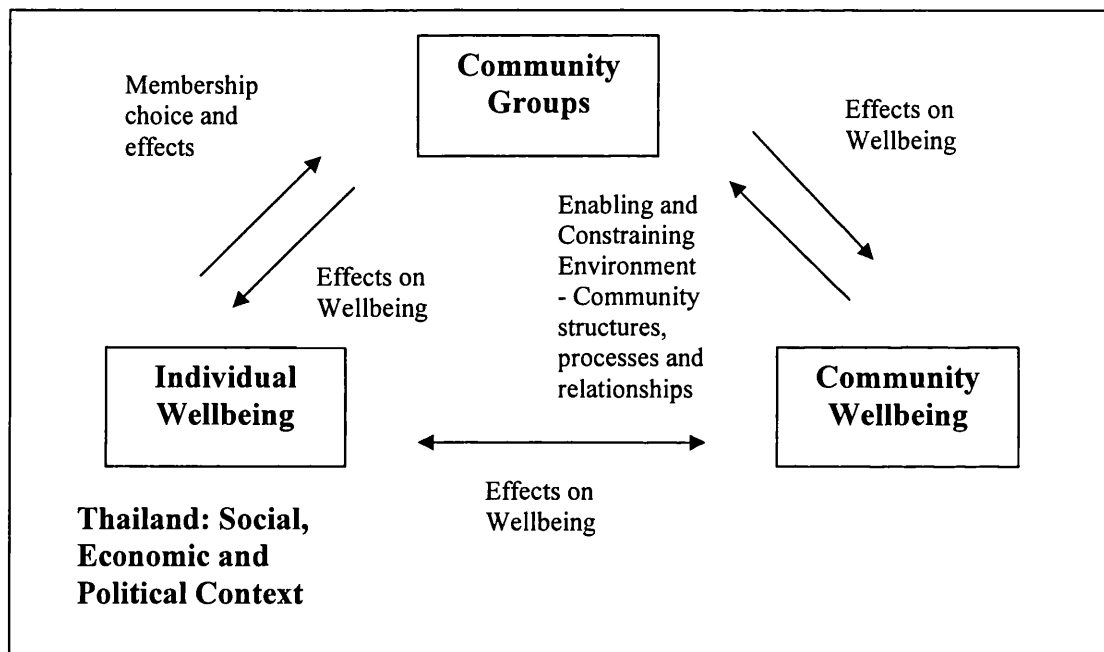
The framework illustrates the significant role that groups play within the construction of wellbeing. It shows that by joining groups, individuals affect the nature of the groups which, in turn, produce effects on aspects of the wellbeing of the individual members. This can include facilitating increased savings behaviour and access to credit facilities. Groups also affect the nature of the wellbeing of the community, for example through encouraging participatory rural development and processes of empowerment (Mayoux 2001, Alkire 2002), while the community impacts on the operation and effects of the groups by providing an environment that can enable or constrain them. There is also a direct link between individual and community wellbeing: in this thesis this is particularly important as it encompasses the wellbeing experiences of villagers who are not members of groups. This research framework therefore illustrates how membership

of community groups can contribute to the enhancement of wellbeing. However, in order to discuss wellbeing outcomes of group membership in relation to a continuum of individual and collective realities, it is necessary to introduce the conceptualisation of wellbeing used in this thesis.

1.2.1 An Introduction to Theories of Wellbeing

There has been considerable growth of interest in the study of wellbeing and in the use of the term in academia, policy and society. "Wellbeing is a quality in demand in today's society" (Sointu 2005:255), yet understandings and conceptualisations of wellbeing are complex and contested, particularly as the experience of wellbeing itself is "produced in and through wider social perceptions and practices" (ibid). However, Sointu argues that there has been a significant shift in perceptions of wellbeing, representing wider societal changes. "Whereas wellbeing appears to have been an issue pertaining to the 'body politic' in the mid-1980s, it now appears to have become a question almost solely related to the context of the 'body personal'" (2005:255-256). It is this relationship between individual and more collective notions of wellbeing that underpins the investigation in this thesis.

The study of wellbeing itself encompasses perspectives from diverse subjects, including economics, psychology, sociology and social anthropology. The particular understanding of wellbeing developed and used by the Wellbeing in Developing Countries (WeD) research group at the University of Bath is that it should be understood in terms of what people have, what they do with what they have, and what they think about what they have and do. The satisfaction of desired needs and goals through access to and control over resources can therefore be understood as the satisfaction of aspects of a person's wellbeing. A focus on wellbeing not only provides a way to consider a particular dimension or characteristic of individuals and collectives, but also supports the concept of the interconnected, relational nature of social life. In this way the situated nature of individual wellbeing has been theorised, particularly through the consideration of the role and nature of relationships in the creation of wellbeing and illbeing. The WeD approach does this in two key ways. Firstly, it highlights the relational aspect of wellbeing where needs are satisfied and resources obtained or created through relationships to individuals and organisations within and beyond the local community. Secondly, it emphasises the role of culture and social organisation as wider level structures and processes, in linking the wellbeing of

individuals to that of the community and wider contexts. McGregor (2007) argues that it is culture and social organisation which generate meanings "through which our relationships are conducted and constrained", and it is these relationships and the meanings imbued within them "that shape what different people can and cannot do with what they have" thus impacting on their wellbeing strategies and outcomes (2007:327). Therefore, 'wellbeing' provides a way of understanding and researching the experiences and outcomes of development strategies, including the effects of community groups.

1.3 RESEARCH QUESTIONS

To study community group experiences in the dynamic and divided peri-urban context of Ban Lao, the specific research questions asked in this study and answered in chapters six to eight, were as follows. The first research question asked how individuals construct their wellbeing through membership of community groups. Through exploring reasons for membership, achievements from membership, and perceptions of these, it was possible to provide insights into the effects of groups on wellbeing. To do this, a wellbeing framework was used which enabled consideration of change in aspects of wellbeing through material, relational, perceptual and cognitive pathways, therefore recognising the multi-dimensional and subjective nature of wellbeing.

This analysis provided the basis for relating individual strategies and outcomes to group processes and wellbeing, which was the focus of the second research question. This asked how community groups functioned, and how their operation and wellbeing affected aspects of individual wellbeing. Three case studies provided the focus for this analysis and allowed a comparison to be made between the dimensions of wellbeing addressed by different types of community group.

Finally, the third research question asked how the operation and wellbeing of the community groups related to the wellbeing of the community itself. This was investigated through obtaining data on objective indicators and subjective perceptions of aspects of the wellbeing of the community. This allowed insights into how the existence and operation of community groups can enhance or reduce aspects of community wellbeing and therefore contribute to the process of community development. This corresponds with a holistic perspective, which focuses on the community as a unit of study and an essential structure and actor in the development process. A key aspect of each empirical chapter involved situating the findings within

the context of Thailand, allowing an evaluation of the aspect of Thai development policy that promotes the individual and collective benefits of community groups and collective activity.

1.4 STRUCTURE AND OUTLINE

Chapter Two: Community Groups, Development and Wellbeing

Chapter two explains the rationale for focusing on groups within this thesis through exploring how and why community groups are viewed as mechanisms for change and intervention within the development process. It considers their promoted role in relation to the enhancement of wellbeing, increasingly seen as the desired outcome of development, and develops a framework for researching their effects within a community. This focus on communal forms of organisation and their effects reflects the increased support within development policy and practice for collective as well as individual actors and activities. The chapter discusses research exploring the motivations, strategies and outcomes of acting collectively, including the role of groups in engendering community development (Seyfang 2003, Wood 2005), and creating conditions for participation and empowerment (Johnson 2001, Alkire 2002, Stewart 2005) and social capital formation (Putnam 1993, Poortinga 2006). There is also discussion of the debates over the role of groups from the microfinance literature (McMichael 2000, Mayoux 2001), introducing the contested nature of outcomes from microfinance interventions and highlighting the relationship that these interventions create between individuals and the groups (Ahmad 2003). Authors advocating the capability approach are also increasingly recognising the existence and role of collectives and collective capabilities (Stewart 2005, Deneulin 2006) and these are discussed along with highlighting research that has identified context specific understandings of collective wellbeing (Vermaak 2001, Calestani 2006). This exploration of the effects of groups highlights that collective and individual entities can experience change and a range of wellbeing outcomes as a result of collective action. This is also supported by theories from the complexity sciences identifying the systemic and interdependent nature of reality.

Chapter two therefore considers how to combine these understandings and approaches in order to develop a more holistic conceptualisation of individual and collective notions of wellbeing, as well as the interdependence between them, through exploring the role of groups within the community. It does so by reviewing the debates

surrounding the understanding and construction of wellbeing, drawing on the Theory of Human Need (Doyal & Gough 1991), Self-Determination Theory (Ryan & Deci 2000) and a resource profiles approach (McGregor 2004), and then combines these perspectives with the work of Chen (1997) on microfinance impact pathways, and the approach of the ESRC Wellbeing in Developing Countries research group at the University of Bath (McGregor 2007). The WeD approach recognises the importance of relationships and the effect of culture and social organisation on the enhancement of wellbeing or illbeing, and support for this interconnected understanding of wellbeing is found in the areas of complex and non-linear systems theories. These theories not only incorporate notions of the collective, but also depend on the understanding of the connections between individuals and the wider system (Rayner 1997, Byrne 1997).

Through this consideration of the rationale for a collective action focus in order to research the collective and interdependent nature of wellbeing, chapter two provides the background for the discussion in the following chapter of the situation of the research within the historical and contemporary social and policy context of Thailand.

Chapter Three: Contested Development and Wellbeing in Thailand

Chapter three sets the discussion of the aims and objectives of the thesis within the country and policy context of Thailand. The chapter explains the theoretical and practical rationale for undertaking this research in Northeast Thailand and also frames the research within historical and contemporary debates around development and wellbeing in Thailand. Recent history of economic boom and crisis in Thailand has led to a change in perspective, with a focus on grassroots strengthening, self-sufficiency and self-reliance. This has resulted in the promotion of particular means to achieve this, including collective action, group membership and small-scale micro-credit: activities that form the focus of attention in this study. The chapter therefore explores the connection to, and importance of this research for Thai community development policy, through discussing how the nature of Thai society relates to and affects both the approach to rural development and wellbeing, and the local-level responses to these approaches. It does so through drawing on a variety of sources, for example academics specialising on the Southeast Asia region (McVey 1978, Rigg 2003), Thailand (Sharp & Hanks 1978, Mulder 1990, Cohen 1991, Hewison 1997, Baker & Phongpaichit 2005), the Northeast of Thailand (Rigg 1991, Parnwell 1996, Promphakping 2000, Phatharathananunth 2006), and on participatory approaches to development (Shigetomi

1998, Suthasupa 2000, Johnson 2001), and the role of microfinance in development in Thailand (Coleman 1999, 2002). Government publications and data are also included in the discussion in order to explore the objectives of the current development aims and interventions that are evaluated throughout this thesis.

Chapter Four: Methodology

Chapter four reviews the methodological approaches used in the study to achieve the conceptual and empirical aims and objectives set out in the previous chapters. It discusses the operationalisation of the research framework that structures the focus on the effects experienced by individuals, groups and the community through pathways of change as a result of the operation of the groups. Due to the focus on the objective and subjective nature of wellbeing, and the need to combine a micro and macro-level analysis, a variety of methods were used during the fieldwork period. These formed a 'practical complexity science' approach to understanding the role of groups within the community, using a survey which enabled more quantitative analysis, and semi-structured interviews for a more qualitative approach. The primary data collected using these methods was combined with secondary data from other research and government sources as a means of gaining an in-depth view of individual and community processes and outcomes. The chapter also discusses the issues that arose in the course of the planning, implementation and analysis stage of the fieldwork, including issues of working with a translator, and the measures taken where possible to alleviate them.

Chapter Five: Introducing Ban Lao

While chapter three discussed the country and policy context within which the research was situated, chapter five introduces the village research site and the context of collective action and community group participation within it. It outlines the nature of social, economic and environmental changes in the village and relates this to wider processes of change and development policy creation and implementation. The chapter also introduces the community groups in the village, with a particular emphasis on the history, form and operation of the three groups that formed the focus of the research.

Chapter Six: Group Membership and Individual Wellbeing Experiences

This chapter presents empirical data from a survey of individuals from a sample of households in the village. The purpose of this discussion is to illustrate levels of group membership and to explore how the respondents were constructing and experiencing

their wellbeing through community group participation. This is combined with data generated by a 'resources and needs questionnaire' (RANQ) devised and implemented by the Wellbeing in Developing Countries (WeD) research group at the University of Bath, in order to highlight patterns of membership according to a variety of socio-economic factors. The discussion is structured around experiences of change in aspects of wellbeing through four different pathways: the material, relational, perceptual and cognitive, as well as identifying patterns and processes of inclusion and exclusion from groups. The chapter explores the uneven access to, and diverse experiences of membership, and then discusses explanations for these patterns and dynamics. The chapter concludes by considering the role of group membership within the wider lives of members in the community and starts to explore how the patterns and outcomes of membership relate to the government promotion of groups and small-scale micro-credit schemes. Overall, it argues that for a significant section of the village population, groups play an important role in everyday and long-term livelihoods strategies, and therefore in the construction of their wellbeing. However, this role was not uniform among members, and was not universal among the village population, with evidence of diverse wellbeing experiences and the exclusion of the poorest. These findings therefore question the suitability of a 'one-size-fits-all' approach to community development.

Chapter Seven: Group Wellbeing, Adaptation and Mediation

Chapter seven widens the scale of analysis to an exploration of the form, functioning and outcomes of the three case study community groups. It does so through considering key characteristics of the operation of the groups that follow those identified by the complexity sciences in relation to complex adaptive systems. These include the nature of attractors guiding the groups, the adaptability of the groups in response to local and wider conditions, and the emergent properties of the groups as outcomes that cannot be understood by only considering the individuals involved. It then analyses the effects of group membership on aspects of wellbeing through material, relational, perceptual and cognitive pathways of change. This approach to researching groups enables a more complete understanding of how the groups function and adapt, and how their operation and form relates to the wellbeing outcomes of their members. The picture that emerges is one of groups adapting both to the needs of the members in the village, the nature of relationships in the community, and the availability of external support, so that a balance between achieving the groups' objectives and the most appropriate way of

operating is reached. This adaptation relates to the use of groups as collective means to achieve individual gains, and the compromise between economic efficiency of operation and the quality of relationships between villagers in the groups. Through this discussion, the role of groups in mediating between national policy and local-level circumstances and priorities is highlighted.

Chapter Eight: Community Wellbeing and Collective Action

From a discussion of the wellbeing outcomes for members and groups in the previous two chapters, chapter eight explores the community-level effects of groups within the changing context of Ban Lao. It identifies key characteristics and activities in the village and then considers the effects of the groups on these aspects of community wellbeing through the four pathways of change. This provides insights into the relationship between the community groups, the wellbeing of the members, and the wellbeing of the village itself. In this way, the chapter explores the effectiveness of using community groups and the microfinance facilities they offer to achieve both a united and coherent community and a strong village economy composed of entrepreneurial and self-reliant individuals. Overall, the chapter illustrates how the operation and outcomes of the groups in the village highlight and in some ways, exacerbate the divided and changing nature of the community. This reflects a contradiction within modern Thai society between the goals of modernisation and economic growth and the attempt to maintain a coherent sense of community and communal values. This therefore questions the argument within the social capital literature that suggests that increasing relationships, networks and interactions, reduces opportunistic behaviour and underpins economic growth. It also refutes the government view that communities can and should be coherent sets of collective activities, and argues that the promotion of groups to encourage this is unrealistic and problematic.

Chapter Nine: Conclusion

Chapter nine draws together the key findings and discusses their contribution to theoretical, methodological and policy debates in relation to the overall aim of enhancing understanding of the interdependent nature of wellbeing and the mediating role of groups within the social system of the community. The chapter evaluates the use of a wellbeing framework to research and understand the processes and outcomes of group membership, the value of a complexity focus to investigate the connections between aspects of the community as a social system, and the value of combining these

approaches to conceptualise individual and collective wellbeing and the interdependence between them.

It then considers the findings of chapters six to eight in relation to wider development debates over the role of community groups as a form of collective action arguing that a grounded and less normative view of community groups is necessary for a more realistic understanding of the potential role of groups within the development process. The findings are also considered in relation to the objectives of Thai development policy and within the wider context of Thai social and cultural structures and the national development direction. This section evaluates the effectiveness and relevance of this Thai development and policy approach. The thesis concludes with the identification of future research directions that could be pursued in order to expand the breadth and depth of the approach and findings of this research.

CHAPTER TWO

COMMUNITY GROUPS, DEVELOPMENT AND WELLBEING

2.1 INTRODUCTION

This chapter considers how and why community groups are viewed as mechanisms for change and intervention within the development process, thus providing the rationale for the focus on groups within this thesis. The chapter then explores meanings and dimensions of individual and collective wellbeing in order to highlight the potential effects of community groups on wellbeing. Following this, the connection between individual and collective wellbeing is also considered, and concepts from the complexity sciences in particular are used to gain insights into this relationship. While the particular societal context of this research is explored in chapter three, the overall purpose of this chapter is to discuss the concepts that guide this study and that structured the methodological approach to researching community groups in order to evaluate their role in enhancing or reducing wellbeing.

2.1.1 A 'Post-Newtonian' View

In its general approach, this study intends to address four problematic analytical orientations in social science whose hegemonic status Uphoff argues prevents alternative, and more holistic understandings of phenomena. They are reductionism, where complex phenomena are simplified into either-or terms; individualism, which treats social or collective phenomena as if they are only reflections, or aggregations, of personal interests; materialism, which denies the reality and importance of non-material factors; and mechanism, which regards things as if they were machines (Uphoff 1996). This thesis engages with all of these, and their alternatives, ways of thinking, as part of a "post-Newtonian social science" which "looks beyond reductionist either-or/zero-sum thinking to tap the social energy to be found in collective action and nonmaterial realities" (Uphoff 1996:303).

Uphoff's desire for a 'post-Newtonian' perspective on the nature of reality reflects a wider shift in areas of the social and natural sciences toward more inclusive and holistic theories and perspectives based on actual rather than normative understandings of reality. Aspects of this shift include recognising the intrinsic importance of investigating collectives as well as considering the individuals within these collectives,

and also the relationship between individuals and collectives. This also promotes a shift away from the dualistic thinking evident in much development policy that emphasises the oppositional rather than interconnected nature of global and local, collective and individual, and traditional and modern. It is this more holistic perspective that structures and motivates this thesis and the study of wellbeing provides an effective and useful way of empirically researching this inclusivity.

2.1.2 The Development of 'Development'

A key aspect of the changing nature of development theories is the changing role given to different development actors. This includes variations in emphasis on the role and development of individuals, and the role and development of groups of individuals or communities, or societies. In broad terms, Pieterse writes that there has been a shift from structuralist perspectives that emphasise the role of macro-structures towards more agency-oriented views (2001). However, while this actor orientation has led to a focus on a participatory approach, including on the role of groups (Pieterse 2001), it has also lent support for a continued focus on the individual. This emphasis on the individual was seen in classical development theories and continues in contemporary neo-liberal approaches and laissez-faire economics, expressed in the belief in the market as a mechanism for maximising efficient resource use and human wellbeing (Willis 2005). The increased inadequacies of this development approach, particularly in terms of the failure to reduce the extent of poverty in large areas of the world, resulted in the rise of the 'grassroots approach'. Included within this was a focus on the role of groups, community cooperation and participation, in order to achieve wider development goals including social capital, cohesion and trust. Another concept that has gained popularity since the 1990s and depends on the activities of different forms of groups, is 'civil society' and the desire to strengthen it as an essential component of the development process and the deepening of democracy (Willis 2005). According to McIlwaine, civil society is usually defined as being made up of "voluntary organizations, community groups, trade unions, church groups, cooperatives, business, professional, and philanthropic organizations, and a range of other NGOs" (1998:416 in Willis 2005:109-110). This focus on civil society and the role of organisations and NGOs in development policy is also due to their role in creating social capital which is seen as a "key asset for individuals and communities in the 'development' process" (Willis 2005:110). However, Willis argues that this focus on social capital, as "the informal rules, norms and long-term relationships that facilitate co-ordinated action and enable

people to undertake co-operative ventures for mutual advantage" (World Bank 1997 in McAslan 2002:139 in Willis 2005:111), fits well with the non-state approach which the World Bank and IMF have adopted as part of their neo-liberal agenda. Hence even within a neo-liberal approach, 'development' can be seen to involve both individual and collective goals and the means to achieve these goals involves a focus on individuals, groups of individuals, and communities. Community groups are therefore being promoted as one means of achieving these contemporary development goals.

2.2 COMMUNITY GROUPS: A DEVELOPMENT SOLUTION?

There is no shortage of literature on theories of collective action, including motivations for acting, processes and strategies adopted, consequences of acting collectively, and the reasons for the failure of collective action. Much of the discussion has focused on the problem of non-excludability, particularly for common-pool resources where once the good is produced and universally available, there is little incentive for individuals to contribute voluntarily to the provision of that good (Olsen 1965 in Ostrom 1990). This is argued to result in the problem of free-riding as it is not possible to exclude people from any benefits (Thorp et al. 2005)[1]. Much discussion in the literature therefore focuses on how the failure to overcome collective action problems contributes to the loss or degradation of these resources (see Hardin 1968, Poteete & Ostrom 2004, Ostrom, 1990, Sandler 1992).

However, for this study, the focus is on formal groups where the problem of non-excludability is overcome, as the good is not universally available. In these groups, membership status is required and benefits depend on the inputs into the groups, therefore they are not available to all members of the community. The benefits from groups can be wide-ranging, and can go beyond the self-interested gains focused on in individualistic maximising analysis (Thorp et al. 2005). The potential outcomes include skills and expertise, confidence, friendship, satisfaction and self-esteem (Kelly & Breinlinger 1996), and groups can also reinforce or construct identities creating a sense of solidarity and loyalty (Thorp et al. 2005).

However, much of the literature on collective action, from authors such as Ostrom (1990), is concentrated on the actions and characteristics of, and outcomes for the

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[1] For more detailed discussion of theories of collective action see, for example, Ostrom (1990), Axelrod (1990), Sandler (1992) and Tropp & Brown (2004).

individuals involved in acting collectively, rather than considering the characteristics of, and outcomes for the group itself and for the community within which the group operates. However, this focus on the individual can draw attention away from the situated nature of the individual actions and the results of these actions, which may extend beyond the individual. Alkire and Deneulin (2002) argue that in reality, actors are guided by a rationality that is contained in the nature of social relationships rather than an individual rationality, thus illustrating the importance of the wider context: both how it shapes and is shaped by individuals acting collectively.

This focus on collective outcomes and on the community within which activities take place can be seen in the increase in development policy initiatives that encourage community self-help and voluntary activities and citizenship, as a way of strengthening local community networks and capacity, promoting civic engagement and reducing social exclusion in the process. Hence there is growing interest in the role and potential of collective action in achieving these broad rural development aims, supported by the argument that "groups are crucial for individual and collective well-being" (Heyer et al. 2002:22).

Collective activities are increasingly part of a strategy of community-driven development which aims to target desired individual and collective goals. Collective, community-based and participatory activities are intended to reflect and be more responsive to the needs of the communities involved and to provide more sustainable development interventions. This approach is founded on the belief that "a genuine delegation of powers and responsibilities to rural communities can enable them to become an effective channel of development" (World Bank accessed 12/10/2006). However, this delegation of powers, responsibility and funding can also be seen as a convenient and cheap way for the state to retreat from the development process and from its responsibilities towards the poorest and most marginal in society. In this way, collective action and community-based initiatives and groups can serve as a substitute to the state but without the coercive power of the state, for example in its ability to tax and enforce contracts (Fafchamps GPRG accessed 02/11/06). Despite its advocating of this approach to development, the World Bank admits that there is a lack of evidence as to whether a decentralised and participatory development process actually results in more equal allocation of resources within a community, prevents capture of benefits by local elites, and reduces social exclusion within communities. This lack of evidence

highlights the need to explore the claimed and actual effects of community groups on individuals and groups or communities.

Following this recognition of the potential for collective activities within the development process, there are three main reasons for using community groups to research wellbeing experiences within the study site. Firstly, the role of participation in community groups and other forms of collective action in the development process is strongly promoted, for example through schemes designed to empower the poor or provide microfinance services. Groups can therefore form part of a strategy for enhancing dimensions of individual and community wellbeing. Secondly, groups can play a pivotal role in communicating and connecting between individuals, community level structures and the wider context. Finally, community groups have become increasingly important for community development in the context of Thailand as a result of government policy promotion of the social and economic benefits. The following section discusses the first two of these reasons, highlighting different perspectives on the role of groups and methods of researching their operation and effects, linking to the more detailed discussion of the Thai context in the following chapter.

2.2.1 Community Groups and Wellbeing

Collective action can have an important effect on wider processes of poverty, achieving more than could be done through targeting only individuals, affecting aspects of the wellbeing of individuals and communities. These effects include increasing feelings of security due to providing social support, increasing financial stability and flexibility through microfinance programs, and addressing and reshaping wider structures of power and inequality through empowerment strategies. Collective action is also significant in the rural development process as "it switches the responsibility away from external agency towards the social agency of local people in their pursuit of livelihoods, survival and progress" (Wood 2004b:1). It includes the idea of promoting and supporting local institutions as vehicles for development, particularly when outside agencies are involved in this process. Collective action therefore provides a way of increasing the ownership of development initiatives through community participation which itself is a means of influencing political decisions as well as obtaining basic needs (Seyfang 2003). As a result, groups can play important roles in increasing both the economic and political power within poor communities, through solving market

failures, increasing access to finance, managing common resources, improving claims over resources and enabling income-generating activities (Stewart 2005).

A particularly important role for groups in the management and generation of financial resources within poor communities are the microfinance initiatives they can provide. As stated above, participation and acting collectively is about building partnerships so that responsibility can be shared between individuals. Microfinance services operate through creating a situation of dependence and necessity whereby liability for loan repayment and the risks associated with this are assumed by the group and therefore, by its members (Stewart 2005). Taking this into consideration in the context of the increased provision of microfinance services within the development process, it is important to understand the role of groups and the relationship between individuals and groups. Microfinance has a prominent position within the theory behind and the reality of collective action and community groups, especially in relation to the empowerment of women, as economic empowerment may lead to social and political empowerment through the ability to negotiate changes in relationships (Mayoux 2001). Chen (1997) also discusses the impact of microfinance services beyond economic effects, using a four-pathway framework to investigate how change is experienced through material, relational, cognitive and perceptual pathways. This emphasis on change therefore enables a more dynamic, multi-dimensional approach to the study of microfinance impacts.

However, microfinance is also subject to considerable debate and criticism in development literature, particularly concerning its unintended effects, an inability to achieve its intended outcomes, and its general overemphasis in relation to other development initiatives and activities (Ahmad 2003). For example, the microfinance literature is increasingly dominated by the idea of financial self-sustainability, "where women's participation in groups is promoted as a key means of increasing financial sustainability while at the same time assumed to automatically empower them" (Mayoux 2001:435). McMichael also criticises this assumption of the multi-dimensional nature of the benefits of microfinance schemes, arguing that the development community can be seen to be "riding the micro-credit bandwagon given that it is consistent with the dominant paradigm of self-help, decentralization, and stimulating 'social capital' at the local level to promote community-based

entrepreneurship" (2000:295-6). This also highlights the importance of further investigating the impact of groups and the microfinance services they can offer.

There are a variety of microfinance services or strategies, and they can be organised externally by non-governmental organisations or governments for example, or from within the community. It is not necessary to discuss these strategies and their variations in detail here, but the fundamental importance of savings within these groups is recognised, together with the inseparability of economic and social functions of groups that have microfinance components, as part of a strategy to reduce economic and social uncertainty (see for example Coleman 2002, Ahmad 2003, Stewart 2005, Rosenzweig 2001, Chen 1997, Buckley 1997). The nature of relationships between participants, and the opportunities and constraints offered by the location also impact upon group operations and the schemes they provide. Reinke (1998) writes that groups with a microfinance component operate through creating a situation of dependence and necessity. This is due to the impossibility of accessing credit individually, and the sole possibility of joint savings creates a situation of dependency where access to a valued good or need, in the form of credit, is dependent on collective savings and participation in a group. Therefore microfinance initiatives can result in a tension between individual goals and collective actions. Repayment problems can also affect the viability of groups and may result in their collapse, particularly as the position of the economic functions of groups within wider social relations can lead to failure as well as success (Johnson 2001). Where this situation or dependency does not exist, individuals can obtain goods privately, and solidarity or cooperation is undesired, unnecessary and inefficient. Reinke's argument is that individuals do not normally commit time and resources to credit groups if they can obtain credit from commercial banks, or at reasonable costs, from informal lenders. Therefore, it is important to recognise that "even to poor people, solidarity does not come free" (Reinke 1998:573), whether in relation to the microfinance services or to group membership itself. The nature of the trade-offs involved in group membership will be discussed in relation to the groups in Ban Lao in chapters six to eight, together with exploration of the inseparability of the social and economic functions of groups.

2.2.2 Communicating and Connecting

Groups are also the focus of this study as they can also play a pivotal role in communicating between and connecting individuals, community level structures and the

wider context. It is generally recognised that groups are "collections of individuals who come together to undertake joint activities" (Heyer et al. 2002:3), and that these individuals are motivated to do so for a variety of reasons. The nature of these motivations and the actions that result can then impact upon the form and functioning of the group, and on the success of the group from subjective and objective perspectives. Tropp and Brown (2004) argue that these individual motivations may be for individual as well as group enhancement, therefore providing a link between individual behaviour, effects on individual wellbeing, and effects on collective wellbeing. They suggest that "collective action may not only serve to benefit the group as a whole, but may also provide a route for individuals to enhance how they feel about themselves as individuals" (Tropp & Brown 2004:278). As well as the relationship between motivations and outcomes, Rayner argues that the nature of the interactions between individuals is also important, as "all co-operation depends on communication between participants" (1997:288) as this is fundamental to the formation and maintenance of mutually supportive relationships. Similarly, Stewart (2005) argues that the success of groups and the microfinance services they provide depends on the creation and maintenance of bonds between individuals, while Mayoux (2001) discusses the importance of considering the power relations and inequalities within groups and other collective activities, including which norms, networks and associations are promoted and in whose interests.

2.2.3 Creating Social Capital and Civil Society

Highlighting the effects of groups beyond the individual benefits, Putnam (1993) argues that the networks of relationships that shape and are shaped by norms constitute social capital that can in turn enhance cooperation in a community. Social capital has become a popular concept in development policy, and "refers to features of social organisation such as networks, norms, and trust, that facilitate coordination and cooperation for mutual benefit" as it is easier to work together in a community with a large stock of social capital (Putnam 1993:1). Connected to the emphasis on social capital is the resurgence of interest in the importance and nature of civil society. Van Rooy (1998) argues that both the concepts of social capital and civil society are used to promote the importance of social cohesion as a good thing in itself, and as a pre-requisite for economic development. The assumption in much academic and policy writing is that the mere presence of organisations, including associations, clubs, networks and institutions, will create a civil society that works in the public interest. However, it is

not clear whether "the proliferation of groups necessarily indicate[s] the improvement of society" (Van Rooy 1998:16).

The importance of creating social capital has been emphasised by studies claiming that "households living in villages with higher social capital have higher incomes" (Narayan 1997:77 in Cleaver 2005:893). Advocates of social capital argue that improvements in transactions and relationships mean that individuals have access to more information therefore they can coordinate activities for mutual benefit (Cleaver 2005). The importance of interactions in creating social capital contributes to theoretical and policy support for collective action, as it is "thought to build trust through association, repeated association, and the generalized reciprocity involved builds further developmental capacity" (Cleaver 2005:900). This encouragement of associational life is then argued to lead to the creation of 'economic individuals', entrepreneurialism, and involvement in opening markets (Van Rooy & Robinson). This idealism is expressed in a USAID document, claiming that "civil society thrives in a dynamic and competitive economy and in an open, democratic political environment. At the local level, economic requirements translate into an expanding small business sector that stimulates employment, entrepreneurship and a spirit of independence and self-help" (1995:I in Van Rooy & Robinson :37).

The enhancement of associational life is also assumed to foster activism that can lead to a more equitable development that can reach the poorest, promote human rights, and build democracy. In this way, civil society is seen as a space for action, between the family, the State and the market, that can compensate for their failures, and can keep the power of the State in check (Van Rooy 1998). This connection between social capital, civil society, democracy and economic development is problematic however, as Van Rooy and Robinson highlight "improved economic performance is not a *necessary* outcome of greater civil organizing" (1998:37, italics in text), and Roniger argues that civil society neither ensures democracy nor implies a strengthening of the domain of public life (1994 in Van Rooy & Robinson 1998).

The normative view that civil society is a good thing due to its role in enhancing social capital, democratic processes, and economic development, provides the basis for Thai government promotion of strategies to increase social capital through collective action and community groups, which will be discussed in the following chapter. There is

considerable weight of expectation on various forms of collective action in Thailand to achieve economic and social empowerment, greater community cohesion, enhanced relationships between individuals, social support and ultimately increased wellbeing. But Thailand is not alone in promoting a collective action strategy in an attempt to improve community solidarity. Wood argues that the AKRSP in Pakistan initiated a deliberate strategy to promote participation based on the assumption that collective action and social capital needed reviving. As "solidarity is not necessarily natural...such movements intend to create the social resources for the poor that are naturally lacking, and thereby contribute to the formation of social capital (i.e. institutions) more conducive to their long term interests" (Wood 2004a:20-21). However, the problematic aspects of the promotion and attempts to create social capital are also recognised, with Cleaver arguing that "social capital is *not* automatically created from association, trust *does not* magically emerge from repeated interaction, and representation of the poorest is difficult to secure even through decentralized institutional structures" (2005:904, emphasis in text). The contested and unequal nature of social capital should therefore be considered in studies of collective action and community groups.

2.2.4 Connecting the Personal to the Political

The focus on groups also highlights the connection between individual activities and relationships, group participation and operation, and the cohesion and development of the community as a whole. For example, groups can create a sense of solidarity and collective identity, which can in turn generate increased self-respect (Stewart 2005). Kelly and Breinlinger (1996) also highlight the relationship between personal and social identities and activities, writing that "an important part of our sense of self derives from the groups and categories to which we belong and these group memberships will influence behaviour just as much as will individual personality characteristics or cognitive processes" (1996:34). A strong sense of identification with a group or community may also help to determine levels of participation as Kelly and Breinlinger argue that "feelings of loyalty and solidarity may override any perceived personal costs of collective action" (1996:50) and the achievement of collective goals can become a matter of personal concern. As a result, experiences of group membership and collective action can have a significant effect on the identity of individuals and therefore affect an aspect of their wellbeing, as "activism is not merely something which the respondents do, nor even just a part of them. It is them" (Andrews 1991:164 in Kelly &

Breinlinger 1996:54). This potential effect on an individual's outlook, beliefs and aspirations can be seen as part of a process of empowerment through participation in collective activities. This process of politicisation of individuals also enables the links between the personal and the political to become clearer (Kelly & Breinlinger 1996:175).

Throughout this range of functions and goals of group and other collective activities, Stewart (2005) argues that the underlying purpose is empowerment. Therefore, collective action is not only concerned with increasing community ownership and participation in externally-induced development initiatives, but also with endogenously generated activities and general processes of community participation and empowerment, including changes in power and institutional configuration (Pelling 1998). The achievement of these desired outcomes as a result of collective activities is contained within the goal of development, as "development in the full sense of the word is not possible without appropriate community participation" (Botes & Van Rensburg 2000:56).

2.2.5 Relationships, Participation and Power

The promotion of participation also emphasises the importance of relationships within the process of development, as participation is essentially about building partnerships where all partners take their share of responsibility. However, relationships, whether pre-existing or created through participatory initiatives, can constitute obstacles to community participation and therefore any collective action. Botes and van Rensburg (2000) suggest that there are both internal and external obstacles, with internal ones including conflicting interest groups, gate-keeping by local elites monopolising power or resources, and a lack of public interest possibly due to previous experiences. Alternatively, individuals can be adversely incorporated into community groups or collective action strategies as a result of particular relationships and community structures, or membership can exacerbate existing clientelist relationships or adverse incorporation (Wood 2003).

This highlights that collective action may reflect inequalities of power rather than existing as fully-participatory collective action, as groups may operate under the implicit power of local leaders. Hence there is a need to be cautious both about the supposed social change arising from participation and about the level of access and

involvement in collective activities. Mosse (1994 in Pelling 1998:472) writes that it is important "to identify exactly who it is from within a community that becomes included or excluded in participatory schemes, and that some groups will be better placed to articulate their private interests as public concerns". It is also important to consider whether the mere existence of social ties and networks will lead to trust, cohesion and democracy (Putzel 1997), producing benefits beyond those available only to individuals.

This discussion has explored the rationale for the promotion of collective action and community group strategies. It is argued that they can play an important role in the development process through addressing access to and control over various types of resources, enhancing social capital and civil society, as well as targeting processes of economic development and social and political empowerment. The benefits can be seen from an individual perspective, including providing training and facilitating self-help schemes, and increasing financial flexibility and stability through microfinance services. There are also potential benefits for the community or for groups of individuals, including creating and strengthening networks of resource access, solidarity and trust, and helping the process of empowering the community. It has also critiqued the more idealistic arguments in favour of acting collectively, recognising that it can result in costs for those involved, including group operation, coordination and incentive problems (Poteete & Ostrom 2004), and trade-offs in benefits.

These results of acting collectively can be brought together under the concept of wellbeing, both in terms of wellbeing as the desired goal of the development process, and through considering the role of groups in affecting aspects of wellbeing. This chapter now turns to a discussion of the concept of wellbeing in order to explore the relationship between community groups and the wellbeing of the individuals and communities involved. This includes considering what is meant by 'wellbeing' of individuals and of groups of individuals, and discusses how it is possible to understand the links between individual and collective notions of wellbeing. The conceptualisation of the nature of wellbeing and the discussion of the potential role of community groups then enables the construction of the framework that structured this investigation into the relationship between groups and wellbeing.

2.3 CONCEPTUALISING WELLBEING

There has been increased adoption of the term 'wellbeing' in policy and academic circles, to the point where it is now regularly discussed as the aim of development, the end result of poverty reduction, as well as a process, outcome and condition of being[2]. However, its frequency of use and association with the equally contested concepts of development and poverty has arguably clouded its definition. The agreement on a definition is complicated by the adoption of the term within a variety of academic disciplines, guided by diverse epistemological and methodological traditions. The challenge then, to a meaningful discussion of the concept of wellbeing and its application and study, is to develop an understanding of wellbeing that combines the perspectives of these varied academic areas.

The argument put forward here is that a consideration of wellbeing can provide a more comprehensive, multi-disciplinary way of understanding development, both in terms of understanding how it is perceived, and how to create more effective development strategies. However, this is only possible if the variety of understandings and conceptions of wellbeing can be incorporated into a holistic framework through which to research wellbeing and the corresponding notions of ill-being.

The broad nature of the concept, and hence the difficulty in its research and definition is indicated by Seel, who writes that:

"...well-being can be used as an expression for physical and psychic sensations of well-being, for the pleasure of the moment or the joy of having a wish fulfilled, for individual positive circumstances in life as well as for a life that is on the whole good, and finally for what it means when a wide variety of living creatures 'feel good'" (1997:40).

Wellbeing expressed in this way therefore encompasses a variety of areas of life and dimensions of these areas, including physical and psychological health, goal and need attainment, ownership of resources, and subjective perceptions of life. This suggests that it is necessary to consider a diversity of literature sources in order to understand the concept of wellbeing.

One way of understanding wellbeing is to follow the approach of the Wellbeing in Developing Countries ESRC research group (WeD) at the University of Bath, which

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[2] For example, the 2007 World Bank World Development Report focuses specifically on the wellbeing of young people within a rapidly changing demographic and socio-economic environment.

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views wellbeing as comprising what people have, do, and what they think about what they have and do. The starting points for this approach lie in literature on basic human needs, psychological needs, and resources and livelihoods.

2.3.1 The 'WeD' Approach

Basic Needs and the Theory of Human Need

The importance of the fulfilment of basic needs is discussed in some form in all literatures on wellbeing. An example of this is the Theory of Human Need by Doyal and Gough (1991), which emphasises the need for individuals to be able to make and act on informed choices, hence an essential requirement for this is health, both physical and mental. A second basic need, according to Doyal and Gough is autonomy, which refers to freedom of agency and the ability to participate willingly in life through making informed choices about what should be done and how to go about doing it. The more autonomous individuals are, the freer they will be to pursue life goals. These basic needs are linked to the criterion of avoidance of serious harm that would result in the significantly impaired pursuit of goals that are deemed to be of value by individuals. The achievement of health and autonomy enables individuals to participate in social activities, which is seen as a goal in itself, and a means to achieve other goals, as "unless individuals are capable of participating in some form of life without arbitrary and serious limitations being placed on what they attempt to accomplish, their potential for private and public success will remain unfulfilled – whatever the detail of their actual choices" (Doyal and Gough 1991:50). Therefore there is an emphasis on the importance of relatedness, connections, and participation in social activities through which valued goals can be created and attained, in order to enhance wellbeing.

Although they argue for two universal basic needs, Doyal and Gough attempt to avoid prescribing what ought to make people happy in all contexts by using the idea of needs satisfiers, that communicate between the universal and local understandings of needs. In this way, it is possible to have a universal concept of a good life "that is not arbitrarily based on contingent and particular cultural evaluations" (Seel 1997:43).

Basic Psychological Needs and Self-Determination Theory

While Doyal and Gough discuss mental health as an aspect of the basic human need for good health, within the area of psychology there is a large body of literature discussing the importance and composition of psychological needs. An example is Ryan and

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Deci's self-determination theory (2000), which is a psychological perspective on individual wellbeing, positing that there are three basic psychological needs: autonomy, competence and relatedness. These needs are universal: required regardless of variations in age, culture and context. Autonomy exists when behaviour is experienced willingly and the individual involved fully endorses the actions engaged in and the values expressed by them, competence refers to the ability to act, and relatedness is the ability to interact as "humans have a basic need to be connected with others, and they thrive best in contexts of relatedness and mutuality" (Chirkov et al. 2003:107). When these needs are fulfilled by individuals and are supported by particular social contexts, wellbeing is enhanced. The extent of overlap between different academic disciplines discussing human need can be seen from this outline of self-determination theory, and the theory of human need. Both theories include autonomy as a basic need, competence or the ability to act and interact is dependent on good health emphasised in the theory of human need, while relatedness, connections, and social participation is seen as centrally important.

Achieving Needs and Wants: Resources, Autonomy and Relatedness

Beyond this focus on individual needs as central to achievement of the good life, the WeD approach incorporates another set of literatures that considers livelihoods, strategies, and the role of assets or resources within these strategies, as means to achieve these needs as well as other wants and goals. In his definition of wellbeing, Seel included 'individual positive circumstances', which are dependent on command of certain types, amounts and combinations of resources. Therefore, access to, and control over these resources is a significant component of wellbeing and contributes to the fulfilment of needs and attainment of goals. The importance of resources within people's lives is discussed in the resource profiles approach, or framework, which discusses five categories of resource that people draw upon to create livelihood strategies. The resource categories are material, human, environmental, social and cultural, and all of the resources within these categories can be seen as having material, symbolic and relational dimensions (McGregor 2004). The combinations of assets that individuals have access to, and the needs and wants they can fulfil with these, are considered to be an indication of their wellbeing.

Resources are considered to be dynamic rather than fixed assets, hence what constitutes a resource varies according to the particular context in which it is perceived including

the purposes and power of the people involved (White & Ellison 2007). The situated nature of resources is also emphasised by McGregor, writing that "the notion of resources deliberately implies that phenomena only become resources in their instantiation in relationships" (2004:8). The resource profiles framework also benefits from the inclusion of cultural resources, which recognises the "significance of status and symbolic value in the social interactions which constitute livelihoods" (White & Ellison 2007). In this way, culture needs to be considered as generating specific forms of symbolic resource, as well as the context through which all other resources are constituted.

This discussion of a resource framework emphasises the importance of a variety and combination of resources for the construction of wellbeing, as well as supporting the emphasis on relationships through which access to and creation of resources is enabled. This therefore supports both the theory of human need and self-determination theory due to their mutual emphasis on satisfying basic needs through relationships and social participation. It also expands the discussion of the basic needs of competence and relatedness through developing a framework of types and dimensions of resources through which these basic needs can be achieved.

In addition to the basic needs of competence and relatedness, or the ability to act and interact, both Doyal and Gough, and Ryan and Deci's conceptualisation of needs, includes the need for autonomy. This also relates to Seel's work on universal wellbeing as he argues that to create a universal conception of wellbeing there needs to be an assumption that "anyone who is capable of taking an evaluative attitude towards their life will find it important that their wishes are fulfilled" (1997:44). It is this capability of an evaluative attitude that corresponds with ideas of autonomy, including power over decision-making, although not necessarily power over actions. Seel describes this as 'critical subjectivism' that enables people to answer the question of 'what am I able to want?' and therefore be able to live a self-determined life. This 'critical subjectivism' moves the discussion from normative components and objective indicators of wellbeing, to more subjective elements of wellbeing construction.

The incorporation of subjective elements is a significant advantage of the WeD approach to understanding wellbeing. The use of subjective perceptions of wellbeing, including perceptions of what people have and do with what they have as a component

of their wellbeing, is particularly important as it moves away from prescribing for individuals what ought to make them happy and focuses instead on the achievement of individuals' own kind of wellbeing. The emphasis on the subjective also allows consideration of the meaning given to processes of wellbeing construction and the outcomes achieved. The focus on individual construction and psychological understandings and perceptions of wellbeing, also avoids advocating a teleological idea of the components and construction of wellbeing, which could be seen as the desired end point of a process of change or development.

As the focus of this study is on the effects of acting in groups, the recognition of the importance of relationships is also particularly important. As highlighted above, within many understandings of wellbeing is a focus on the importance of relationships in the struggle to secure a good life. Relationships and wider structures are important in that they can enable, constrain, control and direct individuals in their fulfilment of a self-determined life. Relationships have instrumental roles in enabling individuals to gain access to resources, goods and services including employment opportunities, credit, food and other necessities and physical protection, as well as having symbolic value as they offer a structure that gives meaning to lives (Devine, undated). They also enable identification with individuals and organisations, which can form the basis of social action (Matravers in Devine, undated), as well as connecting individual action and characteristics to wider processes and structures.

2.3.2 The Role of Structure

The ability of individuals to command resources, to achieve their needs and wants and to participate in social activities is influenced by the structures in which the individuals are situated. As Giddens (1984) argues, the power of individuals to exercise their agency takes place within and is dependent upon wider structures and processes in the village and society. As "structure is not to be equated with constraint but is always both constraining and enabling" (Giddens 1984:25), all social systems express and are expressed in the routines of daily social life, therefore to look at one results in a view of the other.

This view is supported by Wilkinson's research into health inequalities in different societies (2005), where he argues that social structure is directly related to the health of individuals and health differences between individuals. He argues that it is important to

understand how social structure has "disfigured our societies and social relations" (2005:2), producing social and economic inequalities that result in health inequalities. In Wilkinson's view,

"Inequality promotes strategies that are more self-interested, less affiliative, often highly antisocial, more stressful, and likely to give rise to higher levels of violence, poorer community relations, and worse health. In contrast, the less unequal societies tend to be much more affiliative, less violent, more supportive and inclusive, and marked by better health" (2005:23).

Not only does this highlight the importance of considering the impact of structure on an aspect of wellbeing, but it also illustrates the relationship between individual characteristics and outcomes, and the characteristics of society. According to Wilkinson, his research has illustrated "what society has to tell us about health" and has recognised that "health has also told us an unexpectedly interesting story about society" (2005:19). Building on this research recognising the relationship between individual health and societal characteristics, and having considered the importance of health as an aspect of wellbeing, the next section argues that wellbeing can and should be considered as a characteristic of collectives as well as individuals. It also argues that the wellbeing of individuals and the collective is interdependent.

2.4 WELLBEING: COLLECTIVE AND CONNECTED

2.4.1 Spirituality and the Common Good

Support for a connected and collective view of wellbeing through recognising this relationship between individual and societal characteristics is found in work on spirituality and the common good. Chile and Simpson's work on spirituality suggests that "the wellbeing of the individual influences and is influenced by the wellbeing of the community" (2004:318). Here the authors argue that the "underpinning link between community development and spirituality is the connection of the individual to the collective" (2004:319). In their view, both community development and spirituality focus on the importance of things that unite and hold society together, and therefore community development involves the actions of individuals within the community as they attempt to promote "what they consider to be their collective wellbeing" (ibid:321).

Exploring the reality of, and links between individual and collective wellbeing, from a similar perspective is the Catholic Church's social teaching and the concept of the common good. According to the Catholic tradition, "every member of the community has a duty to the common good in order that the rights of others can be satisfied and

their freedoms respected" (Catholic Bishops' conference 1996:37). Hence the common good "implies that every individual, no matter how high or low, has a duty to share in promoting the welfare of the community as well as a right to benefit from that welfare" (ibid 1996:70), thus potentially increasing equality and alleviating hardship among communities. Although this does not specifically discuss wellbeing, it does recognise the link between individual actions and collective welfare.

For Hollenbach (2002), the concept of the common good includes acceptance of the intrinsic value of social relationships as they are good for their own sake and do not always arise to address some need or deficiency. Hollenbach writes, "The common good of public life is a realization of the human capacity for intrinsically valuable relationships" and must be a shared good that is valued for itself if it is to exist at all (2002:81). In this understanding, dimensions of the common good, including interactions and communication between individuals, are aspects of human flourishing itself, and as the common good is comprised of relationships and bonds, it cannot be reduced to the characteristics of the individuals themselves. As a result, this approach highlights the importance of the collective, or community as an entity that can, and should be enhanced by the actions of individuals.

Understandings and perceptions of the community as a collective entity vary across national and cultural contexts but there is a common theme of recognising the community as an entity whose interests and wellbeing must be considered and catered for. In reaction to notions that the community has disappeared, "dissolved in impersonal and hostile mass society" (Sullivan 1996:206-7), the view taken here is that "the community itself embodies social values which contribute to well-being which is the goal of human development. In particular, communities provide a link to tradition and culture; they facilitate participation; and they foster close social relations which are the basis for providing social protection" (UNDP 2003:xi). Vermaak argues that across Africa there is a different term depending on the dialect but that they all describe a similar way in which individuals relate to the community. For example, in Levhuvhu, South Africa, *ubuntu* "is a regulatory norm which places the interest of the community above the individual" (Vermaak 2001:48), while Calestani's research in Bolivia identified a common understanding of *suma qamaña,* which refers to leading a good life with particular focus on the wellbeing of the entire group or community (2006). In this context, *suma qamaña* differed from a more individual or household understanding of

wellbeing, for which the term *suma jakaña* was used (Calestani 2006). Hence, for Bolivians, the wellbeing of individuals and collective entities of the group or community is understood and experienced in a different way.

2.4.2 Irreducibly Social Goods

The existence of the collective beyond that of the sum of individuals and beyond formal groups is also reinforced through the concept of irreducibly social goods, which suggests that objects cannot be reduced to individual occurrences or characteristics as "they are only comprehensible against a background of common practices and understanding" (Stewart & Deneulin 2002:66). These irreducible social goods also have an existence beyond individual actions and decisions (Deneulin 2006) thus they can arguably be considered to have properties different from those of the individuals within them. Deneulin gives the example of a football team, whose actions as a whole are greater than the value of the actions of its individual members taken separately. In this way, "freedom, or the ability to take part in and to influence the decisions that affect the life of the community, is a good which cannot be reduced to individual characteristics, and whose locus is society itself" (Deneulin 2006:57). This locus of society is described by Deneulin as structures of living together, from which "freedom and agency receive their existence and value", and as a result, "the capability to choose and act is itself a collective capability" (2006:68). Or as Rayner argues, "...to treat any living part or parcel as fully determinate and discrete is therefore to divorce it from the dynamic context which it creates and interacts with, and hence to misunderstand it" (1997:71). Bhaskar (1979) also argues for a particular understanding of the connection between society and individuals, that recognises that they are interdependent but that they do not determine each other's form and actions. In his view

"...people do not create society. For it always pre-exists them and is a necessary condition for their activity. Rather, society must be regarded as an ensemble of structures, practices and conventions which individuals reproduce or transform, but which would not exist unless they did so. Society does not exist independently of human activity...But it is not the product of it..." (1979:45).

This enthusiasm for focusing beyond the individual is not seen throughout academia. The dominance of the individual is seen in philosophical literature on wellbeing for example, where wellbeing involves individual positive circumstances in life as well as a personal life that is on the whole good (Seel 1997). This also reflects changing perceptions of wellbeing in society in general, as Sointu argues that it has become

almost solely related to the context of the "body personal" rather than the "body politic" (2005:255-256). Deneulin also argues that there is reluctance in much social science literature, including that on wellbeing, to consider a 'supra-individual' subject (2006). She illustrates this using Sen's work on the capability approach and freedoms, as he "underlines that all actions finally bear upon their effects on the lives that human beings live, lives which are only lived by individuals and not by some meta-subject" (2006:68). According to this perspective, any evaluation of reality should be assessed on the basis of what is good or bad for individuals and their wellbeing, thus prioritising the individual and individual wellbeing over the existence, role and wellbeing of the collective (Gore 1997 and Sen 1999, 2002 both in Deneulin 2006). This focus on the individual within capability approaches is criticised by several writers, including Deneulin (2006), Heyer et al. (2002) and Stewart (2005), with their criticism expressed particularly through emphasising the need for a focus on groups. For example, Deneulin suggests that as the subject of development is both individual and collective, it is necessary to promote the freedoms that the collectivity has and requires. This recognises the agency of the group or collective in affecting and being affected by the wellbeing of individuals.

2.4.3 Wellbeing of Groups

Stewart also argues that groups should be given much more attention as they exist as a "direct source of wellbeing (or indeed ill-being), as a mechanism for the enlargement of individual capabilities, and as a dominant influence over preferences and values helping to determine which capabilities individuals value" (2005:185). In order to understand the operation of groups, Stewart refers to group capabilities which include the resource access of the group, the way the group operates, and the impact on members of the group and on others. These are "capabilities that belong to groups" (Stewart 2005:199-200) and comprise those things the groups may be or do.

There are other advocates of the investigation of collectives as entities in themselves. For example, Gooptu (2000:47 in Heyer et al. 2002:19) writes that "if we try to understand group dynamics only in terms of what individuals bring to and gain from groups, then we undermine the determining influence of groups themselves on individual action and motivation". From an ethnographical social science perspective, Sullivan (1996) also argues that collective phenomena do exist and that they are routinely neglected in much research. For example, the presence of gangs in a

neighbourhood is a collective phenomenon that varies from place to place, rather than an individual phenomenon (Sullivan 1996). However, it is important to recognise that the idea that the collective is ignored due to the focus on the individual is rather misleading, as shown by the earlier discussion of the multi-focus nature of development strategies and the consideration of the role of relationships within livelihood and wellbeing strategies.

As the discussion in this chapter has shown, groups or collectives are important for a variety of individual and community activities, from resource management and political action and decision-making, to microfinance provision, all of which affect the wellbeing of individuals. Collectives, including groups and communities are also important sources of identity and can enable a sense of solidarity against those who are outside the collectives. Therefore, it is important to study the way the group operates and the way this impacts on the members of the group as well as on those outside the group. In this way, groups can be seen as actors with agency operating within enabling and constraining structural environments. Verschoor (1997) also supports this view that despite being composed of many individual elements, groups and organisations can be considered to be actors. He cites Law, writing that central to putting together global and local networks is

"a concern with how actors and organizations mobilize, juxtapose, and hold together the bits and pieces out of which they are composed; how they are sometimes able to prevent those bits and pieces from following their own inclinations and making off; and how they manage, as a result, to conceal for a time the process of translation itself and so turn a network from a heterogenous set of bits and pieces each with its own inclinations, into something that passes as a punctualized actor" (Law 1992:386 in Verschoor 1997:37).

Groups, or collectives, therefore should be considered as more than just a collection of individuals, and instead as an entity with agency that can exert influence. The individuals within the collectives have agency to act and achieve their needs and wants, but the agency of the collective is different to that of the individuals. Indeed, it can be argued that the collective has to have a different level or type of agency, as part of the rationale for joining groups is that acting collectively enables the achievement of goals that could not be achieved through acting as an individual.

2.4.4 From Binary to Binocular

Much of the discussion so far has emphasised the difference between the 'individual' and the 'collective', in order to highlight that collectives are entities with properties that are different from those of the individuals within them. However, the argument put forward in this thesis is that this distinction between individual and collective is not valid or helpful therefore a more holistic view is necessary. This recognises that individual and collective wellbeing is interdependent, and that what is good or bad for individuals and their wellbeing depends on, and contributes to the wellbeing of the collective, and vice versa. This approach involves using 'both-and' rather than 'either-or' logic, resulting in a binocular rather than a binary way of looking at the world, where "the latter may give clarity from its simplicity, but the former gives focus and depth of vision" (Uphoff 1996:283).

Support for a combined and mutually constituted view of individuals, collectives and communities is also found in Rayner's work on 'inclusionality' (undated). Rayner uses the term 'inclusionality' to argue that the debate over the relationship between individual actors and collective entities is a sterile and meaningless one. Instead, inclusionality views all form as 'flow form' thus all is inherently interlinked and mutually constitutive, implying incompleteness and interdependence of distinct places rather than completeness and independence of discrete objects. It views reality as dynamic rather than fixed, and considers boundaries as pivotal places rather than discrete, 'space-excluding' fixed limits. Rayner suggests that if viewed in this way "we can 'love our neighbourhood as ourselves' rather than try in vain to capture the infinite and ineffable within the secure dominion of finite 'ownership'" (undated preface). Inclusionality therefore supports the interdependence of spaces, as "each outer spatial possibility has the potential to be the inner spatial possibility of a yet larger outer spatial possibility", all of which are under one another's mutual influence (ibid:12). Rayner's work also attempts to overcome the potential conflict between the cooperation required for collectives and the diversity, and possible self-interested behaviour of individuals. He suggests that these positions are not problematic as "the collective and individual, 'the forest and the tree' both necessarily incomplete, continually reconfigure one another as they explore and manifest their common-space realm of possibilities" (ibid:24).

The endorsement of incomplete and interdependent places and individuals supports the connected and situated view of wellbeing discussed earlier. It highlights the role of relationships in enhancing or reducing wellbeing as all entities are viewed as connected in some way to others, and are therefore considered to be a 'part' of a larger something (1997). If one adopts this perspective, it is perhaps more valid to consider 'wellbeing', or 'illbeing', as a collective attribute, as this recognises the interdependent and systemic nature of dynamic life, particularly as Rayner argues that individuals are interconnected in a self-perpetuating indeterminate system including the concepts of 'family', 'society' and 'civilization', within which individuals may come and go, but the system, within which all individual action takes place, continues. As a result, the proposition put forward in the next section is that adopting a systemic perspective drawing on complexity sciences provides a useful and holistic way of understanding and researching communities, and the collectives and individuals within them.

2.5 WELLBEING AND COMPLEXITY

A systemic perspective results in a view of communities as systems, which have properties that are different from the sum of their parts, and are therefore more than the combined characteristics of the individuals within. This perspective offers an integrated approach to understanding phenomena in social systems (Goldspink & Kay 2004). It also addresses what Goldspink and Kay describe as a "pervasive problem in the social sciences" (2004:598), namely the "capacity for theory to explain the relationship between the constitutive elements of social systems (people) and the emergent phenomena that result from their interaction (i.e. organizations, societies, economies)" (ibid).

The term 'system' refers to a whole, which is made up of component parts and can be "people, families, communities, cities, economics [sic] or ecosystems", which all have needs that must be fulfilled as part of a strategy of wellbeing enhancement (Peet & Peet 2000:1). However, simply summing the knowledge about each component or individual, does not provide a "fully predictive understanding of the system as a whole" (Rayner 1997:14). Instead, Capra argues that "to understand things systemically literally means to put them into a context, to establish the nature of their relationships" (1997:27). This awareness of the difference between the system itself and the sum of its parts draws on the science of non-linear dynamical systems, or complexity science. Increased understanding of non-linear systems has resulted in the recognition that

systems can acquire properties that are not the same as the characteristics of the sum of the parts, and can also behave unpredictably. These 'complex systems' "involve many interactions between many components; the component inter-relationships are highly structured and have many feedbacks; they are intrinsically and necessarily open systems; the system boundaries are difficult to define; the system character unfolds and changes through time; they exhibit non-linear behaviour; and it is very difficult to understand how they function" (Harrison et al. 2006:465). The language and concepts of complexity, predominantly developed in the physical, chemical and computer sciences, have seen increasing adoption for a variety of applications in the social and natural sciences. Both the methods and motivations for the application of complexity theories to the social sciences have not been without criticism and scepticism, however, there are particular aspects of complexity that are relevant to this study and are discussed below.

It is argued here that the relationship between the 'local' and the 'global' within complex systems gives complexity science a significant methodological advantage. As Harrison et al. suggest, "to reveal and understand this [holistic] characteristic paradoxically demands reductionism, for the simple rules determining local interaction must be researched at the local scale, and cannot readily be inferred at the system scale" (2006:467). They go on to argue that "this may be part of the attraction; that study of complex systems is inherently interdisciplinary in that it requires a combination of quite different methodologies and skills to discover and represent the individual and system-scale behaviours" (ibid). This is therefore the value of adopting a complexity perspective within this thesis as it necessitates a holistic view of individuals, groups and the community in order to understand the relationship between them.

2.5.1 Complexity Sciences: A Holistic Perspective

Characteristics: Emergence

The science of complexity reflects the recognition that many physical, chemical, biological and social systems do not obey linear, Newtonian laws, but instead display non-linear, dynamic, and often adaptive characteristics (eg Byrne 1998, Arthur 1994, Waldrop 1992). These characteristics, or emergent properties of the system, including the way it operates, itself arise as a result of the actions and interactions of local agents governed by relatively simple rules within the system, but they cannot be reduced to this local level of action (Stacey 2001). This emergent, self-organising, behaviour means

that systems have "characteristics that none of the agents do", so they "do things that you would not predict or expect given a knowledge of the separate agents that make them up" (Agar 1999:106). Examples include the emergence of communication networks, social capital, cooperation and collective action (Contractor 1999), and even the division of labour in factories during the industrial revolution (Agar 1999). In the context of groups and communities, emergent properties could include group norms and procedures, traditions or habits.

These emergent properties cannot be reduced to the sum of the properties or characteristics of the individual agents, but are dependent upon the ability of individuals to act and interact, or self-organise, within the context of the system. An example of the interdependence between individual and collective action in social systems is seen in actions that are shaped by norms as these are a result of societal and individual factors that interact and shape one another. Uphoff (1996) therefore argues that wholes should be seen in relation to their parts, which are themselves wholes to be viewed in relation to their own parts and so on. This relationship between individuals and the wider community or system can also be seen in wellbeing terms, as Marion argues that "each maintains its identity and is focused on its own wellbeing, but the parts of a network have changed their individual identities to the extent needed to accommodate one another. Compromises have been made, roles have been identified, a sense of network has emerged" (1999:124), highlighting the connection between the wellbeing of aspects of the network or system.

Characteristics: Adaptability and Attractors

Another key characteristic of complex adaptive systems is their adaptability and the role of attractors. The adaptive nature of the system describes "the way complex systems change in response to changes in their environment" (Albrecht & Higginbotham 2001:51), and is a result of the interactions between local agents, and between local agents and their environment. According to Eoyang and Berkas (1998), complex dynamic systems are characterised by being dynamic, massively entangled with complicated and enmeshed relationships, scale independent with action taking place at many different scales of organisation, transformative as feedback loops create change and stability within the system, and emergent as "new patterns are generated by the interactions of the agents" (Eoyang & Berkas 1998:7). For these authors, "effective adaptation is the best indicator of success in a CAS [complex adaptive system]"

(1998:15), achieved through the ability to respond to changing environments by the adjustments of individuals (Brown 1994).

For Capra (1997), a comprehensive understanding of the adaptive nature of these systems involves a study of their substance or structure, and their form or pattern, which therefore requires the quality and quantity of the relationships within the system to be studied. These networks of relationships act as a communication system that enables the community or group as a system to regulate itself, as the consequences of any mistakes will spread throughout the community and will therefore be corrected or adapted to as part of the process of self-organisation (Capra 1997). Therefore, the quality and quantity of relationships and the resulting ability to respond to crises are important indicators of the adaptability, and therefore the success of the group or community. For example, Marion (1999) argues that some organisations can adopt new innovations, and therefore adapt more quickly than others due to the types of connections and the role of particular individuals. The author writes that extensive friendship connections usually results in late adoption of new technologies while opinion leaders play key roles as gatekeepers who can communicate with people inside and outside the organisation.

The way in which the system develops, or the course of its evolution, is determined, or influenced by attractors (Albrecht & Higginbotham 2001), which limit the number of possible configurations or states that can be achieved. For societies, social attractors act as catalysts in the production of regularities or patterns that can be discovered and studied in society. They can be charismatic individuals including the gatekeepers mentioned above, ideological systems including influential ideas and symbols, bands, tribes, or States. These attractors may exert powerful forces on a system and maintain a pattern of order over long periods of time, or may only have a short-term influence and a disturbance may result in replacement by a new attractor.

2.5.2 Using Complexity

The value of considering systems using an overall complexity perspective is that this emphasises the system as a whole and the local interactions and connections between all the scales of analysis within the system. This avoids the 'either-or' focus on the individual or the collective, and instead allows both to be considered and understood at the same time and in relation to each other. It also enables a connection to be made

between collective action, individual behaviour and wellbeing strategies, through the argument that "cooperation is a spontaneous outcome of individual-based, selfish rules" (Marion 1999:34). Therefore, social systems can be understood as "complexy interdependent, adaptive systems of actors linked by communication and seeking local, often selfish, goals" (Marion 1999:101), which can also be seen as strategies to achieve wellbeing outcomes. The value of complexity is that it provides a way of relating the macro and the micro, which is not aggregative or reductionist and therefore also allows description and analysis of the relationship between agency and structure (Byrne 1998).

It also enables identification of key characteristics and processes within systems which can then be explored to enhance understanding of the nature of the system, as well as identifying potential points of intervention. These key characteristics include attractors, which may be obvious ones as well as broad, ordering principles. A complexity perspective involves identifying the attractors, and understanding their influence on the system, which can result in identification of points at which intervention may be most effective in changing the path of the system. In this way, a complexity perspective can provide insights for policy direction and implementation as it helps to illustrate how systems, including groups and communities, work, and highlights ways of altering the system's direction or mode of operation. Through a focus on relationships, system resources, and the way the system operates, it is possible to gain insights into the processes of system adaptation to local and global conditions. The nature of adaptation and the ability to adapt represents a measure of the success of the system. Another measure of success is provided through exploring the emergent properties of the system. These are viewed here in terms of the wellbeing effects of groups for individuals, groups and the community: effects that cannot be understood simply by considering the local behaviour of the component parts, or individuals themselves. These emergent properties can also be negative, producing a reduction in aspects of wellbeing for individuals, groups or the community, and influencing the sustainability of the group itself.

For this study, complexity provides a way of viewing communities, and provides points of focus that can be explored to enhance understanding of the community as a system, and particularly the role of groups within the community. Researching attractors within the groups and the community, relationships and interactions between villagers, and processes of adaptation highlights the interconnected nature of groups within the

community, while the focus on wellbeing provides a way of researching the emergent properties as a result of groups. Therefore, a perspective and concepts from complexity science are used to direct the exploration of the nature of the groups, the actions of their members, and the relationship between the groups and wellbeing outcomes for individuals and the community as a whole. It is in its explanatory, rather than evaluatory role that complexity science contributes to the research framework for this study.

In this way, concepts from complexity are used in this study in a metaphorical sense, rather than through technical application, to explore and explain how groups operate within the community, rather than evaluate. This reflects the recognition that "reliable evidence for the existence of formal properties of complexity and emergence" are "very difficult to obtain" (Harrison et al. 2006:467). However, this metaphorical use does not detract from its value as a tool for approaching the study of wellbeing within a community. The important element is that the metaphorical use is recognised and that there is no claim to use the concepts of complexity in a technical sense. "[U]sing the term metaphorically…is a pragmatic way of understanding a situation…I believe in the importance of thinking through terminology instrumentally, [and] I have no difficulty in using the term in its metaphorical sense, and do not see how this undermines its theoretical power" (Herrick in Harrison et al. 2006:470).

In terms of its wider application, complexity science offers a way of exploring communities as social systems, and provides terminology and concepts that can be used in many different disciplines. These concepts can help to frame an understanding of how systems change and adapt in response to local and global conditions and how the system as a whole shapes and is shaped by the interactions and characteristics of its local agents. Overall, for this study "the most important contribution of complexity science is the introduction of new ways of thinking about the world" (Batty in Harrison et al. 2006:470), which can be incorporated into a framework for researching wellbeing.

2.6 A FRAMEWORK FOR RESEARCHING WELLBEING OUTCOMES

The following section discusses the framework used in this thesis for researching and understanding how individuals and communities are attempting to enhance their wellbeing through community groups. A holistic, dynamic perspective on how community groups affect wellbeing requires a framework or understanding that enables

research into all of the components of the construction of wellbeing processes and outcomes discussed above. This includes a focus on the actions and interactions between individuals within the groups, the groups' resources and the way they operate and adapt, and the effects or wellbeing outcomes of the groups, while recognising the enabling and constraining role of the community and wider context. If we accept that "the collective is a fundamental part of people's attempts to achieve particular wellbeing outcomes" (Devine 2006:17), a framework is needed in order to understand groups, focusing on their effects on objective and subjective perceptions of wellbeing.

Earlier in this chapter, the WeD approach to understanding and researching wellbeing was outlined as comprising what people have, what they can do with what they have, and what they think about what they have and can do. The understanding of wellbeing developed by WeD is that an individual's wellbeing is constructed from resources that he or she can command, and the needs and goals that a person can meet with those resources (McGregor 2007). This wellbeing framework not only provides a way to consider a particular dimension or characteristic of individuals, groups and the community, but also supports the concept of the interconnected, relational nature of social life. The particular understanding of wellbeing developed and used by the WeD research group does this in two key ways. Firstly, it highlights the relational aspect of wellbeing where needs are satisfied and resources obtained or created through relationships. The second key aspect of this conceptualisation of wellbeing is that it emphasises the role of culture and social organisation in linking the wellbeing of individuals to that of the community and wider contexts. McGregor argues that it is culture and social organisation which generate meanings "through which our relationships are conducted and constrained", and it is these relationships and the meanings imbued within them "that shape what different people can and cannot do with what they have", thus having an impact on their wellbeing strategies and outcomes (2007:327). This provides a way of connecting the wider social and cultural situation to the awareness, motivations, and strategies of individuals.

Using the WeD approach, the combinations of resources that individuals have access to, and the needs and wants they can fulfil with these, are considered to be an indication of their wellbeing. As groups are promoted as a development solution, the results of acting in groups can be considered in terms of the effects on wellbeing. However, for the holistic approach of this study, it was necessary to extend the focus on wellbeing

strategies and outcomes to the groups and the community as a whole. In order to research the way that groups are used to achieve certain wellbeing outcomes throughout the community as a system, this study was informed by the framework for understanding impact and change developed by Chen (1997) in her study of microfinance services. As stated earlier, Chen's research does not explicitly discuss wellbeing, but she produces a framework of four pathways through which individuals, their enterprises and households, experience change. These are the material pathway which includes changes in income, earning capacity and material resources; the cognitive pathway including changes in knowledge, skills and awareness; the perceptual pathway considering changes in self-esteem, self-confidence and respect; and the relational pathway through which changes in decision-making roles, bargaining power, participation and mobility are experienced.

Achieving a change through these pathways involves access to, and command over different types and combinations of resources, that are used to meet, or not, desired needs and goals. Therefore, the results of change experienced through these pathways can be considered in terms of outcomes in material, relational, perceptual and cognitive aspects of wellbeing. One aspect of wellbeing that is essential in the WeD approach as it is one of two universal basic needs, but that is not explicitly discussed by Chen, is change in health. However, it can be seen that good mental and physical health underlies the ability to experience and capitalise on change in the four pathways, as it can affect earning capacity, the ability to learn and use skills, self-esteem and happiness, and the ability to participate and levels of mobility. Hence, levels and perceptions of health were researched during the fieldwork and understood to play an enabling or constraining role in the ability to experience change through the four pathways.

Table 2.1 summarises how the pathway approach was used to understand and research the effects of groups on material, relational, cognitive and perceptual aspects of wellbeing in Ban Lao. Within all of the areas of research in the table, a view of wellbeing was gained through obtaining data on objective indicators of these aspects of wellbeing, and exploring subjective perceptions of these wellbeing aspects and of how they have changed as a result of group membership.

Table 2.1 Approach to researching wellbeing

	Individuals	Groups	Community
Pathways of Change	Objective and Subjective views of the following aspects of wellbeing:		
Material	Income, Earning Capacity, Material Resources	Financial situation (income, expenditure, loan distribution, repayments, external inputs), Effects on individual and community material wellbeing	Physical Environment, Infrastructure (water, electricity), Services, Economy, Employment
Cognitive	Knowledge, Skills, Awareness	Activities and Training, Effects on individual and community cognitive wellbeing	Education and Literacy levels, Skills base,
Perceptual	Self-esteem, Self-confidence, Respect	Purpose, Outlook, Effects on individual and community perceptual wellbeing	Gender roles, Outlook, Aspirations, Values, Involvement in village politics
Relational	Decision-making roles, Bargaining power, Participation, Mobility	Member involvement and cooperation, Relations between members, Effects on individual and community relational wellbeing	Connections between villagers, Networks outside village, Cohesion and trust, Governance

As the focus was on the role of groups in affecting aspects of individual and collective wellbeing, it can be seen that Chen's framework was also expanded through developing criteria for researching change beyond the individual: for the groups and the community as a whole. Therefore, these pathways were used to research the changing nature of individuals, groups and communities, providing a way of structuring the investigation into collective wellbeing. Corresponding with the WeD conceptualisation of wellbeing, the explicit incorporation of subjective perceptions of change and outcomes in all four pathways was also included in the research approach. Although Chen's inclusion of the perceptual pathway does result in some consideration of the subjective nature of change, it does not allow for consideration of perceptions of change in the other pathways.

Using the same pathways of change also enables comparison between the different groups and their effects, and helps to discuss the interdependent nature of wellbeing as the effects of groups can be considered throughout the community as a system. Therefore, through expanding Chen's framework and using the WeD understanding of

wellbeing, it was possible to produce a framework for researching the effects of community groups on wellbeing within the community as a system. Combining this approach to understanding the effects of groups, with the concepts from complexity structuring investigation into the nature of group operation within the community as a complex adaptive system, enables a more holistic view of the reality of community groups.

2.7 CONCLUSION

This review of relevant literature has explored the rationale and framework for researching the role of community groups within the development process, specifically looking at their effects on wellbeing. The literature shows that wellbeing is viewed as an outcome and also "as a state of being that arises from the dynamic interplay of outcomes and processes" (McGregor 2007:317) within a particular spatial and temporal context. A framework for researching the dynamic objective and subjective nature of wellbeing combines concepts from the basic needs literature, resource profiles approach and understandings of livelihoods strategies, and work on pathways through which change is experienced. As a result, wellbeing can be seen as being constructed, and wellbeing changes experienced through material, relational, perceptual and cognitive pathways. Aspects of change through these pathways can then be studied in objective and subjective terms in order to gain insights into wellbeing strategies and outcomes.

The chapter has considered the rationale for the promotion of groups within development strategies and the wide-range of proposed effects of groups. Through discussion of concepts from complexity science, it has proposed the need for a systemic view of groups within communities that incorporates more collective and connected notions of wellbeing rather than adopting a binary view of the difference between the individual and the collective. This systemic and integrated perspective enables the relationship between community groups and wellbeing to be researched. It also provides a way of researching groups, through exploring attractors or key characteristics that guide the path of the system; adaptability including interactions between individuals in response to the wider context; and emergent properties or wellbeing outcomes that cannot be understood simply by considering the behaviour of the individuals. The concepts guiding this research are therefore drawn from complexity science, which provides a way of exploring the nature of groups within the context of 'local' and 'global' conditions, and from combining the WeD approach to wellbeing

with Chen's investigation of impact, in order to research wellbeing outcomes within the community. As a result, it is possible to investigate the interdependence between the way the groups operate and the individual and collective wellbeing outcomes.

This chapter has considered the rationale for a focus on community groups, as it is both relevant for a study of wellbeing interdependence, and is also pertinent to the theme of community development within the context of Thailand. Thailand provides a valuable context for this research as a result of its historical and contemporary social and policy environment. It also provides an opportunity to comment on the effectiveness and applicability of community group promotion through a detailed village study, and to discuss the implications for future development policy. It is this village, and country, context that provides the topic for the next chapter, which explains the rationale for the choice of research site. Chapter three frames the research within historical and contemporary debates around development and wellbeing in Thailand and in doing so, highlights the importance of this research for Thai community development policy.

CHAPTER THREE
CONTESTED DEVELOPMENT AND WELLBEING IN THAILAND

This chapter sets out the rationale for researching community groups and the relationship between individual and collective wellbeing in the context of a peri-urban village in Northeast Thailand. The review of literature in chapter two explored the overall rationale for researching community groups, highlighting their role within the development process, specifically their potential effects on wellbeing. It discussed concepts from complexity science which promotes an integrated understanding of communities as social systems, and explains how groups can affect and be affected by the individuals within them and the wider context in which they are situated. It also discussed the interdependent nature of wellbeing, and that researching groups can enhance understanding of the relationship between individual and collective wellbeing. The aim of achieving positive wellbeing outcomes both for individuals and the community, and the promotion of this role for groups in connecting communities and enhancing wellbeing are key aspects of development policy in Thailand. Therefore, this chapter explores this approach to development, examining its rationale and suitability within the historical, economic, political and social context of Thailand, and particularly the Northeast, or Isan area where the research was undertaken. It explains the context from which these particular policies focusing on particular individual and collective activities and outcomes arose, discusses what they are intended to achieve, and explores the factors within Thai society that can potentially affect and explain their relevance and success.

Since the 1970s, Thailand has experienced rapid social, economic and political change, contributing to a contemporary context of dynamism and diversity. This changing environment has resulted in considerable challenges to wellbeing, the construction of which is framed by historical and contemporary structures, processes and events at national, regional and local scales. This historical context and the diverse nature of the actors involved in processes of change in Thailand have meant that there is debate and disagreement over the nature and way of achieving development and wellbeing. These actors include the Thai government at national and local level, the monarchy, the Buddhist religion, the media, international actors and influences, non-governmental organisations (NGOs) and the Thai people and the groups within which they organise

themselves. Particularly important from the perspective of this thesis, is an exploration of the attempts to construct and enhance the wellbeing of Thai citizens that can be seen in the creation and implementation of rural development policies emphasising the value of taking part in collective activities within the community. The focus here is on the rural development policies that emerged since the election of the Thai Rak Thai government in 2001. These included schemes promoting local financial services including micro-credit, collective activities and individual entrepreneurship, and targeting community strengthening and self-reliance.

In order to understand the role of groups within development policy and processes in Thailand, this chapter also discusses how the nature of Thai society relates to, and affects the approach to rural development and wellbeing. More specifically, it considers the factors in the social, political and economic environment that determine the formation and functioning of community organisations or groups that are intended to act as a means to achieve development and wellbeing. Hence, while the empirical sections of this thesis aim to discuss the reality of the effects of aspects of these policies, and to then draw implications for future community development strategies, it is necessary in this chapter to consider the theoretical, historical and social background behind their conceptualisation and implementation.

3.1 CHANGING VISIONS OF DEVELOPMENT

3.1.1 The Government View: From Modernisation to Self-Sufficiency

Since the 1960s, the suggested direction of Thailand's development has been set out in a series of five year National Economic and Social Development Plans. These plans are useful as they highlight the development priorities at the time of their creation, but it is important to recognise that "there is...little evidence that Thailand's development plans systematically guide or govern the actions of departments or, for that matter, the cabinet itself, in the day-to-day conduct of government affairs" (World Bank 1978:28 in Rigg 2003:119). The first national development plan was launched in 1961, at which time the development of cities was perceived as taking priority over that of the countryside and thus inflating the power of the central state at the expense of local institutions. Yoshihide and Srisontisuk (2003) argue that this resulted in a push for pursuing development that benefited rural people and the accompanying perception that local regions were areas that required development. The authors write that this perspective emerged after capitalism and central government administration had penetrated rural

communities so that the feeling of rural independence and sustainability that had existed was replaced by a sense of self-doubt and increased subjection to seminars and development interventions conducted by government and NGOs (ibid). The first plan also marked a new emphasis on the encouragement of economic growth in the private sector (Baker & Phongpaichit 2005), corresponding with the focus of the leader at the time, Sarit Thanarat, on *pattana*: development and progress. In Sarit's view, "work is money. Money is work. This brings happiness" (Surachart Bamrungsuk, 1988:114 in Baker & Phongpaichit 2005:150).

Contemporary perceptions of, and attitudes to rural development can be traced to these early approaches to development adopted in the first development plans, which were in turn, an essential component of the attempt to create a unified homogenous Thai society out of an ethnically, culturally and religiously diverse population. During this early period of planned development, Thai society was also characterised by marked inequalities, which were particularly noticeable in 1970 when Thailand had the highest rural-urban income differentials in the world (Hirsch 1990, Hewison 1997). Problems of social exclusion also emerged due to this uneven development, unfair institutional arrangements and active exclusion by certain groups in society (Phongpaichit et al. 1996). However, "despite governmental efforts to decentralise development, the gaps have widened in recent years" (Hewison 1997:112), with increasing divisions between the rich and poor, urban and rural, and Bangkok and the North, South and Northeast (Baker and Phongpaichit 2005). Adopting a similarly critical view, Parnwell argues that "three decades of state-sponsored, reasonably coordinated planning in Thailand have come up with lasting solutions to few, if any, of the really pressing problems of the country's rural areas and peripheral regions" (1990:1 in Rigg 2003:114). As a result, Thailand is continuing to experience very uneven growth rates, continuing poverty, large inequalities, and an increasing diversity of policies aimed at rectifying this situation.

This persistence of income disparities throughout the period of planned development has gradually led to a focus on people-centred sustainable development through community development schemes (Baker & Phongpaichit 2005). This was evident in the Seventh Plan between 1992 and 1996, which advocated networking, community management of development, and a supporting role for government and NGOs. There was also an increased emphasis on human resource development, with a targeted

expansion of education in rural areas, with the assumption that better educated poor families would have access to higher incomes (Hewison 1997).

Within these first seven plans the focus of Thai development schemes was firmly on national economic growth, international success, and targeting Western-style modernisation outcomes. This strategy, combined with advantageous international conditions, culminated in the economic boom years of the late 1980s and early 1990s, but was followed by the crisis of the late 1990s (Warr 1999). This financial crisis resulted in a change of emphasis of government schemes and the national development plans, with a greater focus on social support networks, the village, the community, and unity within it. After the economic crisis in the late 1990s, there were calls within Thailand, particularly through the media, for a more democratic society based on new political values including traditional Thai culture, Buddhist beliefs and ideas of self-sufficiency (Yoshihide 2001:1). As Baker and Phongpaichit note, "over one generation during the last quarter of the twentieth century, Thailand's society changed with unprecedented speed" and this boom "conferred by globalization and the emergence of a national society were background for challenges to the paternalist traditions of the nation's politics" (2005:228-9). Therefore, a move to the local was seen in the Eighth Plan, with a focus on popular participation and a drive to decentralisation, achieved through the establishment in 1995 of the Tambon Administration Organisation (TAO) as a local government authority at the sub-district level (Hewison 1997). However, Sompong (2002) argued that the TAOs suffer from small budgets, a lack of personnel and capacities to develop, and their powers overlap with those of the *kamnan* ('sub-district' leader) and *phuyai ban* (village leaders) resulting in a lack of unity in local administration. This move to the local was also part of a growing emphasis on development from within, both from within the village, but also from within the individual, expressed in the drive for the development of individual mental, spiritual and moral characteristics including diligence, punctuality and honesty (Hirsch 1989), in order to achieve greater wellbeing for individuals and for their community.

This turn to development from within and a focus on local support was due to a combination of factors, heightened by the economic crisis of the late 1990s. These included the vulnerability of Thailand in the global economy, the decline of agriculture and the domestic base of the economy, the desire for a strengthened Thai identity, and the return of many Thais to, and their dependence on, the support of the village in the

aftermath of the crisis. It was also part of a reaction to the previous view of western-type modernisation and materialism as being superior to 'backward' indigenous culture, beliefs and practices. Rigg (2003) argues that the crisis represented a challenge to Thailand's whole model of development and therefore presented an opportunity to argue for an alternative development vision focusing on self-sufficiency, grass-roots strengthening, and, what Hewison terms a 'new localism' (1997). This localism reflected recognition of the resilience of Thailand's traditional rural economy and society, and that the community existed as a vital source of support for Thai people. Therefore, the government's view was that a strengthening of this local base of society would in turn stimulate and strengthen the domestic economy and increase the self-reliance of Thai people, and of the country as a whole, within the context of an increasingly globalised world. The change in emphasis has been seen in the most recent plans, which have focused on expanding endogenous potentials while maintaining Thai cultural identity as well as achieving a greater balance between urban and rural development and economic stability. According to the Community Development Department (CDD), "this approach will give Thai society higher potential and make rural people live together with love and peace" (Chongkongkiat accessed 1/9/04:3).

The Ninth National Economic and Social Development Plan (2002-06), which was in place at the time of the fieldwork, adopted the King's philosophy of 'sufficiency economy', in order to overcome the effects of the economic crisis and achieve sustainable development, thus reducing the prospects of future economic instability. Emphasis in the plan was on the "balanced development of human, social, economic and environmental resources" and good governance at all levels of society "to achieve sustainable people-centred development" (Thailand Outlook accessed 1/9/04). Building on this philosophy, the development vision for the next 20 years involved the "alleviation of poverty and the upgrading of the quality of life for the Thai people, so that sustainable development and wellbeing for all can be achieved". The aim is to achieve this through villagers building strong foundations for community development, a focus on areas of economic potential, and the establishment of peace through the open-minded nature of Thai cultural identity. It can be seen that this approach focuses on individuals and communities, with improvements in individual quality of life enhancing, and enhanced by processes of community development.

Chapter Three

3.1.2 Development and the Monarchy: The Role of the Paternal King

In order to understand the nature of the contemporary development approach in Thailand it is necessary to consider the importance of the King and his philosophy within Thailand at the national and local level, as "an understanding of modern Thailand's politics and the future of democratisation must consider the position of the monarchy" (Hewison 1997b:59). Baker and Phongpaichit highlight the changing role of the monarch where, since the 1950s, power has radiated downwards from the monarch rather than upwards from the people, and by the 1960s, "Bhumibol had become the paternal, activist king of a childlike, quiescent peasantry" (Baker and Phongpaichit 2005:178). The continued importance of the King has also been seen during the political changes of the 1990s and early twentieth century, with the Thai people looking to the King to solve the nation's problems, despite the existence of a democratic political system. Throughout his reign, the King's continued emphasis on the themes of unity, discipline, national harmony and indigenous solutions, have been increasingly reflected in national development policy and are supported by the majority of the Thai population who hold the monarchy and the king in particular, in very high esteem.

To explain the King's philosophy of 'sufficiency economy', Hewison (1997b) argues that in the King's view, unity prevents trouble and where unity does not exist, crime will be the result. This is linked to the need for law and order, and the idea that harmony and unity will only come about if societal responsibilities and duties are taken seriously, otherwise society will become unstable and collapse. Another theme emphasised by the King is that of the common good and an organic model of society, where no-one is seen as separable from the societal whole, and "individual freedom can only go so far as it serves the interests of the common weal" (King Bhumibol 1974:44-5 in Hewison 1997b:66). This view is now reflected in the policy focus on achieving collective outcomes through individual actions and development. According to Hewison, "because the monarchy has become so influential, the king's conservative outlook has been significant in the development of Thailand's constitutionalism, and the course of democratisation" (1997b:67), while specific development policies reflect the focus on unity, self-reliance, harmony and self-sufficiency that have been emphasised by the King.

3.1.3 Buddhism, Development and Wellbeing

Together with the monarchy, the Buddhist religion is an important influence on the development process in Thailand, as the majority of Thais, including those in the Northeast, are Buddhist. The Buddhist teachings have a significant impact on the Thai way of life, on individual aspirations, and on the meaning of wellbeing. During the early period of planned development, a contradiction emerged between western-style capitalist development and materialism and the Buddhist version of true wellbeing as that found through moderation, restraint, self-reliance, and attention to spiritual as well as material improvement. According to Rigg (2003), this resulted in the government advising monks not to preach on the virtue of contentedness, as if people were content with nothing in material terms, it was believed that Thailand would not be able to enter the race to development. Rigg cites the Thai Buddhist commentator Sulak Sivaraska: "in the name of progress and development the state told [monks] that economic development was good. The monks realized that this is all a lie." (Rigg 2003:61). The turn to self-sufficiency has therefore been part of the reaction to the previous domination of economic development over Buddhist teachings, and the impacts of this strategy.

However, the boundaries have become blurred between the 'traditional' Buddhist way of life and western-style development, with both adjusting to accommodate the other. For example, Rigg argues that Buddhism has become increasingly commercialised, with the emergence of "credit-card-carrying" and "amulet-selling monks", referred to using the derogatory term of "*Buddhapanich*" (Harrison, *pers. comm.*, in Rigg 2003:63). Although this reflects the changing nature of the religion, it does not imply a decrease in its significance. For example, in my research site, the importance of both Buddhism and the monarchy in everyday life was very much in evidence with regular merit-making activities taking place particularly by women and older villagers. There were also visual reminders of the significance of these influences, with calendars with pictures of eminent monks or the royal family on display in, or outside virtually all of the houses in the village.

It can be seen therefore, that the focus of development in Thailand over that past 40 years in particular, has reflected the changing nature of Thailand's economic fortunes, and the attempt to create a unified and equal Thai society and identity. The continuing influence of the King and the Buddhist religion and teachings on the nature of

development is also evident, particularly through the concept of 'sufficiency economy'. Through this concept or philosophy, the aims of unity, self-reliance and self-sufficiency are brought together. These are key themes that structure contemporary Thai development policy and that are promoted within the increasingly consumerist- and material goods-focused nature of Thai society.

3.2 DYNAMISM AND ADAPTATION IN THE THAI ECONOMY AND SOCIETY

As the Buddhist way of life can be seen to be adapting to the move to a materialist-focused development path and the growth of the cash economy, changes can also be seen in other aspects of Thai society and economy. It is how these wider structures, processes and agents of change are experienced at a regional, local and individual level that form the focus of the discussion in the following sections. It can be seen that Thailand has become increasingly characterised by difference and diversity, including changing roles, aspirations, and lifestyles.

3.2.1 Blurring the Boundaries: Urban, Rural, Traditional and Modern?

The emphasis on the economic and material aspects of changing Thai society has dominated discussions on the direction of Thai development. According to Hirsch, while writing in 1989, development in Thailand was equated with prosperity or civilisation; consumerist, urban-oriented and convenience focused; and expressed in a desire for fences, streets, consumer goods, order and tidiness. Illustrating early local-level experiences of this new development path, Sharp and Hanks (1978) noted a change in perceptions and prosperity during their research in a rural location near Bangkok in the 1960s, as villagers became less worried about having enough to eat, than about having enough money to spend.

In their research site, Sharp and Hanks wrote that the 1960s also saw a change in lifestyles and occupations, with the good life no longer found on the farm, and the rich and able turning to manufacturing, trade or services. There was a change in village life as it became more difficult to get people to go and help at the temple, and a change in economic roles and occupations. The social and financial system and the nature of patron-client relations altered, as neighbours met each other on fewer occasions and started charging interest for borrowing money (Sharp and Hanks 1978). Overall, "as ways of earning a living increased, a way of life was ending, but with some of the old

values retained" (1978:207). This dynamic of change had a profound effect on divisions between rural and urban identities, and has resulted in a continuing determination by young people to avoid becoming farmers by seeking out urban occupations. This new direction of development meant that urban life became seen as more modern than rural life, and as a result, development, including a strong emphasis on education, was seen as a means to true 'Thai-ness' (Baker and Phongpaichit 2005).

However, rather than see Thai society in dualistic, either-or terms, livelihoods have become hybrid with individuals retaining identification and representation in urban and rural worlds (Rigg 2003). This blurring of boundaries between urban and rural and traditional and modern means that villages are no longer self-sustaining and few villagers depend solely on agriculture. Therefore, Thais earn a living from agriculture and non-farming activities and conduct their lives in, and identify with, both rural and urban locations (Rigg 2003). The income from non-farming activities also subsidises continued agricultural activity and Rigg (2003) argues therefore allows families to maintain a presence in rural areas.

The hybrid and diversified nature of livelihoods and identities was evident in the peri-urban context of the study site, situated within the Isan or Northeastern region of Thailand. The region has a distinctive history of development interventions, and changing relationships between the government and local people, with the result that there are particular local approaches and understandings of what development and wellbeing means, and how to achieve them. These livelihood strategies include significant streams of temporary, seasonal and permanent migration to the major urban areas while retaining identification and family links to rural areas in Isan. Therefore, in order to understand community processes and the construction and enhancement of wellbeing in Isan, it is necessary to situate these livelihood strategies within national processes of change and within the context of the history of the region itself.

3.2.2 Regional Development: The Isan Experience

This region has been, and arguably remains marginal in several ways, with a history of conflict between itself and the Siamese kingdom, before the creation of the Thai state (Phatharathananunth 2006). In terms of geography, the area suffers from infertile, sandy soils and extensive periods of drought and flooding that combine to give poor

agricultural productivity[3] and low per capita income (Parnwell 1996). It has a history of social marginalization, with a dominant view elsewhere in Thailand of Isan people as backward and traditional, and a perception of Northeast village culture as being an obstacle to development, due to its traditional nature. Hewison (1997b:159) argued that local culture was "seen as a problem to overcome rather than a legitimate local resource and starting-point for understanding and articulating local needs and priorities". According to Phatharathananunth (2006), campaigns promoting economic development, together with the economic growth seen in other parts of Thailand resulted in the Isan population looking increasingly towards Bangkok as a model and rejecting the underdeveloped nature of Isan. However, the region remains economically disadvantaged, with low per capita incomes and economic power concentrated in Bangkok[4].

The recent history of development in the region is one of reactionary policies to address a security threat exacerbated by economic, social and political inequalities. In the mid-twentieth century, the spread of communism from China to Vietnam and Laos, and the vulnerability of the Northeastern region of Thailand to communism due to its proximity and poverty (Hewison 1997), provided a strong motivation for the Thai government to address the marginal nature of this region, and set a precedent for the approach to rural development and poverty alleviation. This approach included sending monks to the Northeast to preach Buddhism, organise villagers in development projects, explain laws, and discourage communism, as part of a general aim to impose the 'unity' of a Thai nation on diverse areas (Baker and Phongpaichit 2005). The security threat also aided the development of the infrastructure in the Northeast through the United States-assisted construction of provincial highways in the 1950s and 1960s in order to reach air bases. These were followed in the 1970s by feeder roads and paved village roads. According to Baker and Phongpaichit, by around 1990, every village, with the exception of some highland villages, was accessible by a paved road (2005).

In 1991 Rigg argued that this history of imposing 'development' in the Northeast, or Isan, area of Thailand, contributed to an attitude of waiting for 'development', and

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[3] The Northeastern region has 46% of Thailand's agricultural land (Parnwell 1996), but in 2005, the gross regional product for agriculture formed only 20% of the national gross domestic product from agriculture (NESDB accessed 2006).
[4] According to the NESDB, in 2005 the per capita gross regional product in the Northeastern region was 33,903 *baht*, compared to a national per capital gross domestic product of 109,696 *baht*. In Khon Kaen province, where the research was undertaken, the per capita GRP was 59,978 *baht*.

dependence on government schemes and intervention. At that time, he argued that development was seen "by Thai villagers as a form of largesse offered by the state (or a better educated/wealthier outsider) as part of the patron/client bargain" (Rigg 1991:203). Due to this paternalistic relationship, he therefore suggested that "a truly decentralized, grass-roots development approach comes into conflict with bureaucratic methods and Thai society" (Rigg 1991:206). For example, the security motivation for targeting the Northeast led to the encouragement and establishment of community groups. Starting in the 1960s, community organisations were set up under government guidance to mobilize villagers for government-directed projects, or to function as intermediaries, disseminating information or resources to villagers. They were not endogenously created vehicles for empowerment that would be advocated as a truly grass-roots approach. The groups also eased administration as government officials only had to communicate with the group leader, thus forming an extension of hierarchy from the government into the village (Hirsch 1990).

However, shortly after Hirsch and Rigg were discussing the lack of action and sense of waiting for development, a significant example of the increasing political mobilisation of the Isan people emerged, in the form of the Small Scale Farmers' Assembly of Isan (SSFAI) (Phatharathananunth 2006). The SSFAI was set-up in the early 1990s to address a variety of issues relevant to farmers in Isan, particularly to oppose the National Farm Council Bill and the increasing power of agribusiness[5]. Arguably, the SSFAI marked a new era in the involvement and identity of Isan people within the economy, politics and society of the Thai nation as a whole. It also provides an example of the role of collective action and grassroots organisation in the development process and in the struggle for individual and community rights, and a more inclusive democratic process.

3.2.3 Changing State-Society Relationships: Individual Actions and Interactions

The earlier top-down approaches to development and the negative attitude towards popular participation resulted in paternalistic rural development projects imposed on rural people that were universal in nature and therefore did not recognise social, economic and geographical differences (Parnwell 1996). Parnwell argues that this also resulted in a mentality of dependence as rural people perceived themselves as objects

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[5] See Phatharathananunth (2006) for a comprehensive study of the development and evolution of the SSFAI

rather than agents of development. This reflected a dominant government view of a passive rural society, which accepted the hierarchical social and political order, and resulted in the creation of "plans to engineer social harmony and guide 'democracy' from above" (Baker & Phongpaichit 2005:230). This also highlights the contrast with the contemporary focus on self-reliance and community-directed development.

The results of this top-down attitude toward rural Thais illustrate how the nature of the relationship between the state and society plays an important role in the creation, implementation, and adoption of development policies. The attitude of giving 'development' and teaching villagers during early top-down approaches to development, has arguably had implications for the level of self-reliance, sufficiency and entrepreneurship within rural villages, and therefore affects the adoption of development policies that will be discussed in a later section. It also highlighted the concentration of power in central government in Bangkok, and led to attempts to address the imbalance and decentralise more power to the local level. However, Hart et al. (1989), Hirsch (1990) and Hewison (1997b) suggest that this was merely part of a strategy to increase the influence of the state, as they argue that the TAOs and village committees existed more as tools of state power than as vehicles for expression of community interests in dealing with authorities. However, although these local organisations still act as intermediaries between villagers and the government, my research indicated that this has become more of a two-way process. For example, in the case of my research site, the TAO received funds from central government, which were then allocated based on requests from villagers. Training was also provided by the TAO in response to specific requests from villagers or villages within the Tambon. On a national scale, a scheme has been introduced whereby villages submit their own development report in which they identify areas of improvement required and are allocated money to address these. It is therefore possible to identify efforts made to decentralise decision-making and allocation of funds to the local level, and in doing so, to move away from the previous top-down approach.

This corresponds with the development approach suggested by Hirsch (1990, 1993), where state developers should be seen as providing services to be used by locally responsive and representative groups rather than as dictators of change from above. This provides an indication that Fred Riggs' discussion of the prismatic nature of Thai society is no longer as applicable (1960). For Riggs, a prismatic society is one that is in

transition between a fused society, where one structure serves all the functions performed in the society, and a refracted society where there is a structure for every function. Within a prismatic society, Riggs argues that economic, political and administrative structures, as in a refracted society, may exist on paper, but effective economic, political and administrative functions may be performed by more diffuse structures, like those of a fused society. Hence, in order to enhance the desired transition from fused to a refracted society, Riggs argues that the central state-directed and imposed development projects and policies should pass through, or be replaced by, more locally responsive, democratic and representative groups and schemes. With the growing role of the TAO and growth of local-level focused and run schemes and groups including the 'One Tambon One Product' (OTOP) program and the distribution and decentralisation of funds through the Village Fund (Million Baht scheme), there is evidence that this is increasingly the case.

The growth of these local groups and schemes can be seen to have particular importance for different sections of the Thai population in relation to their changing roles within Thai society. This illustrates how understandings of wellbeing and approaches to enhancing wellbeing can vary between and within types and groups of individuals. The following section focuses particularly on gendered understandings of wellbeing and experiences of policies and programmes designed to achieve development and wellbeing.

3.2.4 Shifting Gender Roles and the Construction of Wellbeing

The diverse and changing roles of women and men within the economic, political and social arenas of Thai society are reflected in the way that the development of different sections of society have been targeted through communities and community activities. Historically, women have had significant roles as traders, particularly during periods of hardship, when crops have failed for example. As settled and mechanised agriculture spread, Sharp & Hanks (1978) argue that it became more the domain of men, while money wealth was more important for women, particularly to avoid starvation of their families. Women soon became displaced from their roles in trade, as contacts increased with merchants and officials, who were exclusively male (Baker and Phongpaichit 2005). Baker et al. also argue that women's role in the spiritual life of the community has also declined, as "local spirit worship, often led by female experts, gradually but incompletely ceded space to Buddhism with its exclusively male monkhood"

(2005:162). However, despite not being able to be directly involved as Buddhist monks, the women in my research site played a key role in continuing the religious life of the community through supporting the temple and promoting a Buddhist way of life. Traditional practices for example surrounding childbirth also continued in the village, alongside more 'modern' Buddhist customs. This again illustrates the hybrid and blurred nature of village life and identities rather than the traditional being superseded by the modern.

The declining role of women in agriculture was also assisted by the targeting of development projects. As men emerged as the main income-earners, they were targeted to achieve the objectives of rural development (Parnwell 1996). The policy assumption was that development that benefited men would automatically benefit women, hence credit and assistance schemes were directed at and monopolised by men. In contrast, women's development projects focused on supplementary income-earning skills, fulfilment of housewives' duties and child-care (Kittitornkool 2000).

However, the rise of factory work including technology firms from the late 1980s favoured the young female generation, with firms preferring younger workers with good eyesight and good manual skills. According to Baker and Phongpaichit (2005), women workers were preferred by many firms both because of their skills and because they could be paid less. Women also supplied much of the other labour needed outside the factories. "They carried bricks on construction sites, staffed the department stores, sold noodles on the pavement, hawked T-shirts in the markets, and welcomed the tourists in the hotels and bars" (Baker and Phongpaichit 2005:211). Writing in 1992, Bell also makes a similar argument: that the majority of shop-floor workers were women, and that "development [in Thailand] has been literally built in large measure on the backs of Thai women" (1992:61 in Rigg 2003:35, see also Kittitornkool 2000), arguably leaving a gap in employment opportunities outside agriculture for men. However, despite women's importance in Thai society and economy, Kittitornkool (2000) argues that they still remain excluded from decision-making processes in society due to the traditional belief that only men can be leaders. As a result, "women's ability to make decisions about most dimensions of household errands are concerned with the 'implementation' rather than the 'orchestration' of power" (Kittitornkool 2000:258).

As development progressed, there was also a growing difference between rural and urban middle class society where, by the 1990s, the majority of university graduates were female and women outnumbered men in technical and professional careers (Baker and Phongpaichit 2005), although there still remained a strong male bias in political power. In the rural areas, Baker and Phongpaichit argue that women, particularly leaders of groups and relatives of village leaders with increased status and connections, continue to act as a source of strength that binds the community together. Within the villages, the roles of different age groups of women also changed, as delayed marriage and child-bearing, and increased migration streams, changed the nature of the village and the rural family. Grandparents have increasingly assumed the role of caring for children, hence in some villages in the Northeast, "There is no one left but old people and little children" (Mills 1999:4 in Baker and Phongpaichit 2005:211). The change in lifestyle has not been confined to the older generation, with the tension between the coexistence of a traditional and more modern Thai way of life leading to pressure on younger women to be dutiful daughters while also wishing to recast themselves as modern women (Rigg 2003). In this way, it is possible to see a division between the young, female Thai population taking advantage of the opportunities that Thailand's direction of development offered, and an older, arguably more rural and traditional generation of women whose role in the economic and social life of the village has been gradually eroded. However, this process has not been occurring without response, for example many of the women in my research site were active in many aspects of community life including agriculture, religion, social and economic activities.

The section above has considered the economic, social and political factors that have influenced the context of development policies created in the early twentieth century. These include rapid economic growth and growing inequalities, changes in lifestyle and aspirations, economic crisis and the recognition of the value of the village as a social safety net, the changing nature of the relationship between the state and society from an emphasis on imposing development to greater decentralisation of power in the development process, the changing role of women and men in the economic and social sphere including a decline in the role of women in the economic and social life of the village but an increase in employment opportunities outside the village, and the specific context and history of marginalisation in Isan. The next section outlines the development policies that have emerged in response to this changing situation in Thailand, particularly after the economic crisis and the new era of democracy and

populism since 2001. It focuses in particular on those encouraging collective behaviour and targeting individual and community development.

3.3 CONTEMPORARY POLICY CONTEXT: ADDRESSING SOCIAL AND ECONOMIC DEVELOPMENT

The economic crisis, with the collapse of the domestic economy and domestic firms, changed people's perceptions of the present and created a demand for change, particularly in the political system. There were increased calls, led by the king, for a more inward focus, as people were forced to rely on the resources of the family and village (Baker & Phongpaichit 2005). Since the crisis, the change in focus within society has been reflected in government policy towards local and national development.

The post 2001 Thai Rak Thai government emphasised a dual track policy (Royal Thai Government, accessed 2005) aiming to stimulate the economy at grass-roots including supporting small businesses, while also restoring economic stability and implementing efficient fiscal policy management. Policies focusing on the local were populist in nature, targeting the rural poor who had previously enjoyed few tangible benefits of democracy (Thalang 2006), and aiming to achieve 'people development' with the primary goal of 'self-reliance' and the 'creation of a self-sustaining process of development' (Suthasupa 2000:78). The election programme of agrarian debt relief, village capital funds and cheap health care through a 30 *baht* per visit system (Baker & Phongpaichit 2005) recognised the impact of the crisis on the countryside, and the importance of rural areas in absorbing the effects of the crisis and providing social safety nets. These policies aimed at decreasing the cost of healthcare, debt repayments and obtaining credit, increasing income and enhancing opportunities to increase the wealth and self-reliance of individuals. The focus was on achieving this through cooperative means in order to accomplish the overall goal of strengthening local communities, perceived as one of the most important powers in the fight against poverty.

According to the Thai Rak Thai government, rural development and the strengthening of the community economy depended on decreasing expenditure, enhancing income and creating opportunities. The means to do this was through public participation and community networks, enabling decentralisation of power, promoting local self-reliance

and increasing decision-making power in communities. A community standard strategy ('*mor chor chor*') was implemented which involved communities self-assessing their problems and developing their potential. It was highly community-focused, promoting participation in the community, the value of the community to individuals, the importance of cooperation, and the need for communities to develop themselves through a process of learning and self-development. In terms of specific policies, the Village Fund, or Million Baht Scheme was a key component of the Thai Rak Thai's election strategy. The underlying philosophy of this scheme was that it should support the community and improve its future, help the poorest in the community, improve links between the government, NGOs, the community and individuals, and improve democratic processes through decentralisation of funds. These are therefore significant collective goals. Yet the means to achieve them are focused on the individual, with an emphasis on using the funds to invest in career development, increase income and decrease expenses, therefore stimulating the community economy and enhancing self-reliance and management capabilities within the community. It could be argued that this policy is an example of state retreat, camouflaged by discussions of helping the poor solve their own problems and the importance of community self-reliance and self-development. Despite this, the Village Fund scheme is intended to result in community development, through enabling individual activities. As Thaksin states, "the poor just need to ask for an opportunity and they will get it, they will use their diligence, knowledge and their unity to improve themselves proudly" (16/06/01 in Hongsamat, Million Fund Mgt Strategy).

The 'One Tambon One Product' scheme is another example of targeting individual and community development simultaneously. The rationale for this scheme was that to create a strong community, people have to be involved in developing their own communities. The OTOP scheme promotes the development of products using local knowledge, therefore creating individual and community self-reliance (Office of the Prime Minister). Rigg (2003) argues that these rural industries are being encouraged as they offer alternatives to migration and urban work in an attempt to "allow villagers to tap into the modern economy without irrevocably undermining traditional livelihoods" (2003:229), while for rural households they are viewed as adding to existing household strategies. Their overall aim is to keep families together, decrease migration, increase incomes and therefore attempt to increase quality of life in rural areas. Another government source of loans that preceded the Village Fund was the Social Investment

Fund (SIF). This was available to already existing community organisations, which can then act as security for loans given to members. The loans are intended to help individuals in their projects and careers, and in doing so, to revive the community through focusing on grass-roots development. The 'Gae Kaibunha Khwarm Yakjon' (GKKJ) scheme is another example of government grants and loans distributed to the poorest sections of communities, and in the case of Ban Lao, depended on group membership.

There has also been a continued focus on savings and savings groups, as part of the process of social and economic development. The government's 'Saving for Producing Promotion' in 2004 again emphasised the need for strong economic foundations within the community, in this case provided by community banks. It argued that through the frugal spending and active saving behaviour of individuals, and the promotion of local knowledge through producing traditional products, the community economy can be strengthened according to the King's plan of sufficiency and self-reliance.

However, saving is also recognised as having value beyond its individual material benefits. Boonyabancha argues that "savings activity is a tool, not an end in itself", and that "savings and credit is a means of engendering a community's own holistic development" (Boonyabancha 2001). According to Boonyabancha, this is partly due to daily saving forcing people to meet on a daily basis hence developing a stronger tie that is built on trust. As a result, knowledge about member reputation for credit worthiness, which is a major criterion in determining selection of members, should already be available. This became particularly important in Thailand after the economic crisis in the late 1990s, which brought with it increasing recognition of the value of daily saving and the importance of having groups with savings functions as a means of bringing communities together (2001). Hence, the non-financial objectives and benefits of savings, and resulting loans, are emphasised in Thai development policy, with the argument that savings brings people together, develops the resource base, and builds up people's collective capacities (Boonyabancha 2003). As well as increasing community cohesion, savings and loan groups can also bridge the gap between formal and informal systems so that resources can flow from one to the other, thus linking the village to wider economies. This supports the aim of Thailand's dual-track development approach, in which the grass-roots development of communities provides a boost the Thai economy overall.

Policies focusing on rural development were therefore designed to incorporate the peasant economy into the mainstream in order to deepen Thailand's capitalism. For example, the distribution of a million *baht* fund to each village, and the creation of other sources of small credit were "designed to turn farmers into small entrepreneurs" (Baker & Phongpaichit 2005:259). Going beyond economic goals, the aim of increased incorporation of rural areas was seen in a renewed emphasis on Thai-ness and unity, using initiatives such as allowing and encouraging increased use of the Thai national flag. This desire for greater Thai-ness and national unity can be seen as part of a process of overcoming the recent history of violence, division and bloodshed, including the polarized politics of the 1970s, the violent protests of the early 1990s, the crisis of the late 1990s, and the continuing unrest in the South. Overall, the aim of the Thai Rak Thai government in the first five years of the twenty-first century, was to achieve balanced cultural, social and economic development with a particular focus on the need for community development and the creation of strong economic foundations at the local level. However, it has done this through promoting individual qualities of the value of self-help, self-reliance, leadership, while also advocating the need for the collective qualities of mutual help, cooperatives, joint ownership and democratically controlled enterprises (Cooperative Promotion Department).

3.3.1 Collective Action and Community Groups

Acting collectively and forms of local organisations including community groups were seen as mechanisms to achieve these goals. As discussed in chapter two, there are many potential benefits from acting collectively, ranging from fulfilling immediate individual goals to addressing longer-term issues of community and class empowerment. On a small scale, group lending can increase repayment rates and increase returns on savings investments, therefore membership of community groups is increasingly a precondition for receiving micro-credit as the group can take responsibility for the repayment of loans. Groups can also provide facilities for skills training that would not necessarily be available on an individual level and group activities in the form of producing goods can help in increasing the household income of members. On a broader and more long term scale, Phatharathananunth (2006) argues that in the case of Thailand, collective organisations can promote popular participation, provide opportunities to learn about democracy, can undermine patron-client relations, protect the rights of underprivileged classes, and can "generate counter-hegemonic ideologies that are crucial for democratic development" (2006:17). Overall, the process of acting together is, in itself, intended to

result in greater cohesion and collective unity. However, this process requires capital, which Parnwell (1996) argues that only a few can afford, therefore there is an emphasis on providing access to capital in the form of money, land ownership and knowledge, as a way of helping people decrease costs, increase income and opportunities, and generally decide the direction of their own development (Province CDD interview, 07/03/05). This has been seen in the Village Fund, the promotion of savings, and the availability of loans and grants through the OTOP scheme, and directly from TAOs. The emphasis on groups reflects the view of the Community Organizations Development Institute, which sees community groups as the core of the development process (Wattanasiritham 2003), through which savings activities can be promoted and a loan system developed. Groups can therefore provide the framework through which funds can be distributed which are intended to enhance individual opportunities and then lead to the social and economic strengthening of the community.

3.3.2 Understanding 'Development' and 'Participation'

In order to further understand the type and purpose of a development approach based on participation and cooperation, it is necessary to consider the specific meanings of these terms in the context of Thailand. Rigg (2003) argues that the understanding of the concept of participation itself is rather different in the Thai context, as compared to its use in Western development literature, and in other developing contexts. He argues that "'Development' and 'Participation' do not mean the same things in different cultures and languages. They emerge within unique cultural and historical contexts, and reflect existing power relations and hegemonies that are local or national rather than global" (Rigg et al. 1999:600 in Rigg 2003:56). In Thai, the term used for participation or participatory development involves the idea of coming and taking part, ('gan khao mah mi suan roam') and hence includes little of the spontaneity or individuality that is inherent in the English word (Rigg 2003). Furthermore, Vandergeest sees participation as a willingness of villagers to conform to projects initiated by government development agencies (1991 in Rigg 2003). Similarly, Hewison (1997b) argues that Thai participation means mobilisation of people for state-defined ends rather than that which challenges the existing bureaucratic structures. Hence these 'participatory' schemes are more individualistic than creating a real unity or community spirit (Hirsch 1989).

This historical understanding of participation in Thailand therefore affects the value placed on collective action for achieving particular social, economic or political ends. Since the 1970s, the increasing penetration of the market into rural life, and the changing agricultural practices including the reduction in exchange labour, has led to a decline in the use of communal practices and cooperation. Baker and Phongpaichit (2005:162) illustrate this through explaining that "villagers might still cooperate strongly for managing irrigation, festivals, and the local *wat*, but increasingly they dealt with the state and market as individuals". This therefore raises the question of the applicability, and effectiveness, of promoting economic activities through group operations and cooperation. The prospects of cooperation and community participation, and its success in achieving a sense of unity, also depend on individual identification with a group or community and are therefore affected by the construction of the community itself, a topic that will be discussed later in this chapter.

These policies therefore reflect the idea that in order to create a strong community, there needs to be a focus on helping individuals. Hence schemes focus on individual responsibility, diligence, honesty, improving careers, as well as emphasising the importance of working together and building a strong community. The policy view seems to be that if individual's career prospects and therefore income are improved, aided through provision of loans and creating a savings habit, then the whole community will benefit socially and economically: people will work and live together in unity, and social capital will increase. Therefore, assessments of the sustainability of these schemes and groups should consider how far communities are made stronger, and investigate the effects of savings and credit on social assets, linkages and welfare systems rather than merely focus on repayment ability and rates. Hence the next section addresses the previously-studied results and criticisms of this development approach, followed by consideration of explanations for these outcomes.

3.4 OUTCOMES AND EVALUATIONS OF THIS DEVELOPMENT APPROACH

There has been considerable criticism of the populist policies of the Thai Rak Thai government as a whole, with the claim that they have exacerbated differences and divisions within Thai society. Regarding Prime Minister Thaksin Shinawatra's policies, the English language daily newspaper, The Nation, argued that "he tossed cash and loans at the poor, drove them and the country further into debt and labelled this quick

fix a national poverty-alleviation scheme" (30/03/06). In the case of the Village Fund, the editor argues that this "has done little to boost productivity or capacity. For many it was their first opportunity to get a cheap loan. They rushed to mobile-phone shops and motorbike dealers. Thaksin funded a shopping spree not sustainable development" (ibid). The Economist also argues that these spending programmes have not had the desired effects on the lives of rural voters, suggesting that although rural incomes have increased, this was largely a result of higher prices for agricultural goods (02/05/05). They argue that a study of village level microfinance funds found that only 21% of money lent was invested productively and the rest was spent on consumption, or refinancing higher-interest loans. This was combined with higher expenditure as a proportion of annual income, despite lower interest rates and subsidised health care. However, this situation is not unique to Thailand, as there has been considerable research undertaken considering the advantages and disadvantages of microfinance schemes. For example, in Bangladesh, problems of microfinance programmes include "non-accessibility to the poorest, low return, misuse and overemphasis on repayment" (Ahmad 2003:65), highlighting that microfinance is not a development panacea. Other authors discussing the contested nature of the impacts of microfinance services in a variety of contexts include Rogaly (1996), Mayoux (2001), Yaron (1997), and Johnson & Rogaly (1997).

As found in other contexts, studies considering the impact of government microfinance schemes in NE Thailand have not found them to be entirely successful. In his study of group lending in the form of village bank loans in Northeast Thailand, Coleman (1999) argues that their impact is "insignificant on physical assets, savings, production, sales, productive expenses, labor time, and most measures of expenditure on health care and education" (1999:132). He also argues that there is little empirical evidence that microfinance initiatives in general are reaching and benefiting the poor, instead "most of the benefits in the village banks studied are going to the wealthiest villagers" (Coleman 2002:3). This is despite setting small loan sizes as a mechanism of targeting the poor and screening out the wealthy, as well as requiring frequent group meetings that would impose a cost on the wealthy above any benefits they would receive from the small loans (Coleman 2002).

Loan size itself emerged as a key issue in Coleman's study, as many women complained that the village bank loans were too small for them to be productive,

although he also found that a significant number of members were in debt as a result of borrowing without having identified a productive activity in which to invest. However, as they were often not used for productive activities, he also suggests that these loans could serve as consumption loans, smoothing consumption across seasonal fluctuations in income. A study by Promphakping (2000) also found that households did not use credit for the reasons stipulated in credit schemes, nor was this money invested solely in the proposed activities. Another strategy Coleman found to deal with small loan size was the use of multiple names, for example using names of people no longer living with the borrower or letting others use your name to borrow. In his study, people using multiple names were often influential committee members, thus exacerbating the inequalities in access to credit within the village as the use of multiple names multiplies the maximum loan size by the number of names used (Coleman 2002).

Corruption and the possibility of misuse of position in groups appears to be widespread, as research has shown that "cheating or suspicions of cheating plague virtually all Thailand's village organisations, from development committees to savings groups" (Bryant & Prohmmo 2002:70, see also Hirsch 1989 and Turton 1989). This results in the heightened importance of simplicity and transparency as these two qualities offer protection against mismanagement and corruption, which have negatively affected many other rural Thai organisations (Bryant & Prohmmo 2002).

In terms of the wider effects of local-level development schemes, structural variables, including gender and class, can shape and restrict collective action and other forms of cooperation, and lead to the reproduction of village inequalities. Johnson's research in southern Thailand highlighted the importance of one's place in the community and the role this plays in access to material benefits including credit, as he found that "landowners and landholders were almost twice as likely to obtain access to community-based credit than were the landless" (2001:966). There was therefore a clear relationship between membership and access to material benefits, where long-standing members of the community were more likely to receive credit than relative newcomers. Johnson also identified indirect motivations for participating and leadership, as "leading the movement gave certain individuals the chance to obtain or consolidate an influential position within the village hierarchy, which could lead to more substantial material benefits" (Johnson 2001:971). Hence, groups gave members of the village "access to networks of reciprocity and sanctioning on which rotating

credit, co-operative credit and the like were dependent." However, "access to these networks was mediated by important social markers, such as standing and class" (Johnson 2001:966), therefore Kittitornkool argues that "the extent to which women in various age groups are affected by and benefit from the development process is also differentiated by their social and material resources" (2000:268). Rather than strengthen grass-roots economies, it can also be argued that previous schemes have weakened them, through the collapse of groups due to an inability of farmers to repay their debts (Suthasupa 2000). According to Suthasupa, "farmers have gradually become dependent on government, which has lessened their capacity to solve their own problems and destroyed local knowledge" (2000:76).

Critics of these schemes therefore argue that they are incomplete solutions to poverty. For example, the focus on creating entrepreneurs through providing cheap loans has arguably removed responsibility from the government to provide services other than providing a loan fund, although it does allow increased decentralisation of decision-making power to the local level. Pintobtang, researching these schemes notes, "If the government says the [OTOP] policy has helped the poor, it would be lying. If it said the policy has helped small businesses, that would be fair" (cited in Raksaseri, accessed 26/08/05). According to Pintobtang, most current OTOP producers had started their businesses before the scheme started therefore any local people attempting to start businesses could not compete with those that were already established.

Despite these criticisms, the Thai Rak Thai government continued to target local entrepreneurs, with the aim that they would take advantage of the financial services available through the various government schemes and enable them to expand their business and improve their competitiveness. However, government studies (GKKJ Evaluation, translated 22/04/05) have also identified problems with these schemes, notably the reality of using loans for low-yielding activities rather than the investment purposes for which they were intended, resulting in only a small, if any, increase in borrower's income. The explanation given for the 'misuse' of the loans was that recipients were not ready, strong, or diligent enough to get the expected benefits from the loans. Hence there was a strong emphasis on individual characteristics as a reason for failure, and failure included using the loan for other needs that may have been more urgent. This appears to be a very individualistic perspective, with little consideration of the community context, or the interrelatedness of social, economic, and political aspects

of life and wellbeing. There is also an assumption that giving people loans to start their own careers is the best way to address poverty, and a value judgement is being made regarding the 'right' and 'wrong' uses of loans.

The common theme of reporting negative outcomes of participation for the poor, and the lack of participation can however result in the inference that "the poor were 'too busy being poor' to participate in 'non-essential' village activities" (Johnson 2001:970). Yet Johnson warns that this view is misleading, as it "would underplay the institutional elements that *prevented* individuals from participating in collective activities." It is therefore important to consider structural institutions and processes that affect participation experiences and outcomes. In considering more positive non-economic effects of community savings and credit initiatives, a case study of the evolution and functioning of a community savings bank in southern Thailand highlighted the effect of participation on community atmosphere (UNESCO PROAP 2001). The savings bank in this example supported social activities in the village, including religious ceremonies, marriage celebrations and funerals, highlighting the links between group and community processes. This study also viewed the process of bank operation and growth as a process of continued learning: about fellow villagers, working together, government rules and regulations and their effectiveness. The conclusion of the study was that democratic behaviour was built up through the savings bank process and that the "feeling of unity and mutual understanding amongst the members created a sense of ownership", thus supporting the government policy of encouraging groups to enhance community cohesion, as well as individual wellbeing (ibid:190).

The discussion above has therefore explored the rationale for the study of groups in this thesis, as it has highlighted that the current policy focus is on competition and cooperation: assisting individual careers, financial services and actions through groups, with the aim of increasing individual and community welfare, self-reliance and mutual self-help. Involvement in groups as a form of cooperation can therefore be seen not only as part of a strategy of encouraging a particular way of life, but also as an attempt to control the activities and aspirations of Thai citizens. The discussion has also identified issues in the implementation and effectiveness of these policies, which will be explored further in the later empirical chapters.

However, the policy goals of increasing community welfare and cohesion through increasing individual wealth and wellbeing can be seen as contradictory objectives. Stewart argues that "there is an inherent inconsistency between giving an overriding role to a market model of development, based on individual maximising behaviour, and the adoption of more socially oriented norms" (2002:49). Yet Thailand appears to be aiming to achieve both these goals, with a central role for community organisations in achieving both. However, Rayner (1997) may agree with the Thai approach of aiming to achieve individual and collective goals at the same time as he argues that neither collectivism nor individualism can exist in isolation as they have a complementary and interdependent relationship rather than a conflicting one resulting in interplay between them rather than the selection of one over another. He argues that the interplay between the behaviour of the group and of the individuals within it is responsible for the rich diversity of life that exists, and questions why "do we latch on so readily to the idea that individual competition, the antithesis of co-operation, is essential to progress?" (Rayner 1997:69). Hence, adopting a perspective that recognises the complex, dynamic nature of social systems enables acceptance of the ability to achieve the individual goal of wealth and wellbeing, and the collective goal of cohesion. With its focus on collective cohesion and strengthening through individual action, Thailand therefore provides a valuable context within which to study the relationship between individual and collective wellbeing. It is made all the more relevant by debates in the literature concerning the nature of Thai society and its individualistic or collectivist characteristics. Hence, the next sections explore the nature of Thai society, in an attempt to explain variations in policy adoption and success, and to provide the context for the discussion of the relationship between the individual and the community in the chapters that follow.

3.5 EXPLAINING COLLECTIVE ACTION EXPERIENCES

Parnwell (1996) argues that the nature of Thai society precludes the effective and efficient implementation and distribution of development projects and funds, thus raising questions about the likelihood of development projects achieving their long-term goals of sustainable and equal development. According to Parnwell, the patrimonial nature of Thai society, characterised by dyadic, hierarchical personal and reciprocal ties, results in the bulk of rural resources being allocated on the basis of patron-client reciprocity. This importance of attachment to a patron is argued to be connected to the Thai fear of abandonment and desire for a particular type of kinship, as "alone one is

neither patron, client, nor partner. Without bonds to others, the individual as well as society perishes" (Sharp & Hanks 1978:80). Parnwell also argues that district officials favour development projects that are personally advantageous, while village elites request projects from officials which serve their self-interests. At the village level, Rigg (1991) argued that life is dominated by the headman (*phuyai ban*), the senior monk, and teachers. As a result, particular opinions are very influential so if the headman does not support a particular project, it is unlikely that it will be supported enthusiastically by the general village population.

However, while relationships and connections were important in my research site, they were based more on friendship and kin networks, while the waged nature of labour and individual-focused activities had reduced the relevance of reciprocal ties. As Rigg suggests, particular opinions were important, including those of the *phuyai ban*, monks and teachers, however community decision-making processes appeared to be quite democratic, with clear evidence of the significance of other key figures, including group leaders and respected elders within and outside the community. This provides an indication of the changing nature of village life, and the emergence of alternative sources of authority and processes of decision-making.

The individual and collective characteristics of Thai society may have implications for group operation, for example the desire for a conflict-free environment, combined with a paternalistic society, may be expressed in a lack of debate or collective decision-making within the group, and a resulting dependence on, and domination of the role of the leader. The structure of village relationships, may also affect the allocation of roles and responsibilities within the groups as well as the membership structure overall. For example, the likelihood of creating a horizontally organised group may be reduced due to the hierarchical nature of leader-member relationships, although the importance attached to connections and society may increase the likelihood of group formation. In the case of my research site, these issues will be explored in the chapters that follow, in order to not only provide a critique of government policies, but also to comment on the contemporary validity of existing academic literature on Thailand and Thai society.

3.5.1 Individual and Group Level Experiences

Throughout the period of planned development since 1961, various types of groups emerged in response to the changing economic conditions, government policy and

development approach and their form and functions were dependent on the nature of village life and Thai society at the time. Beginning in the 1960s, Shigetomi (1998) argues that the penetration of the market economy into rural Thailand led to new forms of organised cooperation, including savings groups and rice banks, where villagers contributed a small portion of their own resources to an organisation's collective pool of resources. The majority of groups were focused on economic development and were dominated by farmers groups and agricultural cooperatives (Turton 1989). The creation and growth of groups within Thai society was also promoted by the development of commercial agriculture and industry, as this resulted in increased purchasing of goods and increased demand for funds. This created a demand for savings groups (*glum omsap*) in which money was lent to members at significantly lower interest rates, and part of the interest income was distributed to members. These groups also filled the gap left by the BAAC whose loans were not convenient for short-term, small-lot demand or for non-agricultural purposes.

In the 1970s, the growth of NGOs assisted the development of farmer cooperatives, which were promoted as collective action was seen as a means of increasing the power of small farmers (Rigg 1991). Following this, during the Sixth Plan from 1982, development became directly associated with groups (*glum*) including housewives, young farmers and youth groups, as well as NGO initiated groups, including rice banks (Shigetomi 1998). This reflected the early NGO focus on a 'community culture' approach which tried to combine Buddhist values with development to focus on villagers' own knowledge and strengthen local culture and village relationships, and in doing so, to achieve social change while avoiding political polarization and violence (Baker & Phongpaichit 2005). For example, in the Northeast, the early 1980s saw the formation of several Thai NGOs involved in rural development projects (Phatharathananunth 2006) and a research and development institute at Khon Kaen University that focused on village work. The aim of this movement was to open "opportunities for the deprived sections of society to achieve a fuller understanding of their situation and to develop their collective abilities to tackle their problems and develop their communities in their own way" (Gohlert 1991:126 in Chongkongkiat 2004:386). The work included focusing on village organisations, appropriate technology, training of village-level workers and basic health care. Yoshihide (2001) argues that the work of NGOs was concentrated in particular sectors including education and medicine, and avoided schemes that would 'interfere' with village

politics and existing structures of authority as this would cause friction with district heads, village heads, and villagers in general, due to organising people with political motivations.

However, some research suggests that participation in collective action and the development of groups was not widespread during the first decades of planned development due to the nature of villagers. For example, Girling argues that "the aloofness of Thai villagers from collective activities is in marked contrast to the more structured behavior of villagers in Vietnam, Sri Lanka, India, and elsewhere...the virtual absence of permanent associations in most Thai villages...makes it difficult for the poorer peasants to organize effective opposition to the power of the rural elite, backed by the province officials" (1981:174 in Turton 1989:88). This lack of community organisations and NGOs as well as a history of strong centralised control, may explain the need for strong local government to promote horizontal community linkages and help develop local social capital (Mitlin and Satterthwaite 1996 in Pelling 1998). However, Rigg recognises that this lack of participation was not always the case, as rural Thailand has had successfully functioning local-level organisations for centuries, including village irrigation associations that date back to the 13th century. These have been efficient and successful over the long term whereas Rigg argues that those established by the state have usually functioned poorly.

3.5.2 Constructing the Community

The intervention of the government in the structure of village life and in the construction of the community can also be seen in the introduction of administrative reforms at the end of the nineteenth century. These included the creation of administrative villages as opposed to traditional villages, resulting in the creation of a real sense of village-ness (Rigg 2003). Hence the 'village community' is an important, although contested concept in rural Thai life. Kemp argues that the image of a traditional peasant village "as a closely organised, corporate, territorially defined community is a myth" (1993:83), therefore affecting the likelihood of villagers acting collectively on notions of community. He also suggests that relations are structured and mobilised for specific purposes therefore it is important to examine specific occasions where people act on notions of community. For Shigetomi (1998), the development of the concept of 'village community' was particularly important in the formation and development of new community organisations. He describes it as an ambiguous

concept that combines the sense of unity, organisational experience and institutions of organisational formation, which then help to create rural development organisations. However, corresponding with Kemp (1993), Hirsch (1993) argues that the village community may not be a useful unit of study as it is a construct imposed from the outside as much as a reality of social organisation at the local level, creating a new awareness of 'the village' that never existed before.

For this research it is therefore important to consider how Ban Lao and its villagers define their space and their relationship to the wider context, and how these factors affect the existence and success of acting collectively. This is particularly important within the peri-urban situation of Ban Lao, as much previous research on the Thai village has been focused on the changing nature of the rural peasant village. For example, Mulder (1990) argues that during the 1980s in particular, both the village community, and the groups within it were affected by processes of globalisation, as the experience of communal life as a trustworthy and secure environment was eroded by the increasingly powerful, uncertain and anonymous society that surrounded it. Hence Mulder suggests that this led to a quest for increased security and the re-introduction and invention of traditional ceremonies and institutions (ibid). Therefore, "whatever its communal characteristics or even the lack of them, the peasant village has to be seen in the context of its articulation with a wider society which is not merely an aspect of organization but at the very core of its existence" (Kemp 1989:10 in Prasavinitchai 1993:55, emphasis in text). The importance of a sense of identification with a community or group, and the articulation with wider society, also affects villagers' actions and relationships among themselves, interactions with outsiders, and perceptions of the village (Prasavinitchai 1993).

While it is important to consider the village within the wider societal context, it is also important to highlight diversity within the community, and to consider individual villagers within their wider sphere of activity. "Most people…belong to households and understanding individuals' actions can usually only be achieved by embedding those actions in the wider context of the household" (Rigg 2003:199), or even in the context of the community as 'moral economy' (Scott 1976 in Rigg 2003). It is therefore necessary to focus on the village and on local-level relationships within it, as these networks and processes within them have implications for the functioning and perceptions of the community, and for any collective activities within the community.

More specifically, the village has a role as a social space where various types of social relations take place, including patron-client relationships, kinship and other social arrangements, market networks, power structures and political networking (Vaddhanaphuti 1993). If there are inequalities in these relationships, they can affect opportunities for equal participation, as the weaker sections of the community have less opportunity to influence development decision-making as a result of a corrupted political process and fewer chances in the economic sphere. For example, Turton (1989) argues that there is often a wealthier minority who have diverse relationships with individuals and households from among the middle and poorer sections of the community, contributing to a network of patronage relationships. The relationships within the village are also expressed in the number, form and function of groups that exist, as "characteristics of villager organisations will be determined by the social relationships of the villagers and the changes that take place in these relationships" (Shigetomi 1998:4). Hence people's mutual actions are determined by the social relationships existing where they live. Mechanisms of obligation and reciprocity can also strengthen groups; family, community and wider functional groups, resulting in an attitude of "my group, right or wrong" (Mulder 1990:65). However, Mulder also notes that in the case of Thailand, communal integration remains weakly developed and that "if strong leadership is not forthcoming, members of communities will generally only cooperate on the occasion of common religious festivals or ceremonies" (1990:108).

Through the chapters that follow, a contemporary picture of community life in my research site will be discussed, providing a comparison with the view presented by the authors above, and highlighting the specificity of the peri-urban context of Ban Lao. It will also discuss how the changing nature of village life relates to the form and functioning of community organisations.

3.5.3 The Nature of Thai Society

In order to fully consider the form, functioning and role of community groups in Thailand, as well as the relationship between individuals and the community, it is necessary to discuss the debate in the Thai literature regarding the individualistic or collectivist nature of Thai society.

Cohen (1991) argues that this debate is a result of the conflict between horizontal and vertical principles of social structure that characterise Thai society. The vertical

principle is expressed in the hierarchical nature of the monarchy and government bureaucracy and implies personal submission and deference to authority. Thai society in general also has a fundamental system of hierarchy according to age, which involves obeying and respecting older siblings (Sharp & Hanks 1978). This contrasts with the horizontal principle of nationhood and individualism, which implies individual independence and opportunism in the advancement of personal interests. This conflict between principles can also be seen as a conflict over values, between the competing influences, motivations, and desired outcomes of government, monarchy, nation and the individual.

Both of these principles (horizontal and vertical), according to Cohen, are mediated by religion. Thais are "in principle, potentially eligible to all social positions at some point in time" (1991:29) hence this Buddhist world-view combines both the vertical and horizontal principles of social organisation by emphasising the importance of the individual actor within a morally determined world (Sharp & Hanks 1978). According to Thai Buddhist beliefs, behind all events lie moral forces that teach lessons to those involved. The outcome of an event for a person depends on his virtue or sin in past lives and hence the balance of virtues and sins is referred to as the individual's store of merit (*bun*) (Sharp & Hanks 1978). Alms giving, for example, offers individuals the chance to make merit and thus increase their individual store of merit. "As beings strive upward or fall back, through their own actions increasing or decreasing their store of merit, there is merit mobility for all except those few who have escaped by achieving Nirvana" (ibid 1978:121). Hence there is mobility, and individuals are not tied into their occupation and status permanently. This highlights the importance of individual action, as individuals alone can increase their store of merit and thus improve their lot in this and the next life. In combining the Thai view that people are born as autonomous creatures with complete and independent souls, with the recognition of the importance of building relationships, as "alone, life is impossible: true existence occurs in society" (ibid 1978:217-8), the importance of relationships in building livelihoods and constructing wellbeing is evident. In this way it is possible to understand the connection between individual action and social cohesion in Thai society.

Part of an understanding of the contradictory nature of Thai culture must therefore include discussion of the nature of Thai individualism. Baker and Phongpaichit's (2005) argument that Theravada Buddhism means that people focus on merit in future

lives rather than the present day, suggests that Thai individualism is future-oriented. Yet Cohen asserts that "Thai individualism is *not* the future- and achievement- oriented individualism that supports capitalistic entrepreneurship, but, rather, is more "anarchistic" and present oriented. Although it may attach much value to money and material goods, it does not particularly support disciplined, sustained economic development" (Cohen 1991:45-6). Similarly, Mulder argues that a characteristic of this increasingly individual-focused society, is the lack of drive for entrepreneurship or professional achievement, as for most people, "their wisdom is a kind of resignation; ambition does not pay and the best thing to strive for is simply to be accepted, affiliated, and safe in one's community" (1990:93). According to Cohen, this individualism combines with the hierarchical nature of Thai society, to result in a means of controlling society. He argues that the hierarchical principle permeates virtually all realms of Thai society but is combined with an inherent freedom of each person: a personal individualism that reflects the Buddhist principle where each individual person is responsible for his/her own salvation. Hence, in this way, "one could argue that the rigid hierarchical structure of Thai society is an institutional device intended to restrain and harness an often unbridled anarchic individualism" (Cohen 1991:92). Additionally, relating individuals, communities and economic development, Cohen suggests that any support from Buddhism for efforts at economic advancement is "mediated through the Buddhist concern for collective wellbeing rather than directly related to Thai individualism" (1991:46). Therefore a study of individual and collective wellbeing, and the relationship between them would seem to be well-suited to a predominantly Buddhist country context.

This combination of collective and individualistic behaviour is also discussed by Wichiarajote (1975 in Mulder 1990:45), who characterises Thailand as "an affiliative society" in which people depend on each other and therefore find their security in dependence and patronage rather than in individualism. Hence the purpose of individual behaviour is to establish networks of personal relationships, including cultivating the right connections to superior persons who command resources (Mulder 1990). The importance of affiliation is also recognised by Ingersoll-Dayton et al. (2001), who describe Thailand as having a collectivist culture as their study found that social relatedness was fundamental to the wellbeing of Thai elderly people. Therefore they suggest that a relevant measure of psychological wellbeing for Thailand should emphasise other-oriented dimensions over self-oriented dimensions.

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The reality of the structure of Thai society, including the existence and nature of individualism, therefore highlights issues concerning the possibility of collective action and cooperation occurring, the motivations for any such activities, the purpose and success of community groups, and questions the likelihood of individualistic capitalist entrepreneurial activity taking place. According to Wood (2004b), trends towards individualisation have implications for the cohesiveness of the shared sense of the community and the prospects for collective action. However, in the case of Thailand, group participation is part of a strategy of creating connections within communities in order to enhance community cohesion, increase self-reliance, and enable community self-development. Having explored this ideal, the role of this study is to consider, within the context of Ban Lao, what people are actually trying to achieve by forming and participating in groups, the form that participation and the groups take, as well as their ability to enhance individual and community wellbeing.

3.6 CONCLUSION: COLLECTIVE ACTION IN THAILAND

This chapter has discussed the changing nature of development in Thailand, considering the diversity of development processes, desired goals, attitudes towards the poor particularly in rural areas, and the policy, country and theoretical background to support for community activity. It has also explored the contested nature of development and wellbeing, outlining the role of the government, the monarchy, Buddhism and other organisations and actors in constructing meanings of, and schemes to achieve these goals. The recent history of economic crisis has led to a change in perspective, with a focus on grassroots strengthening, self-sufficiency, and self-reliance. Particular policies aiming at this goal have focused on promoting community groups and providing small-scale financial services, with the aim of increasing individual wealth, enhancing career development, helping small-scale entrepreneurs and increasing wellbeing overall. This focus on individual activities and wellbeing is also intended to increase the wellbeing of the community, through strengthening the village economy as well as enhancing relationships between villagers.

This chapter has also discussed how the nature of Thai society affects the approach to rural development and wellbeing, including the debates surrounding the likelihood and effectiveness of collective or group activities. It also considered the historical nature of participation and collective action in Thailand and in the Isan region in particular, and the role of collective action and community groups in Thailand's development. In the

chapters that follow, the responses to the promotion of group activities, particularly the allocation of funds through groups will be explored in Ban Lao through considering the reality of group activities and effects. This will include examining intended and unintended outcomes, the response of more marginalised individuals and groups, and the relationship between community dynamics and group activities. This will enable evaluation of whether the government has achieved its objectives of increased participation, unity, individual wealth and wellbeing through promoting acting in collectivities, including community groups. The next chapter therefore moves from this review of the national and regional context of the study and the position of this research within the already existing Thai studies literature, to discuss the methodology used to undertake this research and achieve its objectives. The village research site will also be introduced, together with consideration of the relevance of the research within this specific context.

CHAPTER FOUR
METHODOLOGY

In chapters two and three, the rationale, concepts and framework for researching community groups in Thailand were established. This chapter discusses how these concepts were operationalised within the study site. To achieve this wellbeing focused exploration of groups within Ban Lao, the methodological tools and their content needed to reflect the diversity of theoretical inputs into these areas of study. This chapter discusses the methodological approach used in this research including outlining which methods were chosen, the rationale for their choice, and how any difficulties encountered were dealt with. These included the issues surrounding working with a translator as well as my position as a Western *(farang)* researcher in a relatively remote region of Thailand. The chapter explains the choice of research site and group case study selection and considers the value of pursuing and integrating qualitative and quantitative research methods in order to develop a more holistic research approach.

The research questions were introduced in chapter one and asked how individuals construct their wellbeing through membership of community groups, how individual wellbeing strategies and outcomes relate to how the groups operate, and how the operation of the community groups related to the wellbeing of the community. The concepts structuring the investigation into these research questions were drawn from complexity science, wellbeing research, and a study of the impact of microfinance through pathways of change. Complexity science concepts of attractors, emergent properties and adaptability are used to structure exploration of how the groups operate and evolve, and their effects within the community are considered in terms of wellbeing outcomes experienced through pathways of change. This dynamic and holistic approach to researching strategies of wellbeing construction and the changes in wellbeing that result, meant that the focus of the attention during the fieldwork was on the characteristics of individuals, groups and the community, and exploring how each affected the other.

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4.1 THEORETICAL BACKGROUND TO METHODOLOGICAL APPROACH

The focus in this thesis on the diverse experiences of community group membership within a community as a social system demanded an approach that could incorporate a consideration of individuals, structures, processes and the interactions between them. This approach draws on the work of the WeD research group, which adopts the view that "we cannot understand the human being without reference to the collectivities, communities and societies within which they are located and live their lives", as "these different forms of collectivities bring with them the social structures and ideologies within which human beings interact" (McGregor 2007:321-322). The WeD research operationalises this view through a human ontology that places "the human being at the centre of analysis". My research considers the social nature of humans, and the interaction between structure and agency in the construction of wellbeing, but through a systemic approach and focus: on individuals, groups and on the community. This approach also aims to avoid the "disconnect between individualistic and relational approaches to wellbeing" (ibid) through exploring the role of relationships and interactions in the construction of the wellbeing of individuals and collectives.

To develop this systemic approach, this thesis uses an 'integrative method' by adopting what Byrne terms a 'practical complexity science' (2001). For Byrne, this involves describing and interpreting qualitative change, exploring rather than merely testing hypotheses, using qualitative and quantitative methods of understanding the nature of systems, reflecting on the knowledge of human subjects as actors, and generating models as aids to action rather than a set of prescriptions (2001). This resulted in the collection of qualitative and quantitative data, incorporation of subjective perceptions and reflections on wellbeing alongside information on objective indicators, and consideration of the nature of changes in wellbeing as part of a dynamic perspective.

This 'integrative method' was used to research the nature of groups and the effects of groups, and therefore influenced the overall approach to the research. However, there is much discussion and promotion in complexity science literature of generating models as means to understand systems and as aids to action. There is no intention in this thesis of using complexity ideas in this way. Instead, the focus is on using concepts from complexity to inform the exploration of the nature of the groups, therefore providing insights into processes of change and wellbeing construction through understanding the adaptive nature of community groups. This is achieved through the focus on attractors

as key actors, norms and traditions influencing the behaviour of the groups, processes of adaptation depending on the nature of individual actions and interactions within the wider context, and emergent properties as wellbeing outcomes of the groups. The investigation of these wellbeing outcomes is structured through the pathway approach, as it enables consideration of processes of change and the intended and unintended outcomes that result for individuals, groups and the community. Hence, complexity science is used in this thesis to inform the general approach to understanding groups and the relationship between the effects of groups on individuals and the community, rather than to model the community as a social system.

This focus on individuals within complexity science finds support in more anthropological work, including Long's actor-oriented approach. Long argues that an actor-oriented approach focuses on an individual's personal and structural background, their knowledge and worldviews, networks and social arenas in which they move (Long 1992 in Friend 1997). This approach therefore results in the concentration on small-scale interactional processes and actors' perceptions of strategies rather than on more general patterns of structural change (Long 1977). Therefore, this considers individual responses to change and identifies different social strategies used by different individuals and households even in response to broadly similar circumstances (Long 1977). As a result, focusing on individual actions and perspectives provides a way of researching variations in individuals' wellbeing experiences through membership of community groups.

However, both complexity science and Long's anthropological approach recognise the importance of considering broader level dynamics, including the enabling and disabling role of wider structures and context. Long therefore argues for the importance of integrating micro and macro levels of analysis and in this thesis this includes a focus on particular groups within a community and considers their position within wider socio-economic structures. This provides a way of explaining the variations in response to the same village and wider context, and brings together "an historical-structural account of regional inter-relations with that of an actor-oriented study of specific groups and individuals" (Long 1977:192). It also parallels one of the key complexity concepts; that individual action and interaction, while influenced by the wider context, also creates emergent properties that are expressed in wider level characteristics and outcomes. In

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this way, complexity science conceptualises, and advocates the integration of micro and macro levels of analysis.

4.1.1. A Holistic Wellbeing Framework for Research

As explained in chapter two, researching the role of the groups on the wellbeing of the community as a whole was possible through combining Chen's 'pathways of change' for impact assessment (1997) with the understanding of wellbeing generated by the WeD research group (McGregor 2007) illustrated in table 4.1. For the community itself, the aspects of wellbeing explored within each pathway were also influenced by aspects of a 'good' community identified by villagers and local government officials.

Table 4.1 Approach to researching wellbeing

	Individuals	Groups	Community
Pathways of Change	Objective and Subjective views of the following aspects of wellbeing:		
Material	Income, Earning Capacity, Material Resources	Financial situation (income, expenditure, loan distribution, repayments, external inputs), Effects on individual and community material wellbeing	Physical Environment, Infrastructure (water, electricity), Services, Economy, Employment
Cognitive	Knowledge, Skills, Awareness	Activities and Training, Effects on individual and community cognitive wellbeing	Education and Literacy levels, Skills base,
Perceptual	Self-esteem, Self-confidence, Respect	Purpose, Outlook, Effects on individual and community perceptual wellbeing	Gender roles, Outlook, Aspirations, Values, Involvement in village politics
Relational	Decision-making roles, Bargaining power, Participation, Mobility	Member involvement and cooperation, Relations between members, Effects on individual and community relational wellbeing	Connections between villagers, Networks outside village, Cohesion and trust, Governance

Therefore, for individuals, groups and the community, the research tools were designed to obtain information on how membership was intended to affect, and had affected, the aspects of wellbeing in table 4.1, experienced through the four pathways of change. In order to explore the relationship between these motivations, outcomes and the nature of the groups, and following concepts from complexity science, the characteristics, resources and operation of the groups were studied.

4.1.2 Degrees of Subjectivity: Researching Wellbeing

As discussed in chapter two, the method of researching wellbeing adopted by the WeD research group, and used in this thesis, explores what people have, what they do with what they have, and the meaning they ascribe to what they have and do. Changes in wellbeing are experienced through material, relational, cognitive and perceptual pathways of change, with groups differently affecting these processes of change and the outcomes on individuals and the community. Therefore, inherent in this understanding of wellbeing and groups is the consideration of objective views and subjective perceptions of wellbeing.

This incorporation of the subjective recognises the importance of understanding the role and relevance of groups for the wellbeing of individuals and the community using the actors' own understandings of this process. However, in the methods used in this thesis, degrees of subjectivity are explored, recognising the blurred distinction between the objective and subjective, particularly as many objective phenomena are inextricably influenced by 'subjective' factors, rather than being objects that exist independent of human consciousness (Uphoff 1996). In this way, more 'objective' data was used, although it can be argued that the collection and presentation of 'objective' data also involves an element of subjectivity on the part of the researcher and reader. Subjective views of 'objective' indicators were also sought, as well as obtaining respondents' views of more subjective phenomena. These included views of the success of the community groups and views of the wellbeing of the community, for which the indicators themselves varied according to the respondent.

4.1.3 Reflexivity, Ethics and Power

Combined with exploring these debates over the choice of research approach and methodological tools, it was equally important to consider the interpretation of my role as a researcher and the inevitability of my translator and myself becoming part of the research. In using gatekeepers and key informants suggested by researchers already working in the village, as well as the large amount of time spent with the three group leaders, it became obvious that there was the potential for bias through our positioning. This could have resulted in individuals being unwilling to participate if we were perceived to be associated with a particular individual or family in the community. For example, Leslie and Storey (2003) argue that living within a community can result in being 'pigeon-holed' and then becoming an 'outsider' to certain people within the

community. In an attempt to reduce this, it was necessary to try and avoid spending a large amount of time with any one individual or family, as well as interviewing and initiating informal discussions with villagers from all social, economic and political spheres of the community. This was assisted by the location of our accommodation: we did not live in the village on a long-term basis so we were not associated with one particular family or individual.

Considering my ethical responsibility as a researcher, it was also important to ensure, and reassure participants that their responses would be confidential and any information used would remain anonymous. This was possible through the use of a coding system to categorise the individual respondent, the type of information and the date and location it was obtained. However, one respondent actively wanted his name to be included and his responses to be known, as he believed this would increase the chances of action being taken, and help given, based on my research findings.

This highlights the power of the researcher, and particularly a Western ('farang') researcher in a relatively remote region of Thailand. Despite the considerable time constraints on villagers, and making them aware that they did not have to participate, I was conscious that many villagers felt obliged to participate in the research. This seemed to be compounded by the history of research in the village and the novelty of research conducted by a foreign researcher. This novelty factor was particularly evident at the TAO office where, on our last visit, photos were taken with the key members of staff and we were asked to sign a visitors' book. The existence of other researchers from Khon Kaen University related to the ongoing wellbeing research in the village may also have affected villagers' responses to my inquiries, including creating either a sense of obligation or a sense of fatigue. However, while recognising this sense of obligation, it was also important to be aware of the power held by the respondents, through their ability to withhold information, refuse to cooperate or answer questions, and deliver sanitised or altered versions of events (Scheyvens & Storey 2003).

In Ban Lao itself, it was important both to me and the villagers I came into contact with, that I explained my role and the purpose of researching wellbeing and community groups in the village. This highlighted feelings of a need to have a reciprocal relationship between researcher and participant, including a responsibility to give something back to the community in return for information and assistance offered. This

was illustrated on a particular occasion when, on asking whether a villager would mind taking part in my survey, he asked why he should answer my questions, and what he would gain in return. However, in that instance I was not required to formulate a response to this question as I only learnt that he had said this after my translator had already provided a response: this occurred during the early phase of the fieldwork and highlights the issues discussed in more detail below.

4.1.4 Language and Translation

"The translator always makes her mark on the research, whether this is acknowledged or not, and in effect some kind of 'hybrid' role emerges in that, at the very least, the translator makes assumptions about meaning equivalence that make her an analyst and cultural broker as much as a translator" (Temple & Young 2004:171).

As I had no prior knowledge of Thai, the fieldwork was conducted using a translator, Doi. At the time of the fieldwork, Doi was an undergraduate student from Khon Kaen University and was relatively inexperienced in working as a translator. It was not possible to use someone from the research site as a translator as the level of English was very low. This was not a particular problem, as it was recognised that in the context of a small, close-knit community, difference may be a stimulator rather than a block to communication (Twine 2000 in Temple and Young 2004). The need for a translator with ability in Thai, English and Isan also narrowed the choice of suitable translators, hence I was fortunate to find Doi who was studying social development so had some understanding of my research topic. She was also from a village in the Isan region and was therefore in a position to help explain processes, events and traditions in the village and in the region as a whole.

As with many studies where language translation was necessary, developing and adjusting to the relationship between myself, the translator and the respondents proved challenging. It affected not only the dynamic in interviews, but also added another layer of subjectivity to the research process. It did so in two ways. First, it was clear that Doi had a tendency to only translate responses that related to my specific question, thus decreasing the possibility of my making a judgement over whether the entire response was relevant. She was also inclined to prompt interviewees and to answer or explain questions without referring to me. This was alleviated somewhat during the fieldwork through discussing this issue with her, and also improvements in my language ability, which enabled me to pick-up and question key words mentioned in interviews. Second,

the very nature of translating responses results in the translator providing an interpretation of what has been said and how respondents have understood the question. This is despite Leslie and Storey's (2003) claim that students as translators are more likely to give verbatim translations rather than attempt to interpret responses. Therefore, Doi unavoidably played a significant role in the fieldwork process and its direction. This position of interpreters is discussed by Edwards (1998 in Temple and Young 2004:170), who emphasise the need to "treat interpreters as 'key informants' rather than as neutral transmitters of messages". Doi's greater involvement in the research also meant that she felt able to comment on the findings in relation to her knowledge of the regional and national context, and on the responses of interviewees to particular questions, for example discussing reactions and attitudes that were not obvious to me as a non-Thai speaker. She was also able to comment on whether the questions and their phrasing were appropriate and understandable.

The need for translation also affected each stage of the development and implementation of the actual fieldwork, a process discussed in detail below. While recognising the inherent subjectivity of the research process, various strategies were adopted to try to reduce any bias caused by the translation process. These included using back translation, as the need for agreement on the understanding of survey and interview questions was fundamental (Temple & Young 2004). After discussing and experimenting with interview styles and methods, we adopted a procedure whereby Doi would have a copy of the interview questions in English which she would translate in advance and then confirm her understanding prior to the interviews. During the interviews, I would ask the questions in English and Doi would translate them and the response, which I would write in English. This greatly speeded up the interview process, and was an attempt to shorten the time between the response and the following question, in order to prevent respondent boredom. There was some flexibility in this approach however, as the questions were not always in the same order, some proved irrelevant based on responses to other questions and were therefore omitted, and additional questions were also asked, often to clarify or investigate further any issues raised by the respondents. As a result of this method, any quotes that are used in this thesis are quotes of Doi's translation of responses. We decided not to use recording equipment for reasons discussed later in this chapter.

4.2 ENTERING THE FIELD

Following a 'practical complexity science' approach, and particularly to incorporate objective and subjective perspectives of broad patterns and local processes, both qualitative and quantitative methods are recommended. According to Johnson and Onwuegbuzie (2005), the purpose of mixed research is to gain a fuller picture or deeper understanding, to enhance description, to validate and explicate findings from another approach, to provide richer or more-meaningful or more-useful answers to research questions, and to produce more comprehensive, internally consistent, and valid findings. As a result, they recognise the richness provided by the triangulation of data from mixed methods, even if this leads to contradiction or convergence, as they argue that better explanations are possible through considering the 'clash' between them. Brockington and Sullivan also support the use of both types of method, as qualitative methods can "go beyond numbers to consider the meanings of quantitatively derived findings to the people they affect, to problematise, rather than accept uncritically, the production of such data" (2003:59).

In the context of this thesis, using both qualitative and quantitative research methods enabled a greater balance to be struck between the breadth and depth of analysis. The first part of the fieldwork aimed to build a picture of the patterns of participation in community groups and hence a questionnaire survey was used in order to generate a large enough number of respondents to enable generalisations to be made at the level of the community. The second part of the fieldwork was designed to gain a deeper understanding of the dynamics of group membership and the individual motivations, feelings, and effects of the groups, for members, non-members, and for the community as a whole. Hence, a qualitative approach using semi-structured interviews was used to obtain this greater depth of information. Combined with this was a focus on particular groups as case studies, collecting a variety of data in order to yield particular insights into the functioning of these groups.

Despite initial plans to conduct a comparative site, exploring groups in more than one community, Ban Lao soon became the sole focus of the study. This was primarily because the aim of the study was to focus on groups and to compare their role within one village, rather than to compare villages. The ability to conduct an adequately in-depth comparative study was also a limiting factor, as well as the increased difficulty in

showing the direction of causality and drawing clear conclusions when many variables are involved.

The fieldwork took place in Ban Lao during two, three-month periods between February and August 2005, and involved the collection of primary and secondary data. The proximity of Ban Lao to Khon Kaen meant that it was not necessary to live in the village during the fieldwork period, although there were other significant reasons for not doing so. First, a researcher working in the village immediately prior to my fieldwork had commented that she had been advised not to live for long periods of time in the village. Second, due to relatively good transport links it was possible to travel to the village on a daily basis, and third, as Doi was still completing her university degree, she was required to attend classes fairly regularly so living permanently in the village would have been inconvenient.

The village had a history of being chosen as both a research and a development project location and during my fieldwork was also one of the sites being studied as part of the Wellbeing in Developing countries (WeD) research project. This was a significant reason behind the choice of research site for this study. Through the current and previous work of researchers at Khon Kaen University, links had already been established with key informants and gatekeepers in the village, information was known about the characteristics and history of the area, and primary data had already been collected in the village. This included large amounts of information on material, economic, environmental, social and cultural resources which I was able to use to both contextualise and cross-tabulate with my data.

However, this already developed link to the village through previous and contemporary research had disadvantages, for example the use of gatekeepers suggested by the research officers resulted in an initial focus on certain members of the community, while overlooking others. Hence the need for a compromise became evident, between using a well-respected gatekeeper to ensure acceptance by the villagers and increase their willingness to answer my questions, and of not appearing to be too linked to particular villagers. To reduce any suspicion of bias towards certain villagers and to enhance the possibility of eliciting honest responses, we did not stay overnight with any of the three leaders of the groups that were the focus of the three case studies. On occasions when it was necessary to stay in the village, we accepted the hospitality of a

well-respected female villager who was not actively involved in any of the three groups. We also regularly visited the village leader, whose permission we had originally gained to conduct research in the village.

Together with reducing suspicion of bias, it was also necessary to be aware of the possibility of respondent fatigue due to the often large demands placed on villagers' time as a result of the various studies being undertaken in the village at the same time. This was an important consideration in the design of my questionnaire and the semi-structured interviews, and a significant motivation for piloting the questions was to ensure that they did not take more than an hour on average to complete. It was necessary to reassure certain respondents that only an hour of their time would be used as some were rather wary after previous lengthy experiences as research respondents.

Other reasons for the choice of research site included the peri-urban location of the village and the type and role of connections with the nearby province capital, Khon Kaen. This was important, as an aspect of the research was to consider the relevance of community groups within this peri-urban context. Previous WeD research in the site also meant that basic knowledge of several different community groups already existing in the village was available. This assisted the first phase of the fieldwork, which involved familiarisation with the village, identification of the community groups in operation, and information gathering about their form and functioning; a process described in more detail below.

4.3 PRIMARY DATA COLLECTION

4.3.1 Phase 1: Familiarisation

The first phase of the primary data collection involved semi-structured interviews with key informants in the village as part of a process of familiarisation and general information gathering. The purpose of this phase of the data collection was to investigate the number and type of community groups in operation in the village and to begin to consider the role and history of collective action within the social, economic and political dynamics of the village. A picture of the level and type of participation and the characteristics of participants also started to develop during this initial phase. Interviews were also conducted throughout the fieldwork period with informants outside the village, forming a network of research participants with diverse knowledge of, and links to Ban Lao. This network is shown in figure 4.1.

Figure 4.1: Network of research participants connected to Ban Lao

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                    ┌──────────────────────────────┐
                    │   Wellbeing and Community     │
                    │  Groups in Ban Lao: Network of│
                    │      research participants     │
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Wellbeing and Community Groups in Ban Lao: Network of research participants

Government

NESDB

Community
Development
Department
  - Province
  - District

Tambon Adminstrative
Organisation (TAO)
  - Officers
  - Tambon
    Representatives
    in village

Ban Lao Village

Village Leader
Key Informants
Non-Members

Community Groups

Group Leaders
Committee Members
Members
Former Members

Academia

Khon Kaen University
- Social Development
Department

NGO Sector

Isan Women's
Network

The interviews were mainly conducted on an informal basis, targeted at key members of the community and leaders of community groups. A snowballing strategy was employed whereby interview respondents would suggest interviewing specific villagers, or while discussing a particular community group would name the leader or a key committee member as a source of further information.

At this early stage in the research, the focus was on savings groups as the phenomena of *glum omsap* as endogenously formed and operated savings groups was widespread in Thailand. However, it quickly became apparent that all of the community groups in the village included some form of savings and credit component, and most included other activities rather than focusing solely on microfinance. As a result, the focus of the study altered from considering purely savings groups to looking at all groups, and the wellbeing of their members and the wellbeing of non-members in the village.

Another important aspect of the first few weeks of information gathering was the need to build relationships and rapport with villagers: a process that often involved the researcher becoming the interviewee. I became used to answering questions about whether I was homesick, being persuaded to demonstrate my faltering Thai and Isan, and whether I could eat certain Thai food was a constant source of interest and amusement.

Due to the preliminary nature of these interviews, the decision was made to take written notes rather than tape record the interviews. This method was used as a way of making the respondents feel more comfortable with being interviewed and also to speed up the process of recording the data. Due to the nature of the research schedule and Doi's university timetable, there was little time to transcribe hours of interview data, and it was not necessary to do so, particularly at this preliminary stage.

4.3.2 Phase 2: Questionnaire Survey

Following the familiarisation phase, a questionnaire survey was developed to investigate the level and type of participation in community groups and the nature of savings and credit activity (see appendix). It was also designed to start to investigate variations in motivations for, and outcomes of group membership through the four pathways of change. The survey was written and completed in English, and Doi had translated and back-translated the questions to ensure the terms could be fully understood in Thai and Isan. A codesheet with possible answers to several of the questions was translated into Isan and given to the respondents to use, although on several occasions sight or reading problems meant that it was necessary for Doi to read and explain each possible answer.

Piloting

Prior to implementation, the survey was piloted with three villagers in order to check the time for completion and the relevance and comprehensibility of both the questions and the coded answer sheet. This was important not only to reduce the possibility of respondent fatigue, but also in recognition of the fact that the language used and the phrasing of questions could affect the willingness of respondents and the accuracy of responses (Wright 2003).

Chapter Four

Sampling

A total of 101 questionnaires were completed over a five-week period. The sampling strategy relied on codes already allocated to households and individuals as a result of the implementation of the resources and needs questionnaire (RANQ) as part of the WeD project. This included a household identifier and a numerical ID code allocated to each individual within the household. The RANQ was implemented in 89 percent of the households in the village during 2004. For the survey for my study, a random sample of households was used and the survey was completed by one member of the household. According to the population data from 2004, my survey was completed by a respondent from 57 percent of households in the village. This approach allowed a representative sample of households to be surveyed, although the majority of the questions were directed at the individual. The individuals within the household were sampled according to the ID code used in the RANQ. This ensured that respondent selection was not biased according to age or position in the household, although surveys were directed only to those aged 16 and over. It also enabled cross-tabulation of the results of the RANQ and my survey.

The intention was to sample according to gender, age or wealth in order to be able to analyse participation according to these specific criteria. However, in attempting to create a wealth ranking from the RANQ data, it emerged that there was often little correlation between different objective wealth classifiers and little obvious differentiation between households in terms of material goods and asset ownership. It was also decided not to sample according to age, as it was believed that any age bias in participation would emerge from the sample without any need for stratifying according to age. However, in order to ensure equal representation, the sample was stratified by gender. The resultant survey sample is shown in tables 4.2 and 4.3:

Table 4.2: Questionnaire survey sample according to ID code

ID	Male (%)	Female (%)	Total (%)
1	24 (23.8)	12 (11.9)	36 (35.6)
2	7 (6.9)	23 (22.8)	30 (29.7)
3	4 (3.8)	8 97.9)	12 (11.9)
4	10 (9.9)	4 (3.8)	14 (13.9)
5	4 (3.8)	2 (1.98)	6 (5.9)
6	1 (0.99)	1 (0.99)	2 (1.98)
7	0	1 (0.99)	1 (0.99)
Total	50 (49.5)	51 (50.5)	101

Table 4.3: Questionnaire survey sample according to age and gender

Age	Male (%)	Female (%)	Total (%)
Between 16 and 39	30 (29.7)	23 (22.8)	53 (52.5)
40 and over	20 (19.8)	28 (27.7)	48 (47.5)
Total	50 (49.5)	51 (50.5)	101

Tables 4.4 and 4.5 illustrate the structure of the village population above the age of 15 using the RANQ survey data, in order to ascertain the representative nature of my survey sample and therefore the degree to which any generalisations can be made in the analysis at the level of the village. The RANQ sample is shown according to age, gender and ID code and demonstrates that the composition of my survey sample, shown in tables 4.2 and 4.3, generally corresponds well with the structure of the village. One notable anomaly however, is in the age distribution of female respondents in the sample for my survey compared to the population figures from the RANQ. Specifically, the proportion of women aged 40 and over in the sample was higher than in the population figures, while the proportion aged between 16 and 39 was smaller. This may be explained by the larger numbers of older women available in the village during the day when the majority of the fieldwork was undertaken.

Table 4.4: Composition of RANQ sample by ID code

ID	Male (% sample)	Female (% sample)	Total (% sample)
1	109 (20.3)	49 (9.1)	158 (29.5)
2	26 (4.9)	119 (22.2)	145 (27.1)
3	45 (8.4)	51 (9.5)	96 (17.9)
4	43 (8)	24 (4.5)	67 (12.5)
5	24 (4.5)	20 (3.7)	44 (8.2)
6	8 (1.5)	7 (1.3)	15 (2.8)
7	3 (0.6)	5 (0.9)	8 (1.5)
8	0	2 (0.4)	2 (0.4)
9	0	0	0
10	1 (0.2)	0	1 (0.2)
Total	259 (48.3)	277 (51.7)	536

Source: RANQ (2004)

Table 4.5: Composition of RANQ sample by age and gender

Age	Male (% sample)	Female (% sample)	Total (% sample)
Between 16 and 39	156 (29)	149 (28)	305 (57)
40 and over	103 (19)	128 (24)	231 (43)
Total	259 (48)	277 (52)	536

Source: RANQ (2004)

Chapter Four

Survey topics

The aim of the survey was to generate a picture of community group membership experiences and microfinance use, including how groups were intended to affect, and actually affected, aspects of wellbeing. Following the focus in complexity science on individual actions and relationships within the context of the community, the survey aimed to gain insights into the characteristics, actions and interactions of individuals. This included asking about motivations, achievements and initial and future expectations from participating in groups. Sections of the questionnaire also addressed reasons for non- and previous participation in order to gain insights into wellbeing experiences of individuals within the village that were not group members. Due to the focus on microfinance aspects of groups, the survey also included questions on saving and credit activity in general and within the groups, and any other use of banking facilities. These were complemented by questions concerning household financial management and coping strategies in times of crisis. Some questions about personal information were asked, but the ability to combine my results with the extensive RANQ completed just before my fieldwork, meant that repeating these questions was not necessary.

Combined with coded, closed questions, more open-ended questions were included in the survey in order to gain an insight into people's general opinions about groups, savings and credit. These responses were used to help generate the questions asked in the more in-depth interviews during the second period of fieldwork. In an attempt to place individuals within their wider lives outside the household, respondents were also asked to discuss their connections and relationships to people and places within and outside the village. The intention was to use this information to produce network maps following the complexity science focus on individual actions and interactions. However, it was not necessary to represent this data in this form due to similarities in responses, therefore the findings were included where relevant in narrative form.

A summary of the information sought using the questionnaire is shown in table 4.6. Overall, these questions produced preliminary information on experiences of change within the four pathways.

Table 4.6: Socio-economic information gained from the survey

Social Information	Economic Information
Personal characteristics – age, gender, length of time in village	Saving behaviour – amount, location, frequency, purpose
Global Happiness	Credit behaviour – amount, location, frequency, purpose
Crises and responses	Household financial management and future prospects
Connections – places and people visited with frequency, location and purpose of visit.	Bank account ownership
Opinions on community groups and saving	
Group membership – motivation and method of joining, achievements, future expectations, roles, satisfaction with group	
Non-group – reasons for leaving or not participating, desire to participate	

4.3.3 Data organisation and analysis

The majority of question responses were coded in order to ease the process of inputting and analysing the data. The incorporation of household and ID codes from the RANQ also meant that the data from the two separate surveys could be combined and compared. The coded survey responses were entered into an Access database and the analysis was carried out using this program as well as the statistical package, SPSS. Responses to the more open-ended questions were combined into a Word document.

During the process of familiarisation with the groups in the village, membership lists were obtained from all of the group leaders. We then began the long process of identifying the household number of all those on the group membership lists, through asking a variety of key informants in the village. Obtaining the household number of each member meant that their RANQ household and ID number could be found so that each group member could be entered into a separate database. It was therefore possible to generate a larger picture of the patterns and dynamics of membership in the village, as the RANQ data could be compared with a greater number of group members than those covered in my survey. However, there were several issues arising from this method: first, the group membership lists were not all up-to-date, second, there were several names on the lists of whom the key informants had no knowledge, and third, not

all the households were covered by the RANQ, hence this data was not available for all the listed members.

During this first three-month period of fieldwork, the data obtained from interviews with the leaders of the community groups, and preliminary analysis from the questionnaire survey was combined in order to decide which of the community groups to focus on in the second period of the fieldwork. This included information on the history of the groups, their formation, membership numbers, financial information, purpose and achievements and future aims. As a result, I decided to focus on the 'community bank' group, an 'occupation' group focused on fishing-net production, and one of the 'product' groups making goods with locally-sourced traditional ingredients. Villagers referred to these groups by a variety of names therefore to avoid confusion the terms used above, and throughout the thesis, are mine. The characteristics and activities of all the groups in the village are discussed in greater detail in chapter five, but these three groups were chosen because they varied in terms of duration of operation, membership size and characteristics, activities, and outcomes. Therefore, their attractors, processes of adaptation, and emergent properties all varied. However, they all provided savings and credit facilities and were run by committees within the village. The community bank had a large and growing membership and was concerned primarily with providing financial services. The occupation group was a relatively new group, formed with the intention of addressing the needs of home-workers, including providing small-scale savings and credit facilities, while the product group was the most established of the three groups. Therefore, comparison and analysis of the differences and similarities in the role and relevance of these groups in enhancing aspects of the wellbeing of individuals and the community, aimed to provide interesting and useful case-studies. The variations in the form of the groups and in the way they operated also provided an opportunity to explore the different nature of the 'success' of each group, from the perspective of those involved and of those outside the groups.

The month between the two periods of fieldwork was spent in Bath undertaking preliminary analysis of the survey, revising the topics and questions for the in-depth interviews, and using supervision sessions to clarify and refine my research questions. I then returned to Thailand at the beginning of June and started the third phase of the fieldwork.

4.3.4 Phase 3: Semi-Structured Interviews

The first three-month period of fieldwork concentrated on obtaining information on the overall context of community group activity and participation. The second period intended to consider in more detail individual motivations for participating, types of outcomes in relation to wellbeing dimensions and through different pathways of change, and satisfaction with the outcomes of participation. This more in-depth research required a more qualitative approach, using semi-structured interviews with open-ended questions. Through these interviews, it was also possible to investigate objective indicators and subjective perceptions of group and community functioning and dynamics. In particular, group committee members were asked to discuss aspects of a 'good' group and to rate the performance of their group, while all respondents were asked to give their views on the characteristics of the village itself.

Within these interviews, a 'person generated index' (PGI) type instrument was used to investigate satisfaction with life overall and with the outcomes of group membership, and therefore to investigate the existence of trade-offs in dimensions of wellbeing as a result of participation. The PGI is an individualised measure of quality of life, which involves asking people to nominate aspects of life that contribute to their wellbeing and rating them according to how important they are and how satisfied they are with them (WeD Methods Toolbox). I varied and used this tool in two ways. First, group members were asked to discuss how satisfied they were with the outcomes of group membership in seven pre-given areas of life (explained below). They were then asked to rate the importance of each of these areas using fourteen 'points', which could be distributed in any way. Secondly, all respondents were asked to discuss satisfaction with their life overall in these seven pre-given areas, and for those who were not members, they also rated the importance of each of these areas of life. It was decided to use seven pre-given areas as topics for discussion and scoring as this enabled comparisons to be made between outcomes in different areas of life, between different individuals, and between different groups.

This PGI instrument underwent two phases of piloting before it was used within the interviews. This process of piloting and altering was particularly useful as it emphasised the need for both the researcher and the translator to completely understand how to implement this research tool and the objectives for its use. It was also important

to be able to implement this tool quickly and easily in order to avoid excessively long interviews and resulting respondent fatigue.

Overall, these in-depth interviews took between 30 and 90 minutes, with interviews with non-members taking less time than with members, as there were fewer questions included. It was also noticeable that interviews with men were, in general, considerably shorter than those with women; the male respondents seemed to be less willing or comfortable to discuss or expand on their answers. It was also evident that Doi was less comfortable interviewing younger men. As with the first phase, Doi and I decided that tape-recording the interviews would not be of significant advantage to the research process. After initial requests to tape-record interviews were met with hesitancy and concern, it became evident that respondents were not comfortable with being recorded, despite reassurances of confidentiality. Hence in an attempt to elicit as honest and full responses as possible, and to avoid any actions that may have prevented the formation of trust, the respondents' answers were translated instantly and recorded in note form.

Interview topics

The structure and topics of the interview questions are outlined in the box below.

```
Box 1
In-depth interview question themes:
    o  Brief life history
    o  Involvement in community activities
    o  Involvement in group activities
    o  Effect of group membership on areas of wellbeing
    o  Satisfaction with these outcomes
    o  Satisfaction with life overall
    o  Satisfaction with group operation
    o  Role of group within the community
    o  Characteristics of the community
    o  Opinions of these community characteristics
```

In an attempt to put the respondents at ease and to gain information about their lives outside the group and over time, the first question was very open-ended and asked about their life history and significant events that had occurred. As Wright (2003) suggests, this narrative-type question was intended to stimulate respondents to explain their life stories, but it did lead to the generation of less-relevant information, and on several occasions, it was also very difficult to elicit responses without a considerable amount of prompting. Following this, questions were structured around topics of the outcomes of

membership experienced through processes and pathways of change. Therefore, the view of wellbeing that the interview questions attempted to explore concerned what participants had, did with what they had, the meanings they attached to these havings and doings, and the variations in wellbeing experiences as a result of changes in material, cognitive, perceptual and relational areas of life. As a result, respondents were asked about motivations, outcomes, and satisfaction with outcomes, in the areas shown in table 4.7. These were also the seven areas of life discussed in the PGI instrument.

Table 4.7: Pathways of change and areas of life

Pathways of change	Areas of life
Material	1. Income, possessions, level of debt
	2. Physical and natural environment, including housing, farming, safety
Cognitive	3. Skills and knowledge, including education, training, working life
Perceptual	4. Self-esteem, including self-confidence, respect, status
Relational	5. Family, including relationships within the household
	6. Friends, including relationships outside the household
Underlying Factor	7. Health, including nutrition, welfare

In order to gain an insight into member satisfaction with the actual operation of the groups, and therefore to explore the relationship between how the groups worked and their effects on individual wellbeing, survey respondents were asked whether any aspect of the group had made them either happy or angry and annoyed. This was an attempt to gain information about any problems with, or negative outcomes or feelings about the groups, while recognising that asking directly about 'problems' is usually unproductive (Wright 2003). Wright's argument was illustrated effectively in one of my interviews when the question of whether the group had any problems resulted in a resounding 'no', yet the respondent discussed several issues when asked whether there was anything about the group that had made her angry. It was therefore necessary to be aware that the suggestion that people or groups had 'problems' tended to result in the denial of any difficulties. This is possibly a particular phenomenon in Thailand, where the keeping of 'face' and the reluctance to speak badly of others in order to maintain collective wellbeing is a common characteristic (Mulder 1990, Cohen 1991).

Chapter Four

In order to understand the nature of the wellbeing or 'success' of the groups, their adaptability, as well as the nature of the effects of the groups on wellbeing in Ban Lao, the topics discussed in interviews and other information obtained about the groups can also be seen to relate to the nature of change in material, relational, cognitive and perceptual terms. This information included the group's assets, relationships within and beyond the group, skills and connections, and the aim and purpose of the group. This was combined with data on the way that groups affected aspects of the wellbeing of individuals and the community through material, perceptual, cognitive and relational pathways of change.

To consider the effects of groups on the community itself, villagers and government officials were asked to identify and discuss key positive and negative aspects of village life. Again, these characteristics reflected the four change pathways and included the physical environment and assets, income and employment, quality and quantity of relationships between villagers, governance and involvement in politics, education and skills levels, and outlook and aspirations. Interviews and survey data were predominantly used to gain this information, however it was possible to attend one joint product group and village meeting during the fieldwork period. This helped to gain an understanding of village and group activities, politics, and the dynamics of relationships between villagers. However, during the six months of fieldwork, there were no meetings in the village of the community bank group or the occupation group, although the leaders and members of the committees had attended meetings and training sessions outside Ban Lao. Despite this, it was possible to gain useful information about interactions and relationships within the village from the formal meeting and from informal everyday situations.

Sampling

The respondents involved in this phase of the fieldwork included members of the three case-study groups, individuals who had left the groups, villagers who had never been members, and general key informants in and outside the village. Where possible, all of the respondents originally targeted to be interviewed were sampled from my questionnaire survey. However, towards the end of the fieldwork, as there was time available, additional interviews were carried out with villagers who had not completed my survey. The sample size and composition for the semi-structured interviews is shown in table 4.8.

Table 4.8: Semi-structured interview sample

Respondent Category	Male	Female
General Key Informant	5	4
Group Members - Bank	4	3
Group Members - Product	N/A	6
Group Members - Occupation	2	6
Exit Members - Bank	0	2
Exit Members - Product	1	2
Exit Members - Occupation	N/A	N/A
Non Members	4	4
Total	16	27

In the case of the product group and the occupation group, due to the small numbers covered by the questionnaire, all of those surveyed were interviewed. In several cases, where there was overlap in group membership, the respondent was interviewed with regard to only one group. To increase the interview numbers, and to gain a greater breadth of information, interviews were also conducted with product and occupation group members who were randomly sampled from the membership lists. For these respondents, as with all villagers on the group lists, their RANQ code was obtained so that responses could be considered in the context of their social and economic characteristics. In the case of the community bank, as the categories of community bank members and non-members were sufficiently large, it was possible to create an interview sample from the survey respondents according to age and gender in order to ensure equal representation in the '16 to 39' and 'above 40' age groups.

Due to the small numbers of villagers who had left any of the three groups, it was not possible to sample former members from my questionnaire survey. Therefore, we interviewed all the individuals that we were aware of who had left any of the three groups. The occupation group was not represented in this category of respondent as it had not yet suffered any loss of members. Villagers who had never been members of groups were sampled from the survey, and the general key informants interviewed in the village were well-respected and key members of the community.

In order to focus on the operation and activities of the groups, the group leaders were interviewed again and, as a means of triangulation, their responses were compared with information from interviews with a key committee member. With all of the categories of respondent, it was particularly noticeable that where the interviews involved multiple visits over a period of weeks or months, the depth of information offered by the

respondents increased considerably. Certain respondents were interviewed several times over the course of six months and although they were discussing similar topics, they often revealed more information, that was often more sensitive, in later interviews. This was likely to be due to having more time to remember, and feeling more comfortable with revealing information.

Outside the research site

Both phases of the data collection involved discussions with government representatives at sub-district (TAO), District and Province level and a representative of the Isan Women's Network (IWN): a non-governmental organisation involved with two of the groups in Ban Lao. The purpose of these discussions was to gain an external perspective on the research site and the groups within it, and to consider the objectives and reality of implementation of government policy in relation to community groups, community development, and savings and credit. In order to gain access to officials at these offices, we were able to draw on the links developed by the WeD team. As a result, we were introduced at the TAO office by a member of the WeD team, and we were able to contact and interview specific individuals at District and Province offices who were aware of the research that WeD was undertaking. We made several visits to both the TAO and the District Community Development Department, and I was always surprised by the lengths that the staff would go to in order to help us. Even when we arrived unannounced, the heads of all the offices had time available to answer my questions and much time was spent by staff searching for documents and information that I requested. We were also able to borrow documents and files so that they could be copied and translated at a later date, greatly assisting the process of secondary data collection.

4.3.5 Secondary Data

In addition to the primary data, secondary data was also collected from sources within and outside the village. The purpose of this data was to generate a more objective view of the groups, in terms of their adaptability and effects, as well as the wider context within which they were situated. This could then be incorporated with the subjective perceptions of the groups, and compared with the experiences of wellbeing in order to explore the relationship between groups and wellbeing. The data included group records of income and expenditure, written rules of operation and membership lists. Where possible, records of savings deposits, loan allocation and repayment details were

also collected. This process greatly benefited from the assistance offered by the group leaders, as well as a community atmosphere of openness, where individuals were not particularly secretive about their own, or others', financial affairs. This information concerning savings and credit behaviour within the groups could then be linked with information from the RANQ, and any income and expenditure data collected as part of the WeD research. As mentioned earlier, the WeD research also proved to be a valuable source of background and general community information. This was in the form of a community profile: a document detailing general social, economic, physical, and political aspects of the village, and drawing on informal discussions with the WeD research officers working in the village.

In order to gain a greater understanding of the national and regional context within which the community was situated, policy documents and development data were sourced from the Province and District Community Development Departments (CDD), the National Economic and Social Development Board (NESDB), and the TAO. This provided information concerning the policy stance towards community development, savings and credit and community groups, as well as information on the social and economic context at the village, sub-district and province level. However, the quality of some of this data was dubious, particularly as it was unclear as to how the TAO data on village-level indicators of basic needs was sourced. The uncertain quality of secondary data was one of several issues encountered during and after the fieldwork process: comments on how these other issues were dealt with and thoughts on how they could have been avoided are discussed in the section below.

4.4 GENERAL ISSUES

4.4.1 Logistics

The most obvious difficulty encountered, which inevitably shaped the fieldwork schedule, was due to the location and nature of the village itself, and the subsequent availability, or otherwise, of respondents. A combination of the peri-urban nature of the village and the importance of farming, meant that during the day a large number of villagers were away from the village, working either in fields, grazing cattle, or working outside the village. Consequently, as our fieldwork time was dictated by public transport, we mainly visited the village during the day and therefore had most contact with older women, women with very young children, older men and those without employment. Other family members tended to only be available on Sundays or in the

evenings, hence we were conscious of intruding on their more limited time. Their limited availability also meant that these respondents proved very difficult to locate at a convenient time and so much time was spent walking to different parts of the village, only to find that the person we had intended to interview was not available, even if we had made an appointment beforehand. This became particularly frustrating and tiring during the hot season, when temperatures would regularly reach forty degrees celsius. In this situation, we soon learnt which were the coolest, and therefore the best locations to pass the time while waiting for villagers to return.

4.4.2 Validity of Information

Other issues emerged in the collection and analysis of the more qualitative data. These were the importance of recognising the possibility of the manipulation of the researcher and assessing the validity of subjective responses and perceptions. It was therefore important to not necessarily accept the first answer, to explore the responses, and to clarify the difference between "fact, opinion, and rumour" (Wright 2003:130). Together with exercising caution regarding the validity of responses, it became clear during the course of the fieldwork that the honesty and depth of responses increased over time, and after multiple visits. I also felt that we were being accepted and had developed a greater rapport with the respondents towards the end of the fieldwork, emphasising the difficulty in obtaining qualitative data in a relatively short period of time. However, even with the benefit of hindsight, I do not believe that a different, longer, more in-depth anthropological approach would have been appropriate in Ban Lao. A previous researcher had been advised not to stay in the village and the level of respondent fatigue was increasingly evident during my fieldwork period. Hence with its history and contemporary context of research project interest, my relatively short and less intrusive method seemed an efficient and appropriate way to address my research objectives.

4.5 CONCLUSION

This chapter has discussed the methodological tools used in this study, and their role in attempting to develop and implement a holistic research perspective that corresponds with a 'practical complexity science' approach. This involved researching the nature of the groups including their characteristics, activities, and ways of adapting to the actions of individuals and the wider enabling or constraining environment. The effects of these characteristics and processes were researched through exploring wellbeing outcomes for individuals, groups and the community, experienced through pathways of change.

The chapter also explored the rationale for the use of qualitative and quantitative methods, the inclusion of different degrees of subjectivity, the focus on actors as well as the networks they form and are incorporated within, and the reality of the implementation of these methods over a six-month period of fieldwork. As a result of these aspects of focus and time constraints, surveys and interviews were used to research the effects of groups on wellbeing in the study site. The chapter also discussed some of the issues experienced during the fieldwork process, not least the complexity of the researcher-translator relationship, including the advantages that can be emphasised, and the disadvantages that can be dealt with. The rationale for the choice of research site and the selection of community groups as case studies was also explained and leads into the discussion in the next chapter, where the research site and the community groups are explored in more detail.

CHAPTER FIVE

INTRODUCING BAN LAO

In the first three chapters of this thesis, the theoretical, historical, national and regional context of this study have been explored, followed by an explanation of the methodological approach to researching individual and collective wellbeing. However, before the thesis addresses the research questions through a discussion of the empirical findings, it is necessary to locate these broad characteristics and arguments within the specific context of the research site of Ban Lao. This will also include an overview of the community groups that form the focus of the study. This setting of the scene will enable greater understanding of the roles and effects of groups within Ban Lao, and explain the relevance of this discussion for informing broader debates around the relationship between individual and collective wellbeing in Thailand. This chapter is therefore structured as follows. First, it considers the historical background and contemporary context of Ban Lao including its socio-economic characteristics, and second, it introduces the community groups including their development, form and operation. The information in this chapter is sourced predominantly from the Wellbeing in Developing Countries (WeD) research group Community Profile (2005) and Resources and Needs Questionnaire data, my fieldwork findings, and information from the Ban Thum Tambon Administrative Organisation (TAO) and the Thailand National Economic and Social Development Board (NESDB).

5.1 HISTORICAL BACKGROUND

Ban Lao is a small village with a population of approximately 1000 villagers, situated near Highway 12, seventeen kilometres to the west of Khon Kaen in the North East, or Isan region of Thailand. Its origins are uncertain although it is believed that villagers from the nearby village of Ban Thum used the land to farm and raise cattle and eventually settled in the area permanently. Due to its proximity to Khon Kaen, Ban Lao is in a peri-urban location, with good links to the facilities and opportunities that Khon Kaen, as the administrative and political centre of the region, provides. The importance of these links was illustrated in particular through the significance of daily commuting patterns for employment purposes. However, this commuting behaviour, made possible due to Ban Lao's location, existed alongside many characteristics of a village in a much

more rural location, and these are discussed in greater detail below. This divided and contradictory nature was a key characteristic of Ban Lao and illustrates tensions within Thailand as a whole, including the changing nature of Thai society and the juxtaposition of the 'traditional' and the 'modern' discussed in chapter three.

As Ban Lao combines elements of the rural with the urban, 'traditional' with 'modern', so the Isan region itself is undergoing a continual process of 'catching up' not only with Bangkok, but also with the other regions in Thailand. Isan has a history of social, economic and political marginalisation, and due to its less attractive climate and lack of attractions compared to other regions of Thailand, it has also not been able to attract the tourist numbers, and therefore the income, that have been seen elsewhere. Figure 5.1 shows the location and geography of the region, highlighting the flat, high area of the Khorat Plateau in the Northeast and the situation of Khon Kaen on the main transport route from Bangkok to Nong Khai in the North, and on to Vientiene in Laos.

Figure 5.1: Map of Thailand

Source: http://www.outdoortravels.com/files/map_thailand_general_overview.jpg

As discussed in chapter three, the Northeastern region of Thailand was most affected by events leading up to and during the Vietnam War. Firstly, it suffered from multi-dimensional marginalisation resulting in great income differentials between the northeast and other regions of the country. This, combined with a lack of political voice and social and cultural discrimination, resulted in a sense of dissatisfaction and unrest, particularly in the border regions. The increased threat of the spread of communism

throughout this region led to increased United States' interest and funding in the region, in particular through ARD (Accelerated Rural Development) and MDU (Mobile Development Unit) programmes (Rigg 2003). These programmes focused particularly on the development of infrastructure, including expanding the road network to aid transport throughout the region, as well as increasing the level of contact and information dissemination and gathering between government officials and villagers. This can be seen today in the US-style highways built with US financial assistance, and in the cities of the region: for example, Udon Thani to the north of Khon Kaen developed considerably due to the United States' development and use of the airbase there.

This road network is shown in the map of Khon Kaen province in figure 5.2. The subdistrict (*Tambon*) of Ban Thum and the village of Ban Lao are situated within the district of Khon Kaen city (*Mueang Khon Kaen*) near highway 12, or Maliwan Road. Highway 12 connects Khon Kaen to the Northern region of Thailand, while highway 2 is the Friendship Highway connecting Bangkok to Laos.

Figure 5.2: Map of Khon Kaen Province
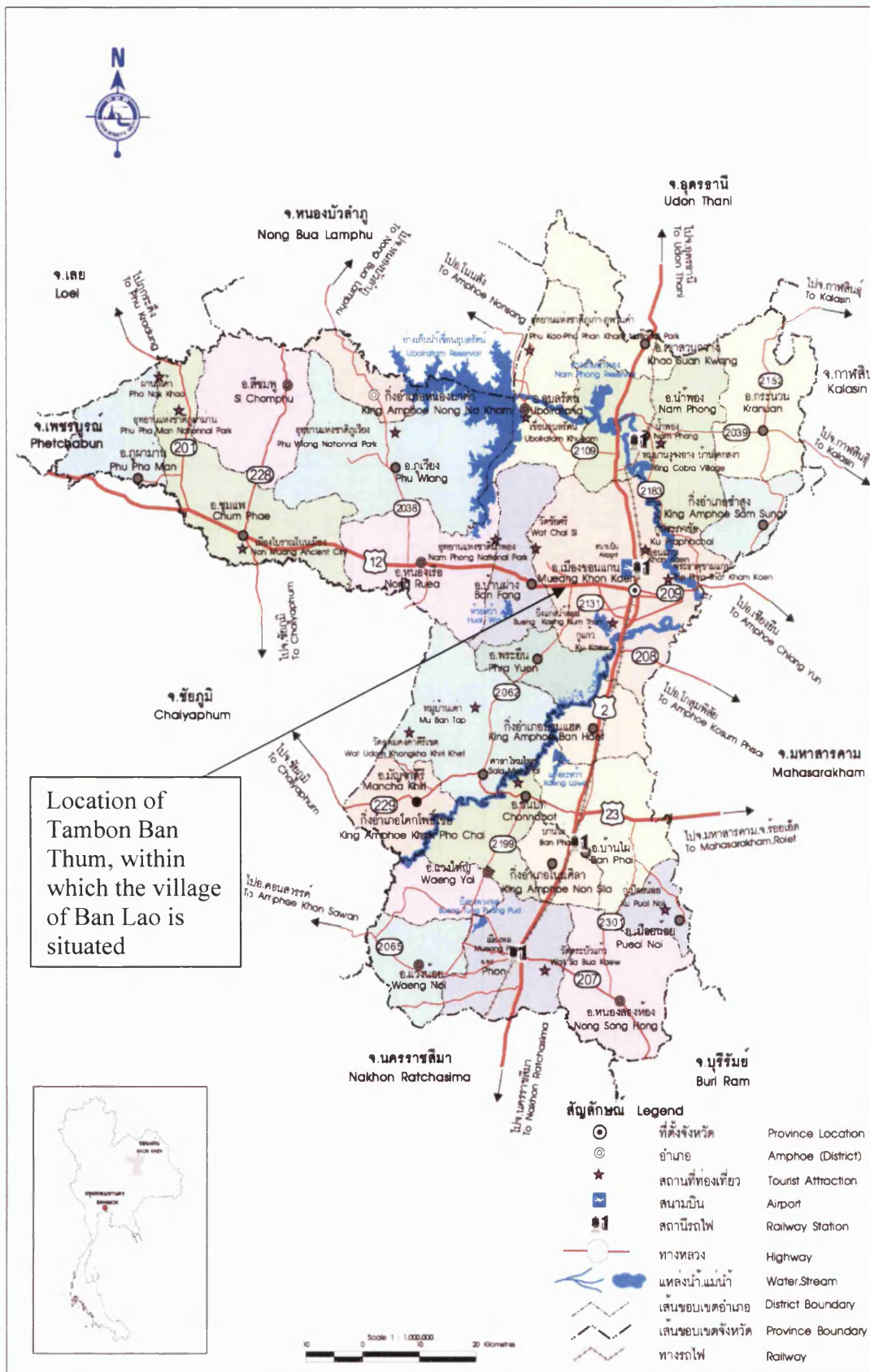
Source: http://www.tourismmart.com/storefront/province_desc.asp?pvid=340

Despite these insecurity-induced programmes, the marginal position of Isan can be seen as part of a wider trend of a lack of economic investment in the region by the Thai government, and inequalities in the social and political inclusion of Isan people within wider Thai society. The economic and social indicators in table 5.1 highlight this marginal position in comparison with Thailand's other regions. Even in comparison with the Northern region, the Northeast fares worse on several indicators, and its rate of improvement does not match that of the North of Thailand.

Table 5.1: Indicators of the economic situation by region

	National	Bangkok	Northern	Central	Southern	Northeast
Gross Regional Product (million *baht*, 2004)	6,615,176	1,818,114	615,915	2,766,823	675,968	**738,356**
GRP % change since 1996	43.5	25.4	38.8	61.3	46.4	**36.7**
Regional income from agriculture (million *baht*, 2004)	346,330	1,494	60,043	93,338	118,256	**73,199**
Average income per capita (2004)	103,044	270,392	52,850	179,804	77,973	**33,927**
Income % change since 1996	34.1	19.6	34.6	44.1	34.1	**29.3**
% unemployment (2004)	2.03	2.02	2.17	1.6	1.88	**2.31**
% in poverty (2004)	12	1.24	18.45	5.33	8.32	**17.9**
Primary School Attainment-Thai (average % 2003)	46.57	53.07	45.27	47.43	44.42	**42.66**
Primary School Attainment-Maths (average % 2003)	42.98	49.08	42.45	43.51	40.49	**39.36**
Primary School Attainment-English (average % 2003)	42.81	50.37	41.73	42.42	40.84	**39.68**
Secondary School Attainment-Thai (average % 2003)	55.05	62.53	53.61	55.02	53.24	**50.88**
Secondary School Attainment-Maths (average % 2003)	36.02	42.69	34.71	35.43	34.74	**32.54**
Secondary School Attainment-English (average % 2003)	39.5	50.14	36.88	38.12	37.82	**34.52**
% employees who are secondary school graduates (2004)	38.49	59.59	32.82	42.8	39.7	**29.68**
% households with members in community groups (2004)	91.94	N/A	91.92	87.82	87.57	**95.68**
% households with members in public activities (2004)	94.08	N/A	94.2	89.98	92.03	**96.93**

Source: NESDB (2005)

Chapter Five

The slow development, particularly in terms of infrastructure construction and poverty alleviation assistance, can be seen in the timeline of events in Ban Lao, which illustrates the place of Ban Lao within the process of development and rapid change in Thailand. The nature of development assistance and the rapid and recent nature of many changes impacts upon villagers' views of the development process, views of the community and perceptions of wellbeing.

5.1.1 Timeline of Events

1803	The first people moved to the area from Ban Thum
1870	First village leader started in office
1939	Ban Lao School established
1967	Expansion of the village to the public areas
1973	First rice mill was constructed
1975	Villagers started employment in fishing net factory
1976	Asphalt street from Ban Thum constructed
	First shop opens in the village
1979	Drilling for the first underground water
1980	Electricity connected
1983	Established Child Development Centre
	News speaker tower built
1986	Christian Children's Fund (CCF), an international NGO, starts to give scholarships to poor students
1987	Established *sung suntitum* temple
1992	Period of selling of property and land to developers
1993	Preapun Handicraft group established – the first community group
	Villagers start to join a farmer's cooperative at Ban Sa-hat - BAAC
1996	First home telephone connected
1997	Concrete street in the village constructed
1999	Government poor fund (*Gae Kaibunha Khwarm Yakjon (GKKJ)*) introduced
2000	Government Social Investment Fund (SIF) aimed at alleviating poverty introduced
2001	Government One Million Baht Village Fund introduced
	Community Bank established, with initial support from SIF
2002	First public telephone connected
	Gold cards for health treatment issued under the Government's 30-*baht* scheme
2003	Last villager moved on to the public land

Source: Adapted from WeD Community Profile, 2005

The timeline shows the recent nature of infrastructural developments in the village, with good road access, and an electricity supply only connected at the end of the 1970s and early 1980s. This late investment can also be seen in the introduction of an electricity supply in other, more remote WeD research sites in Northeast Thailand in 1975 and 1986 (WeD Community Profiles, 2005). This reflects the neglect of rural areas in

Thailand in the 1960s and 1970s "by a state elite which systematically allocated resources to urban areas, particularly Bangkok" (Parnwell & Arghiros 1996:15 in Rigg 2003:107).

The decreasing communist threat and opening up of the region can be seen in the introduction of non-governmental organisation (NGO) activity in the village. Prior to this, NGOs were viewed with suspicion and could not work in the villages as they were considered to play a role in encouraging the communist insurgents. However, the legacy of these first NGO interventions can still be seen in contemporary Ban Lao, and has been followed by more NGO involvement, particularly operating through community groups. The first NGO to work in Ban Lao was the Redd Barna Foundation, or the Norwegian Save the Children Fund (Promphakping, personal communication 2005). This foundation started in the village in 1981 and focused on promoting children's quality of life through creating and helping community organisations. They established community groups and provided funding to aid farming techniques, assisted occupational groups, including the weaving group in Ban Lao, and started a rice bank which was essential at that time as many villagers suffered from a lack of rice during the dry season. Two years later they also started a child sponsorship scheme that was organised by giving funds to individuals and groups. The Christian Children's Fund (CCF) also began similar work in Ban Lao in 1986, helping to alleviate child poverty through giving funds to children and their families. In 1987, Redd Barna withdrew from its direct intervention in the village but continued to fund a Social Laboratory Project initiated by the community leaders and established at the Social Development Department at Khon Kaen University. In 1991, the project was registered as a foundation of village volunteers' organisation for rural development (FVORD) and moved away from a sole focus on child development. Instead, it adopted a more holistic view of livelihoods, including considering environmental issues and HIV/AIDS (Promphakping, personal communication 2005). CCF has continued its activities in Ban Lao through sponsoring increasing numbers of children. The children receive and send letters to the families sponsoring them and a sign outside each house in the village displays the name of the sponsoring family. The funds provided are targeted at education, including helping with the cost of uniforms, books and transport.

Government intervention beyond the construction of infrastructure has been more recent than NGO intervention, and is becoming more focused in its activities in order to

achieve its broad aim of poverty alleviation. For example, the Social Investment Fund (SIF) aimed to address the demands of the poor for priority infrastructure and services, and support for productive activities (WeD Community Profile 2005), through allocating funds to students, orphans, disabled villagers, the elderly, and the poorest villagers. The continuation of this strategy of distributing funds for individual villagers to use can be seen in contemporary development initiatives, including the Million Baht or Village Fund and the Poor Fund (GKKJ). The village also has a history of being chosen as both a research and a development project location and at the time of this study was one of the sites being studied as part of the Wellbeing in Developing Countries (WeD) research project. Reasons for its research popularity include its position as a peri-urban village located near to the city of Khon Kaen, and its relatively high poverty levels compared to the surrounding villages.

As a result of these relatively recent development initiatives, memories of the village before these infrastructural improvements and development interventions were common, as many older villagers remembered having to walk to the next village, Ban Thum, on a daily basis to collect water, as drilling for underground water in the village did not take place until 1979. This was often the task of children as according to the respondents, at that time they played a much greater role in the functioning and economy of the household. Therefore, the recent and rapid nature of changes was expressed in a village that was divided in many ways, but particularly along generational lines. These generational differences were then expressed in contemporary Ban Lao, in particular in variations in aspirations and attitudes towards ways of life, educational attainment, and employment patterns and types.

5.2 CONTEMPORARY CONTEXT

The contemporary context of Isan reflects its background as a rapidly changing society and economy, while Ban Lao itself has been, and continues to be affected by government and NGO interventions attempting to accelerate the development 'catch-up' process. However, this rapid development and modernisation focus coexists with the profoundly rural and 'traditional' way of life continued primarily by the older section of the village population. In this way, Ban Lao was a representative site for the study of processes of change and development in Thailand. As will be discussed below, the divisions within the village represented key tensions existing within contemporary Thailand, including the move away from agriculture, increasing hybridity of

livelihoods, generational differences, and the attempt to maintain a sense of "Thainess". The wealth differences evident in Ban Lao also reflected the unequal nature of Thai society.

Ban Lao is one of five villages in the Ban Thum Tambon Administrative Organisation (TAO) shown in figure 5.3. It is the only village in the TAO without any sub-villages hence it is the smallest settlement, and according to their data, it is the poorest village in the TAO.

Figure 5.3: Map of Ban Thum Tambon
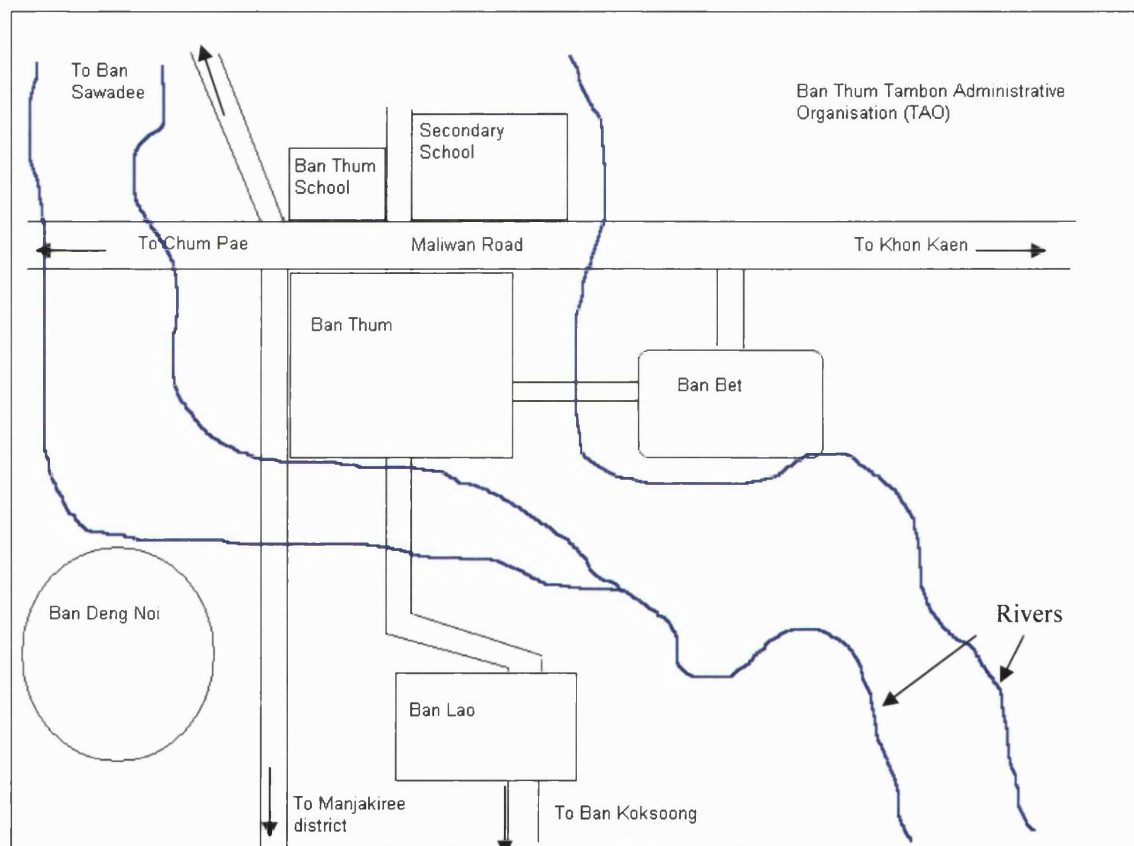
Source: Adapted from TAO Data (2005)

5.2.1 Geography

The village is approximately five kilometres from highway number 12 (*Maliwan* road) and is connected to the highway by a good quality tarmacked road, shown in figure 5.4.

Figure 5.4: Road between Ban Lao and Ban Thum
Source: Own Photograph (2005)

From the highway, Ban Lao is reached after passing through the large settlement of Ban Thum, which has five sub-villages. Although it is possible to hire a *tuk tuk* for this journey, or to walk, there are no regular bus services between Ban Lao and the highway, therefore travelling this route regularly is easier and more convenient if villagers have their own transport.

Figure 5.5: Concrete road in Ban Lao
Source: Own Photograph (2005)

The main road passes around Ban Lao, with concrete roads in the village forming a grid-like pattern. The areas of public land are located to the south and east of the village, with the temple complex in the south-east and the school situated at the entrance to the village. In addition to the school's sports ground, there is also a sports field in the south of the village, on the public land. As can be seen from the photographs, there is an electricity supply to the village and a concrete-lined and covered drainage system has been constructed along all the main roads in the village. During the fieldwork period, the villagers themselves worked together to upgrade this drainage system.

Figure 5.6: Map of Ban Lao
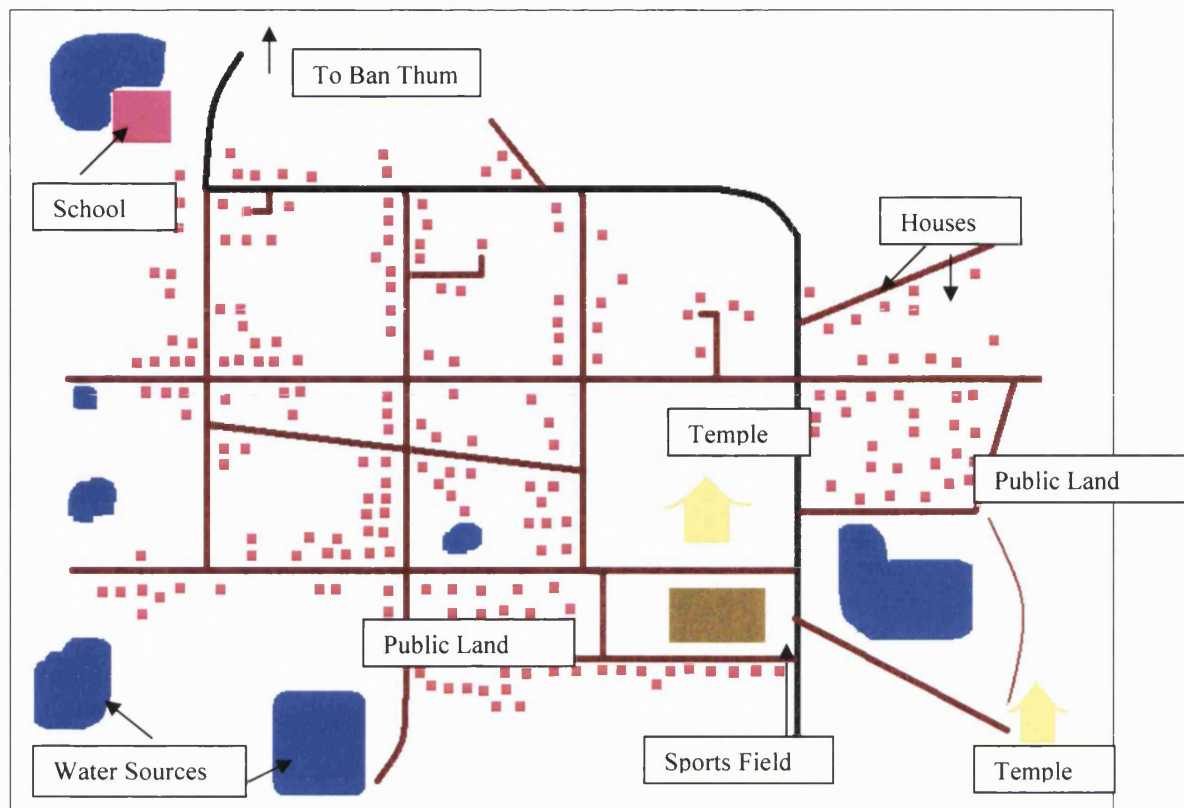
Source: Adapted from Khon Kaen WeD Team (2005)

As figure 5.6 shows, the village was divided into areas of privately-owned and public land, on which a significant section of the village population lived. According to the RANQ, 60 percent of households owned their house and the land on which their house was located, 27 percent of households owned their house but did not own the land, while 13 percent of households did not own either their house or the land. For the 40 percent of households who did not own the land on which their house was located, particularly if this was in an area of public land, it proved difficult for them to gain access to the rights to this land. This had consequences for access to mainstream financial services due to the lack of collateral, and also had a more direct effect on quality of life due to difficulties in accessing the electricity supply. Official connection to the electricity supply required each dwelling to be registered and have a house number, and this was dependent on ownership of the property and the land, therefore for those living on the public land, and for others without land title it was difficult to gain official access to an electricity supply.

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However, in Ban Lao, an obvious difference between villagers was in terms of housing quality. As figures 5.7 to 5.10 show, there were significant variations in housing even within the relatively small research site.

Figure 5.7 and 5.8: Examples of housing variations within Ban Lao

Source: Own Photographs (2005)

The two houses above were located within 100 metres of each other, with figure 5.8 an example of the traditional style and use of housing, as cattle were still being kept underneath the main living area. There were several examples of this use of space in the village, although the construction of cattle pens adjacent and separate to, rather than underneath the houses was becoming more evident. These variations were also spread throughout the village, although the majority of the higher quality buildings were located in the area of the village away from the public land. The house in figure 5.9 was located on an area of public land and can be seen to be a more temporary, and poorer quality structure than the building in figure 5.10, which was similar in appearance to houses in wealthy suburban areas of Khon Kaen.

Figures 5.9 and 5.10: Examples of housing variations in Ban Lao

Source: Own Photographs (2005)

These examples of housing variations not only highlight the existence of significant differences within the village, but the peri-urban nature of the village is also evident, with urban- and rural-style housing in close proximity.

The variations in ownership of certain assets within the household also reflected the differences between villagers, while the level of ownership of other assets highlighted the nature of development and the availability of consumer goods.

Table 5.2: Household Asset Ownership (n=158)

Asset	% Households owning asset
Motorbike	79.7
Car	0.6
Pickup Truck	12.0
Television	93.7
Fridge	63.9
Computer	1.9
Washing Machine	21.5
DVD Player	2.5
Mobile Phone	58.9
Gold Ring	12.7

Source: RANQ (2005)

For example, table 5.2 shows that 93.7 percent of households owned a television set, while only 2.5 percent owned the more luxury consumer item, a DVD player. The level of mobile phone ownership was also relatively high, seen in 58.9 percent of households, and motorbike ownership was significant, with 79.7 percent of households owning one. However, only 12 percent of households owned the highest transport and lifestyle status symbol, the pick-up truck.

The climate of the village played a particularly important role in the everyday life of the villagers and in the economic life of a significant section of the population of Ban Lao. This was due to the poor soils in the Isan region that are less fertile than other regions in Thailand, and the persistent seasonal water shortages, which made conditions for agriculture difficult, and increased the insecurity of the water supply for agricultural and everyday use. There were three water sources in the village as well as individual ponds for villagers to use to obtain water for the household, their cattle, and irrigation, while an external water supply was provided in 1995. The livelihoods of the villagers were also highly dependent on the climate, as the process of transplanting and growing rice

requires a large volume of water and so villagers had to wait until the rains started before planting. The nature of the rainfall could also be quite damaging and difficult to deal with, as it tended to occur in very heavy storms, which as a result of the soils, could lead to flash flooding. Combined with the erratic nature of the rainfall were the concerns in the village that the amount of rain was decreasing every year, resulting in increased insecurity over supplies of rice in particular. During the fieldwork period in 2005, water levels in the ponds around the village were very low and had improved little during the first four months of the rainy season. However, according to the RANQ data, only 6.3 percent of households perceived that they had suffered from drought periods, all between 2001 and 2003, indicating that adjustment to, and coping with the climate was an everyday part of life. Shortages of food, notably rice, however, were more common, with 40.5 percent of households experiencing a shortage of staple food in the twelve months prior to the RANQ. This can be attributed to climate issues and agricultural conditions, but also to general levels of poverty and purchasing power in the village.

5.2.2 Society

According to data from the TAO, in 2004 the population of the village was 935, within 177 households. Also in 2004, the RANQ was completed by 158 households (89 percent of households), covering 721 villagers (77 percent of villagers), indicating the following population distribution.

Table 5.3: Population distribution by age and gender (n=721)

Age	Male (% RANQ sample)	Female (% RANQ sample)
0-9	56 (7.8)	55 (7.6)
10-19	53 (7.4)	62 (8.6)
20-29	83 (11.5)	66 (9.2)
30-39	55 (7.6)	60 (8.3)
40-49	46 (6.4)	45 (6.2)
50-59	32 (4.4)	38 (5.3)
60-69	13 (1.8)	27 (3.7)
70-79	9 (1.2)	16 (2.2)
80+	3 (0.4)	2 (0.3)
Total	350	371

Source: RANQ (2004)

This distribution is more clearly illustrated in chart 5.1, showing the levelling of the population growth rate, after a large increase now seen in the 20-29 age group. As the

figures include all those considered to be part of the household, this also includes household members migrating to work and live outside the village on a seasonal and more permanent basis.

Chart 5.1: Population Distribution in Ban Lao

Population Distribution by Age and Gender
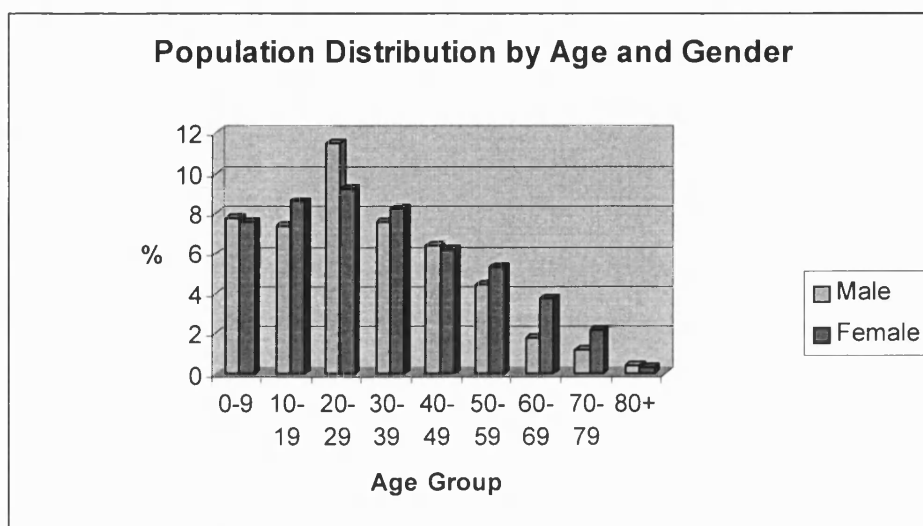
Source: RANQ (2004)

Chart 5.1 also highlights the young nature of the village population, with 68 percent of villagers under the age of 40. This distribution, combined with the rapid scale of development in Thailand, contributes to significant differences in aspirations and attitudes towards development and the nature of change in the village. For example, although an electricity supply was only connected to the village in 1980, at least 52 percent of the village population (those under the age of 30) would have little or no memory of a time when the village was not supplied with electricity.

Charts 5.2 to 5.4 illustrate the population distribution for other sites studied as part of the WeD research, and the national figures for 2000 are also included for comparison.

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Chart 5.2: Population Distribution in a very remote site in Northeast Thailand

Population Distribution (Very remote, NE Thailand)
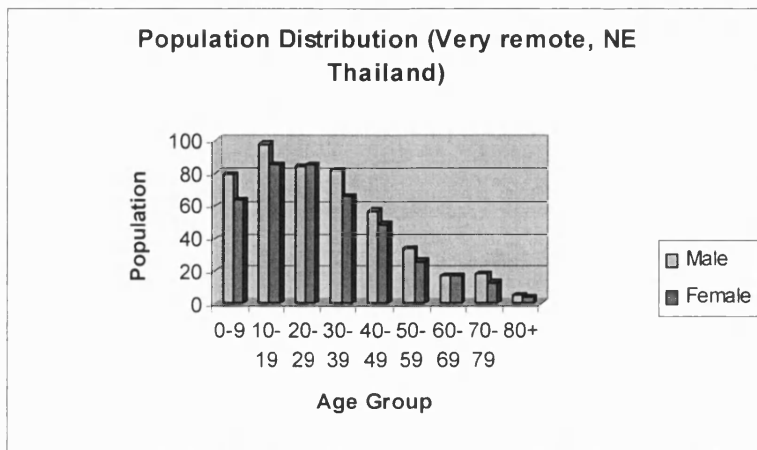
Source: RANQ (2004)

Chart 5.3: Population Distribution in a peri-urban site in Southern Thailand

Population Distribution (Peri-urban, S Thailand)
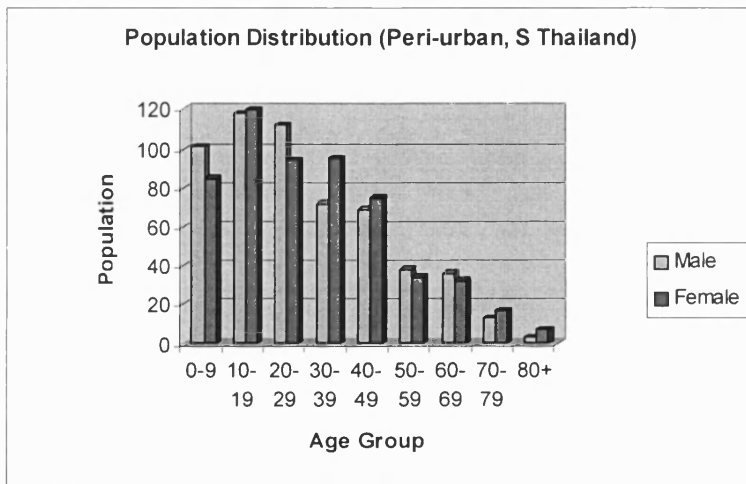
Source: RANQ (2004)

Chart 5.4: National Population Distribution
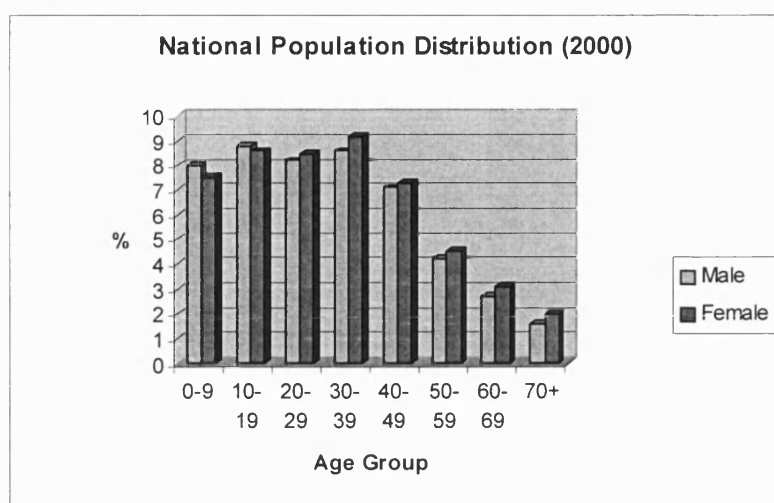
Source: World Bank (accessed 2007)

In comparison with the national figures, Ban Lao appears to be behind the national demographic transition, with a larger proportion of young people than the national figures would suggest. In comparison with the other villages, the population distribution in Ban Lao is similar, as they all have a large young population, small percentage of dependent population over the age of 60, and a falling population growth rate shown by the peak in population between the age of 10 and 30, and the smaller numbers in the youngest age group.

The nature of differentiation in Ban Lao along generational lines was also evident in the variations in educational attainment, illustrated in table 5.4 below.

Table 5.4: Educational attainment in Ban Lao of those no longer attending an educational facility. (n=503)

Educational Attainment	Aged up to 40 (%)	Aged 40+ (%)
Up to and including Grade 4	8.1	37
Over Grade 4	43.4	5.8

Source: RANQ (2004)

The data shows that for those no longer attending an educational facility, there were clear variations in attainment, with a much greater proportion of those aged under 40 achieving higher levels of formal education than those aged 40 and over. This varied level of educational attainment not only impacts on employability and earning potential,

but can also be argued to affect aspirations and outlook. Despite the varied level of attainment, the value of education was recognised by many villagers, both young and old. For example, an elderly woman commented on how fortunate I was to be able to obtain a good education, while another middle-aged woman commented that she had benefited from the attitude of her parents who had ensured she received a good education, and she was now making sure that her children did the same. For young people in Ban Lao and in Thailand in general, a good education is seen as a way of accessing off-farm employment that is preferable to staying in the village and working on the farm. Therefore, aspirations and the desired way of life are changing in Thailand, and the differences in Ban Lao reflect this process of change.

Despite these differences in the village, the view from the TAO was that Ban Lao was a well-connected, caring community. This was shown by data suggesting a high level of participation in community activities, good family relationships, and all families providing good care for the elderly and the disabled (TAO 2004)[6]. Many of the villagers in Ban Lao lived in extended households, with several generations of the same family living in the same building. Hence according to the government figures in 2004 (WeD Community Profile 2005), the average household size was five, compared to a provincial average of 3.7. The province includes the regional capital of Khon Kaen, therefore a significant urban population is included in this figure which may be expected to contain smaller household sizes.

Although not obvious from the population distribution, a generational gap was evident in the availability of villagers in Ban Lao during the day. This was particularly noticeable as most of the fieldwork was conducted at this time. This included an absence of young working age people in the village during the day, as many worked outside the village, often in factories in Khon Kaen, and returned to the village every evening. The RANQ data showed that in the month prior to the survey, 69 percent of men and 59 percent of women between the age of 16 and 39 had worked outside the village, compared to 41 percent of men and 13 percent of women aged 40 and above. This generational gap was therefore particularly evident for the women in the village, with not only a difference in occupation, but also a difference in roles and attitudes. Although older women were involved in the village committee and the community

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[6] These were all indicators used by the TAO in order to measure poverty and development in the villages in the *Tambon*. It was not clear how the data for these indicators was collected.

groups (see chapter six), the younger women we spoke to were interested in making women more acceptable as leaders rather than just members, as they described a view among older men in the village that women were not capable of doing this. The patriarchal nature of society was also reflected in the household organisation, as 68.4 percent of household heads were men. However, the distribution of roles by gender was more even in Ban Lao than in the other WeD research sites. In the two rural Northeastern sites, the percentage of male household heads was 86.7 percent and 70.2 percent, while in the South of Thailand, 77.6 percent and 79.6 percent of household heads in the rural and peri-urban sites respectively were men.

In Ban Lao, although there were several older women with prominent roles and were well-respected, the younger women we spoke to were more vociferous in their desire to change attitudes towards women. Having said this, the overall status of women was high and it emerged from the survey and in the interviews that they often had considerable control over the household, including the finances. The participation of women at a village meeting observed during the fieldwork also indicated their level of involvement in village politics, as they outnumbered the men, sat in the more prominent locations, and contributed to the discussion in the meeting.

5.2.3 Village Politics

In terms of its official political situation, Ban Lao is located within the Tambon Administrative Organisation (TAO) of Ban Thum. The TAO is the subdistrict level of government authority and intervention and plays a direct role in assisting the village. This assistance was originally in the form of infrastructural projects, but has now altered to providing training focusing on occupational activities and providing loan funds to the village and to groups.

Considering the political relationships and social structure in Ban Lao itself, the village was dominated by two large families with much inter-marrying between them. Throughout the history of Ban Lao the village leader (*phuyai ban*) had always been a member of one of these families. As will be discussed in more detail in the following chapters, this concentration of strong family ties was argued to contribute to a lack of change or progress, as it was difficult to elect a different leader because the majority of villagers supported the candidate from these families. It also increased the difficulty in criticising the leader due to the overwhelming support from his extended family in the

village. This is due to the nature of village headman elections, with selection through elections among the villagers themselves, therefore they reflect the social relationships in the village. According to Shigetomi, "without a certain degree of influence among the villagers, few people have been able to become village headmen" (1998:68).

In terms of the power and role of the *phuyai ban*, they are responsible for the administrative village (*mooban*), which is the lowest level of administrative structure in Thailand. A key function of the village is to control its residents on behalf of the government through discussing management policies and building villager consensus. Shigetomi argues that this involves mediation of disputes, registration of the population, assistance in land registration, assistance in tax collection, and maintenance of security (1998). The administrative village is governed by the TAO, or subdistrict, which is itself under the jurisdiction of the District (*amphoe*), Province (*changwat*), and central government.

In Ban Lao, the village headman election in 2005 contributed to the conflict between the key families, and those outside them. This tension had been exacerbated and expressed in different ways, although it was difficult to ascertain the precise nature of the incidents. Firstly, it was reported that a previous *phuyai ban* had been killed by a villager from outside these two main families, resulting in continuing bad feeling toward the family involved. Secondly, there was tension between the *phuyai ban* and his family, and the leader of the community bank due to his challenge to the village authority and traditional structures of power, by standing for village leader election. His attempt was unsuccessful, and his continued criticism of the village leader was expressed in interviews. However, it was clear that the election campaign and its result had drawn on, and exacerbated these existing divisions, with villagers either supporting the *phuyai ban* and his family, or supporting the community bank leader. Membership of the community bank also appeared to indicate allegiance to the bank leader rather than the *phuyai ban*. This connection and the role of the community bank in village politics are discussed further in the chapters that follow.

5.2.4 Religion

Ban Lao, together with the rest of the region, was predominantly Buddhist, and had one temple in the centre of the village, shown in figure 5.11, and one on the outskirts.

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Figure 5.11: The temple in Ban Lao
Source: Own Photograph (2005)

The temple in the centre of the village was used for regular merit-making activities while the more distant temple was used for cremations. Religion played an important role in the daily life of the older villagers in particular in Ban Lao, with merit-making taking place on a daily basis and on holy days.

For Buddhists, merit-making involves undertaking various activities in order to gain merit for a better existence in the next incarnation[7]. These activities include having sons enter the priesthood for a period of time, building temples, feeding priests, giving money and services to the temple, and by general religious devotion (Sharp and Hanks 1978). Many of the, particularly older, villagers interviewed, were keen to improve the temple, expressing a desire that funds should be raised and used in the village for this purpose. The importance of religion in the everyday lives of villagers provides an example of the complexity of the relationship between individual and collective activities and outcomes. The desire to improve the temple and the importance of community participation in festivals and special occasions highlights the desire for activities and assets that benefit the whole community and increases the sense of togetherness. However, the nature of the Buddhist religion and merit-making through these activities, means that the fundamental motivation for these activities is to benefit the individual by enabling a better existence in the next incarnation. However, despite the increasingly individualistic nature of Thai society, according to the 2004 data from the TAO, 83 percent of villagers over six years of age joined in with religious activities at least once a week in Ban Lao, highlighting their continued importance.

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[7] Sharp and Hanks explain that "behind events lie moral forces that teach lessons to those who examine them. These moral forces have been set in motion by conduct in past existences, and the outcome of an event in which a person has become entangled depends on his virtue or sin in past lives. The balance of these virtues and sins is usually referred to as the individual's store of merit ('bun'). Those with sufficient stores of merit fare well; those with insufficient merit are punished." (1978:92-93).

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5.2.5 Village Economy

According to data collected by the TAO in 2004, the average income per person in the village was 26,575 *baht* per year[8]. This is compared to an average per capita income for the entire Khon Kaen Province of 51,761 *baht* in 2003. Table 5.5 shows that in 2004, the average income in Ban Lao lagged behind that of all the regions in Thailand, including the average for the entire Isan region. It was also less than the average income of 27,500 *baht* in the peri-urban village researched by WeD in the south of Thailand, ten kilometres from the city of Hat Yai.

Table 5.5: Average income per capita in 2004

Region	Per Capita Income (*baht*)
Nation	103,044
Bangkok	270,392
North	52,850
Central	179,804
South	77,973
Isan	33,927
Ban Lao*	26,575*

Source: NESDB (2005)
*Source: TAO (2004)

The economy of the village can be divided into farm and off-farm activities, with farming still playing an important role in the lives of the villagers, therefore explaining the importance of climatic factors for villagers' livelihoods. According to the RANQ, 35 percent of villagers aged 16 and over were involved in some form of agricultural activity as one of their main two occupations in the month prior to the survey. Disaggregation of this data by age and gender is illustrated in table 5.6 and chart 5.5, highlighting that villagers aged 40 and above were more involved in agricultural activities than those aged 16 to 39, and that the opposite was the case for manual, factory and construction work. Another key aspect of this data, discussed in more detail opposite, was the large number of villagers, particularly women aged 40 and over, involved in fishing-net work, thus indicating the importance of this activity within Ban Lao.

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[8] However, it must be noted that the method of collection of this data was not obvious and therefore its accuracy cannot be assumed. The information was apparently obtained from the *phuyai ban* but the method of collection within the village was not clear.

Table 5.6: The main two occupations of villagers aged over 15 in Ban Lao in the month prior to completion of the RANQ (n=536)

	Male (%)		Female (%)		
Occupation	16-39	40+	16-39	40+	Total (%)
Agricultural[9]	9.5	12.3	5.0	8.2	35
Manual[10]	11.6	5.8	7.3	1.5	26.2
Housewife/ Homeworker	1.5	0.9	10.8	9.5	22.7
Fishing-net work	1.3	2.1	7.3	13.1	23.8

Source: RANQ (2004)

Chart 5.5: The main two occupations of villagers aged over 15 in Ban Lao in the month prior to completion of the RANQ (n=536)
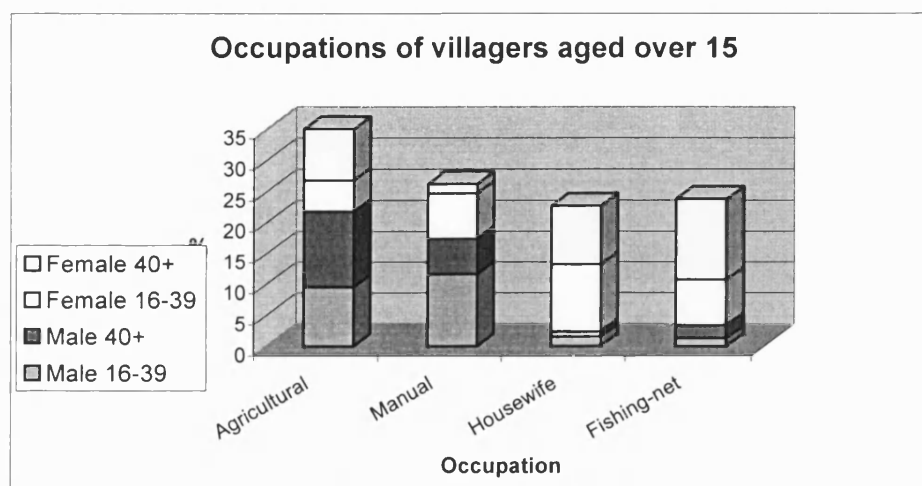
Source: RANQ (2004)

The main agricultural crop was rice and it was grown for subsistence purposes. Along with rice farming, cows and buffalo were also bought, bred and sold. This activity was pursued in the village due to the profits available as a result of state support and encouragement, and was aided by the development of a livestock market between Ban Lao and Khon Kaen. For example, there was much interest in the village in the raising process, safety of, and profit made through the sale of a pregnant cow owned by one of the villagers. The keeping of pigs and chickens was also common in the village, with children often responsible for the upkeep of the chickens.

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[9] Includes farmer, agricultural labourer, herder, stock breeder
[10] Includes construction worker, factory worker, manual worker, welder, mechanic, transport worker

The role of agriculture in the village economy was also reflected in the importance of ownership of land, as this was still considered to be an important indicator of wealth in the village. The poorest villagers had no, or very small amounts of land, and employment as a farm labourer was common for those not employed in factory or construction work. However, there was also a wealthy section of the village who were not landowners due to selling their land during the property boom before the financial crisis in the late 1990s. These two groups of villagers were able to rent land for agricultural purposes. Therefore, in the village there was a combination of land owned particularly by a middle section of village society, land rented by the poorest and the wealthiest, and communal land, which was predominantly used for cattle grazing.

In terms of off-farm income, employment in the village was dominated by fishing-net work, where local factories subcontracted work tying lead weights and rubber buoys to nets to villagers who completed the work at home. The process of subcontracting and distributing the nets through merchants combined to produce very low wages for those engaged in this practice as well as a lack of welfare benefits that would apply if the work was completed in the factory. The importance of this work varied, with some villagers dependent on it as their sole source of income, while others carried out this work during evenings and weekends, as a supplement to their main occupation. There was a relatively long history of villager employment in fishing-net activity, as this had occurred since 1975. According to a fishing-net worker in the village, at this time, only a few people were employed and the wages were very good. This respondent argued that she earned 25 *baht* profit per net and had been able to purchase three houses and land in the village and pay for her son's education as a result of her earnings from this employment.

During the fieldwork period, the reported earnings from net-making were considerably less, not only due to the greater number and availability of workers, but also because of the payments to merchants distributing the nets and the percentage taken by the 'heads of lines' in the village. This 'head of line' system was a method of delegation and organisation of the work. The unfinished nets would be distributed to a 'head of line' in the village who was then responsible for particular net workers. This responsibility included distributing the work, checking the finished product and paying the workers. In return, the 'head of line' received a higher wage per net but also had to be able to pay all of those within her 'line' immediately. From the interview and survey responses, it

was clear that this responsibility often resulted in cash-flow problems for the 'heads of line', particularly if there was a gap between demands for payment from villagers, and payment from the factories. For most villagers, the payment per net was six *baht* for attaching lead weights, and nine *baht* for attaching the rubber buoys. For those who did not go through a merchant or head of line, the payments were 12 *baht* per net, but the work was more time consuming as it involved weighing the lead, and carried more risk of non-payment if the nets were not up to the required standard.

The importance of fishing-net work in Ban Thum Tambon was noted by Parnwell (1996) during his research in the 1990s, and the TAO noted that there had been an influx of work from the factories to Ban Lao in the five years prior to my fieldwork period. This subcontracting work was introduced by villagers who had previously worked in the net factories in Khon Kaen, and Parnwell found that it was mainly the occupation of young women who would otherwise have been expected to migrate to Bangkok. In Ban Lao however, while this work was undertaken by young women often with very small children, there were also large numbers of older women, and some men, employed in this activity. The fishing-net work therefore had great importance in the village economy and in maintaining the current pace of life and lifestyle. It allowed women in particular to earn money while staying at home and looking after children and grandchildren, and they could work on the nets while spending time with friends and relatives hence it acted as a social activity. It therefore provided a more flexible working environment and did not incur the costs that would result from travelling to work outside the village.

Villagers who worked outside Ban Lao but returned each day were mostly involved in factory work in Khon Kaen or in construction labour. However, there were a minority of villagers involved in more white-collar work in the city. A common practice was also migration on a seasonal, temporary or permanent basis, for example to harvest sugarcane in Kanchanaburi Province. However, strong links were kept with the village, with permanent migrants returning home for festivals and special occasions. For example, during *Songkhran*, many people returned to the village, including a couple that were also visiting their child whom they had left in the care of her grandparents.

This pattern of daily commuting was not seen in the more remote WeD research sites in the Northeast of Thailand. Instead, migration patterns were longer-term and over

longer distances to employment in other provinces and to Bangkok. In contrast, in the South, employment opportunities in the remote site, and proximity to Hat Yai for the peri-urban site, resulted in daily commuting patterns for wage work outside the agricultural sector. In these Southern villages, as in Ban Lao, although agriculture remained an important part of the village economy and way of life, it is being supplemented and gradually replaced by off-farm employment, particularly daily wage work in factories and in the construction industry (WeD Community Profiles 2005).

For Ban Lao, the proximity to Khon Kaen, the improvement in transport links, and the increased ability to afford the transport options, particularly the motorbike, have all increased the role and importance of the city as a market for purchasing and consumption. This was shown in the frequency of visits to Khon Kaen for a variety of purposes, with these visits particularly undertaken by younger villagers. For the younger villagers in particular, the Western-style malls in Khon Kaen and widespread television ownership in Ban Lao have contributed to the increased awareness of the inequalities within and beyond Thailand and a desire for a particular consumer-, and material goods-focused type of development. This type of development is arguably also more focused on the development, and wellbeing of the individual rather than the community. These globalising processes, combined with improved infrastructure and transport options have led to a shrinking of space, with Khon Kaen and other cities and regions in Thailand becoming much more accessible, desirable and achievable, both geographically, and in terms of lifestyle aspirations.

5.3 COMMUNITY GROUPS IN BAN LAO

It is the relationship between the achievement of this desired development and wellbeing enhancement, and the community groups that have been encouraged to play a role in this process, that is the focus of this study. Therefore, having outlined the divided and dynamic nature of Ban Lao through discussing the characteristics of its society, economy and geography, it is necessary to consider the community groups that have emerged from and exist within this village and wider context. This is important, as any discussion of the contribution of community groups to the wellbeing of Ban Lao and its villagers needs to be set against the historical and contemporary context of community action. This includes the history of group formation, their actions and success, the ability of the community to mobilise, and the coherence and unity of the community. This structures the likelihood of community participation and the expected

and actual outcomes of participating in group activities. As this study argues, this is particularly relevant in the context of the policy focus in place at the time of the fieldwork, which emphasised the importance of acting in groups for enhancing the wellbeing of individuals and of the whole community.

As shown in the timeline above, it was not until 1993 that formal groups started to be formed in Ban Lao. During the fieldwork period there were several groups operating in Ban Lao, including five product- or occupation-focused groups, three of which were targeted at women. There was also a volunteer's group, undertaking government-directed activities within the village, and two purely financial groups, although all of the product-focused groups incorporated credit and savings components.

The four-year period before the fieldwork took place saw an increase in the number of groups in Ban Lao. This corresponded both with the increasing government and NGO encouragement of working in groups, and with the greater availability of grant and loan funds for groups. The first group in the village was Preapun: a traditional weaving group making handicraft products. At the time of the fieldwork, the membership was entirely female, with only five active weavers. Preapun is part of a network of weaving groups in seven villages in the region, which had been operating for over ten years, culminating in the ownership of an outlet in Khon Kaen. The Preapun network is part of the Credit Union Cooperative and is also linked to the Isan Women's Network: an NGO operating in the region promoting women's rights and improving welfare.

Another female-dominated and relatively well-established group was a product group making shampoo, conditioner, washing-up liquid and car wash detergent using locally sourced, traditional ingredients. This group was originally part of an agricultural cooperative and became a separate group in 1999. The products made by the group were sold in various locations in Khon Kaen including a local market, car wash facility, and to a large hotel in the centre of the city. The group was also involved in the 'One Tambon One Product' government scheme (OTOP), which aimed to encourage and assist small-scale businesses in developing and marketing their products. The product group achieved a degree of success through this scheme, receiving two stars and becoming Product Champion in 2003. Both Preapun and this product group offered savings and credit facilities, and like Preapun, only a small core of members were involved in the manufacturing process in the product group. This group had received

many loans and grants from a variety of sources: these are explored in more detail in chapter seven.

A third female-focused product group was formed in 2002 by members of the product group discussed above. These members left the product group as a result of disagreements and conflict with the group leader, and a lack of productivity and returns on members' investment of time and money. The newly formed group made balms and scented ointments, although only a small core of the members made the products, while the others used the group as a micro-finance facility. As with the product group, the balm group had received funding in the form of grants from a government agricultural cooperative and a loan from the TAO.

There were two occupation-focused groups in Ban Lao, a cattle group and a fishing-net group. The cattle group started in 2001 but despite being in operation for four years, it only had nine members, seven of which were men. The group had an information dissemination role and it could also get better prices when purchasing or selling supplies and livestock thus increasing individuals' bargaining power. Members were also able to save within the group and apply for loans sourced from the TAO. This loan source was a significant reason for the small membership numbers, as the greater the number of members, the more thinly spread any external loan money would be, thus reducing its effectiveness for individuals. This highlights a prominent characteristic of the groups in Ban Lao that will be explored further in the following chapters: that the activities and outcomes were individual-focused. In the cattle group for example, external funds were used for dissemination to individuals to be used for individual projects and occupations, rather than combining funds to purchase, manage, and profit from raising cattle as a group.

The fishing-net group (referred to from now as the occupation group) was formed in 2003 by, and targeting, subcontracted fishing-net workers. The group was linked with the Isan Women's Network (IWN), which was also involved with Preapun, who provided advice and training on safe working practices and methods of negotiating with the fishing-net factories. The aim of these negotiations was to increase subcontracted home-worker's rights and pay so that they were on an equal footing with the regular factory workers. The IWN was also working to pressure the Thai government to pass legislation concerning equalizing the rights of subcontracted workers. The occupation

group had a savings facility, with a compulsory deposit of 50 *baht* per month required. As a result of receiving a 25,000 *baht* loan from the TAO, the group was also able to offer loans to its members. Following in the footsteps of the Preapun network, the occupation group wished to join a national Credit Union Cooperative in the future but this was dependent upon increasing the number of members, the level of savings, and the amount of credit distributed.

The two purely financial groups were the community bank and the Million Baht, or Village Fund. The community bank was founded by one villager in 2001, with the initial funding and membership from the government's SIF. Following this, the committee was elected by the villagers and the group continued without further funding. At the time of the fieldwork the group had over 140 members although the level of activity of these members varied. Members of the bank that save money were entitled to apply for a loan that could be repaid over an agreed period with an interest rate of three percent per month, which exceeded the legal interest rate. Loan amounts tend to be small, with a maximum of 5,000 *baht*, and could be used for any purpose, although the bank leader had to approve the application. Members did get returns on their savings as they received a proportion of the loan interest profit at the end of each year based on the amount of savings they had in the bank.

The other purely micro-finance scheme was the Million Baht, or Village Fund from the government, which functioned in a similar way to the other groups in the village as the fund was organised and distributed through a committee. It was a scheme of the Thai Rak Thai government and hence it was allocated to the village in 2001, after the government was elected. It comprised a revolving fund of one million *baht*, which must remain in the village. Members could also buy shares in the fund and receive money back each year according to the number of shares they owned. The allocation of loans was organised by a villager elected committee and the maximum loan was 20,000 *baht*, which had to be repaid within one year. However, it must be recognised that as the average income in Ban Lao was 26,575 *baht* per person per year (TAO 2004), the short repayment period meant that very few villagers were easily able to afford this. The interest rate for the loan repayments was three percent per month, and increased to five percent during the fieldwork period, thus adding to any repayment difficulties. The loans were intended to be used for career development and business investment, yet the survey for this study showed that one of the main reasons for obtaining a loan was to

pay for general household expenses. From further discussions, a significant issue with this fund was the compromise between the size of the loan, the interest rate, and the repayment period. In order to be able to repay within this period, the loan had to be significantly large enough to result in productive investment in a relatively short period of time. However, this involved a large risk of default and debt, and meant that smaller loans were more common: these could be more easily repaid, but were less likely to make a significant contribution to the financial situation. As a result, the poorest villagers were unlikely to apply for, or receive the largest loans available so the funds for significant investment were not accessible, therefore questioning the large-scale, long-term effects of this approach to poverty alleviation.

In addition to these groups still in operation, there was a savings group in the village that started in 1999 with funding from the Miyazawa fund. The Miyazawa Initiative involved a loan of up to 36 billion yen which was given to Thailand by Japan in 1999, in conjunction with the Agricultural Sector Program Loan of the Asian Development Bank (ADB), with the aim of improving the international balance of payments, stabilizing the Thai economy and assisting the agricultural sector (Ministry of Foreign Affairs of Japan 1999). Part of this fund was distributed to villages to be used as a revolving fund. In Ban Lao, this money was used to establish a savings group and to provide funds for loans. Members were encouraged to save with the group and these savings, together with the original funds were loaned to members. The group operated for three years and then collapsed, with complaints from the committee organising the group that they had no financial incentive to run the group, and complaints from members that there was no interest on savings, therefore little incentive to save. The group leader argued that members had not repaid their loans, and were not able to do so as they had used them for 'unsuitable' purposes. This issue of experiencing difficulties in repaying loaned savings funds was illustrated by one former member who complained that it had taken several weeks to get her savings back from the group after it had collapsed. It is clear from this example therefore, that membership of a group is not enough in itself to ensure either the sustainability of the group, or its relevance for villagers. There must therefore be visible and relevant returns from membership, and convenient and appropriate forms of group organisation and operation, both for the members themselves, and for those organising the group.

The eighth group in operation in Ban Lao was a volunteers group, which was funded by the government to carry out government-directed projects. These included helping the village school and implementing protection measures against bird flu and malaria. There were only twelve members in this group and they were voted in, or invited to join.

As can be seen from the summary of the groups in table 5.7, membership in Ban Lao was dominated by the two financial groups, highlighting the importance of access to a relatively inexpensive, yet secure and flexible source of credit. While the membership numbers of these two groups overshadows that of the others, the female-focus of the occupation, product and balm groups meant that these groups had an important presence in the village. In terms of numbers, both the farm group and the weaving group were very small, although the weaving group's established position, connection to a wider network of groups and to a regional NGO resulted in a more significant economic and social status.

The patterns and dynamics of membership in all the groups are discussed in greater detail in the following chapters, with a particular focus on three case study groups. These are the community bank, the occupation group and the product group, therefore the analysis of the wellbeing experiences for individuals, groups and the community, centres on the role of these three groups.

Table 5.7: Summary of Community Groups in Ban Lao

Group	Membership numbers		Activities	Sources of funding, training or information
	Male	Female		
Community Bank*	60	87	Main activities include promoting saving and acts as a revolving fund resource and loan source. Managed by community committee.	Initial funds from government scheme, now relies solely on villager saving funds.
Million Baht	40	94	Credit scheme of Thai Rak Thai party. Managed by community committee	Loan fund from government.
Weaving Group (Preapun)	0	13	Group is part of wider network of groups producing traditionally woven goods. Network provides a savings and credit facility.	Initial funding from Redd Barna Foundation
Occupation Group*	7	24	Provides savings facility, aiming for future welfare benefits, provides small loans, and health and safety training for home workers.	Training and support from Isan Women's Network, loan from TAO.
Product Group*	5	29	Officially formed to produce products using local ingredients. Provides savings and credit facilities.	Loans and grants obtained from a variety of external sources.
Balm Group	0	26	Produces products using local ingredients. Provides savings and credit facilities.	Loan from TAO and assistance from government agricultural cooperative.
Cattle Group	7	2	Group of cattle owners. Group is used for information-dissemination purposes and has credit and saving facilities.	Loans from TAO.
Volunteers Group	2	10	Government-directed group undertaking public-service works in the village.	Members' costs covered by government allowance.

Source: Own fieldwork data (2005)
* Case study groups

5.4 CONCLUSION

This chapter has outlined the changing social, economic and political context within the research site of Ban Lao, in order to 'set the scene' for the rest of this thesis. The nature of the divisions within the village has been discussed, particularly in relation to age or generation, and occupation, lifestyle and aspirations. Although these divisions are evident throughout Thailand as a rapidly changing society, the tensions between them are particularly strong in Ban Lao due to its peri-urban situation, where the extremes of 'tradition' and 'modern' coexist within one village. This discussion has therefore placed Ban Lao within the wider district and province context and has highlighted the nature of the inequalities and divisions, together with recognition of government and NGO attempts to address these. Following this, the chapter summarised the form and functioning of the community groups in the village, and the three groups that form the focus of this study were introduced. This exploration of the historical and contemporary context of the village and its groups combines with the discussion of the methodological approach in chapter four and the consideration of the theoretical and national context in chapters two and three. This provides the background to the empirical results and analysis that are presented in the rest of the thesis, in order to explore the contribution of community groups to the wellbeing of individuals and the community.

CHAPTER SIX
GROUP MEMBERSHIP AND INDIVIDUAL WELLBEING
EXPERIENCES

This chapter focuses on the individual to address the first research question which asks how Thai villagers are constructing and experiencing their wellbeing through community group membership, which includes involvement in the activities and using the facilities offered by the groups. It explores reasons for membership and effects of groups on aspects of wellbeing through material, relational, cognitive and perceptual pathways of change. It is also a focus on the individual situated within broader community dynamics and the social, economic and political context of Thailand. Hence, the purpose of this discussion is to identify patterns and dynamics of participation in groups and characteristics of members, and to comment on wider structures and processes related to both. In this way it considers the gap between the academic and policy objectives of local-level cooperation and collective action, including heightened levels of entrepreneurial activity, increased incomes, feelings of self-reliance, and an increased sense of belonging and unity, and the reality of processes and outcomes within the context of Ban Lao, thus questioning the assumption of the universal and uniform nature of the processes and outcomes of participation. In this way, it addresses the research questions of who does, or does not participate in groups and what resources are needed in order to be able to participate in groups. This discussion of the effects of groups on individuals then enables insights to be made into the nature of wellbeing interdependence, including how individuals' membership of groups relates to broader notions of wellbeing at the level of the group and the community.

6.1 PATTERNS AND DYNAMICS OF PARTICIPATION AND MEMBERSHIP

There were a range of collective activities in Ban Lao, from informal gatherings to prepare food for special events, to formal groups and a village committee with management structures and agreed rules of operation. According to the RANQ[11], at least one person in all of the households surveyed in the village participated in some

[11] Resources and Needs Questionnaire conducted in the village prior to my fieldwork period as part of the research for the Wellbeing in Developing Countries (WeD) project.

form of community activity or community group or club (WeD 2004). Although this level of activity was reported at household level, during the fieldwork period, a temporal bias in participation in communal activities other than formal groups, and the corresponding sense of community was evident, due to variations in the availability of particular sections of the village population at certain times of the day. There was a strong sense of living as a community during the day when many groups of women ate together and carried out fishing net work together. During this time, men were not as visible due to employment on farms or outside the village. Young women with either no children, or no very young children were also not as available during the day illustrating both the availability of employment for young women in Thailand, and the important child-care role for grandparents.[12] This contrasted with activities in the evenings when villagers tended to stay within close family groups inside the house, although this was also a time when groups of men would socialise.

Regarding more formal forms of participation in various community groups, there were distinct patterns of membership according to the characteristics of the participants and the groups themselves. Table 6.1 shows that according to the membership lists, and using population data from the RANQ, the proportion of adults participating in a formal community group in Ban Lao was 37 percent, as 202 villagers out of an adult population of 540[13] were group members. This picture of group membership was also seen in the survey completed specifically for this study, although there was a larger percentage of survey respondents in one group than would be expected from considering the membership lists alone.[14]

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[12] This employment bias is due to the continuation of labour-intensive export-industrialisation strategies, where firms value younger workers with good eyesight and manual skills, and favour women in particular as they can be paid less (Baker and Phongpaichit 2005). As a result of migration of young people, and particularly women, from rural areas to Bangkok, children are often left with grandparents in the village.
[13] Membership data from most recent membership lists obtained from the groups and population data obtained from the RANQ. Figure excludes any children under the age of 16 that were included on the membership lists and any households that were not surveyed by the RANQ.
[14] It was discovered during checks on the consistency of the survey data, that some villagers had responded positively to questions about group membership, if their partner, or another relative within the household was the official member of that group. This over-reporting helps to explain the higher than expected proportion of villagers in one group in Ban Lao.

Table 6.1: Group membership data

	Membership data		
	Group list data (adult population=540)		Survey data n=
Number of groups	Number	%	101 (%)
One Group	202	37	47 (46.5)
Two Groups	87	16	20 (19.8)
Three Groups	33	6	5 (4.95)
Four Groups	11	2	1 (0.99)
Five Groups	3	0.6	0
No Group	338	63	54 (53.5)

Source: Own survey data (2005) and group membership lists (2005)

Combined with this level of adult membership, was the concentration of particular villagers in groups, shown by the considerable membership overlap. According to the survey, 26 group members (55 percent of members) were in two or more groups, indicating an uneven spread of membership throughout the village population. This finding was also supported by the generally held view expressed during interviews in the village that the same people participated both in groups and in general community activities, linking participation in the community and membership of formal organisations. The evidence suggests therefore, that certain sections of the village population were much more active in formal and informal community activities than others. This unequal nature of participation means that any schemes targeting or using groups to reach rural villagers were not reaching the entire community, at least not directly. As a result, any benefits from group membership were unevenly distributed within the population, refuting the assumption of universality of membership and outcomes for the community from participatory activities. The overlap in membership resulted in greater access to the benefits of groups for some, and in the voluntary or involuntary reduction in access for others. As will be seen in further analysis in this, and the following chapters, these processes were resulting in the exacerbation of already existing differences within the village.

6.2 WHO PARTICIPATES?

In order to explain this unequal nature of participation, the following section considers factors affecting membership rates, including motivational factors influencing individual decisions to participate, reasons for participating in a certain group, and the dimensions of wellbeing that individuals were attempting to enhance.

Chapter Six

The variation in participation rates was despite the perception from members of the three groups studied in detail, that membership was open to all. Any requirements stated in the group rules concerned the personalities of members, as honesty and team working were emphasised as necessary traits for members. There were no age restrictions on membership in these groups, as the savings facilities extended to children. Despite a focus on fishing-net workers in the occupation group, membership was open to all villagers, due to the importance of increasing the savings fund in the group. Similarly, membership of the product group targeting women was also open to men, as the importance of the savings and credit facility in the group had superseded that of the production aspect of the group's operation. As a result, an interest in making products in the group was not a particularly vital characteristic of members. However, despite the lack of stated restrictions, group members were required to meet certain economic criteria in order to receive the benefits of full membership. Both the occupation and product groups had minimum compulsory savings requirements of 50 (US$1.35) and 30 *baht* (US$0.81[15]) per month respectively, while the bank group demanded monthly loan interest repayments, although there was considerable flexibility in the arrangements and operations of all the groups and this will be discussed further in the next chapter. This openness in joining regulations also applied to the other groups in the village, with the exception of the volunteers group where the members were voted into the group. However, the occupation group did require membership forms to be completed which proved problematic for at least one member who reported difficulties in understanding and signing the forms and chose not to join as a result (interview ref 194.1, 14/07/05).

Therefore, according to group rules regarding group operation in the village, the only restrictions on membership were economic, with monthly savings or repayments required. Therefore, a fairly universal and uniform pattern of participation would be expected. However, this was not the case in Ban Lao, with differential membership rates and variations in member characteristics and motivations according to group, location, age, gender and wealth.

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[15] Exchange rate values for November 2006, with 1 Thai *Baht* = US$0.027

6.2.1 Variations by Group

The membership numbers for each of the groups in the village are shown in table 6.2. From these, it can be seen that the membership patterns varied according to, and can be partly explained by the operations and outcomes of the different groups.

Table 6.2: Community group membership numbers in Ban Lao

Group	Membership Numbers		
	Male	Female	Total
Community Bank	60	87	147
Village Fund (Million Baht)	40	94	144
Weaving Group	0	13	13
Occupation Group	7	24	31
Product Group	5	29	34
Balm Group	0	26	26
Cattle Group	7	2	9
Volunteers Group	2	10	12

Source: Membership Lists (2005)

In terms of numbers, Ban Lao was dominated by the two financial groups: the community bank and the Village Fund (Million Baht Scheme). However, with the exception of the volunteers group, all of the groups offered small-scale, flexible, easy-access financial services. The two product groups, and the weaving and occupation groups, had significant numbers of female members, while the cattle group had very small numbers of members, none of which were picked up in the questionnaire survey sample. These small membership numbers in the cattle group were despite the importance of raising cattle within the village economy. When discussing this with the deputy of the group, it emerged that there was no desire to increase the numbers of members in the group, as this would reduce the loan amounts available to be used by already existing members and therefore limit the purchasing power and options of the members (interview 21/02/05).

6.2.2 Variations by Gender

There was a strong gender bias in participation patterns as, with the exception of the cattle group, there were more female than male members of groups. From the survey sample, out of the 47 group members, 28 (60 percent) were women. However, despite this visible bias, shown in chart 6.1, the relationship between gender and group membership was not statistically significant, with a significance value of 0.192 for the

survey sample. The product, weaving and occupation groups were dominated by women, although there were no rules preventing the participation of men. The two financial groups: the community bank and the Village Fund were the only groups with significant numbers of male members and therefore served a particular purpose for men in the village compared to the facilities offered by the other available groups. This is illustrated by 95 percent of male members surveyed participating in one of these two groups, although even in these groups the majority of members were women. This dominant position of women in financial matters reflects both the role of women in managing household finances and also taking responsibility for obtaining loans even if they are used by male household members: a situation that will be discussed in more detail below.

Chart 6.1: Group participation according to gender. Case study groups are the Bank, Product Group and Occupation Group. (Total number of members = 47)
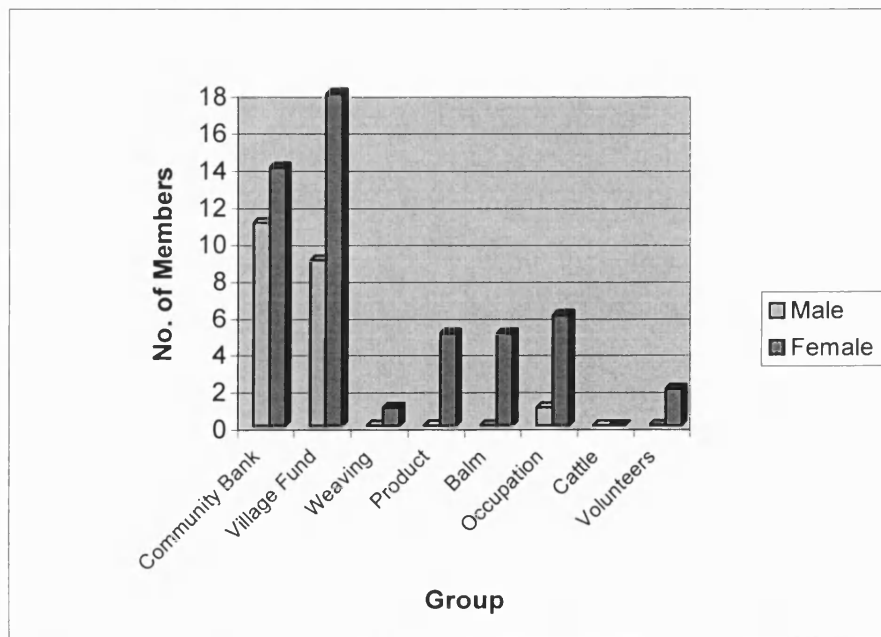
Source: Own survey data (2005)

6.2.3 Variations by Age

It was also possible to observe patterns of group membership according to age, illustrating that participation was biased towards certain age as well as gender categories, as particular groups appealed to the interests and needs of men and women of different ages. The mean ages of members and non-members are shown in table 6.3, and although there is a difference in the mean ages of male and female members, a t-test showed that there was no statistically significant difference in these values.

Table 6.3: Group membership and mean age (n=101)

Age	Member	Non-member
Male Mean Age	37.45	40.97
Female Mean Age	43.07	41.29
	t-test = 0.151	t-test = 0.939

Source: Own survey data (2005)

For men, groups were relevant and important for those in the 16 to 39 age categories, shown by the 74 percent of male members drawn from this age range, whereas the majority of female members were over the age of 40 (59 percent of female members). In terms of non-members, men were evenly distributed throughout the age range, but female non-members were concentrated in the youngest and oldest age groups: 16 to 29 and over 50. The distribution of members and non-members by age and gender is illustrated in table 6.4 and chart 6.2.

Table 6.4: Group membership by age and gender

	Male		Female	
Age	Member	Non-member	Member	Non-member
16-29	6	7	5	8
30-39	8	9	6	4
40-49	3	7	9	3
50+	2	8	8	8
Total	19	31	28	23

Source: Own survey data (2005)

Chart 6.2: Group membership by age and gender (n=101)
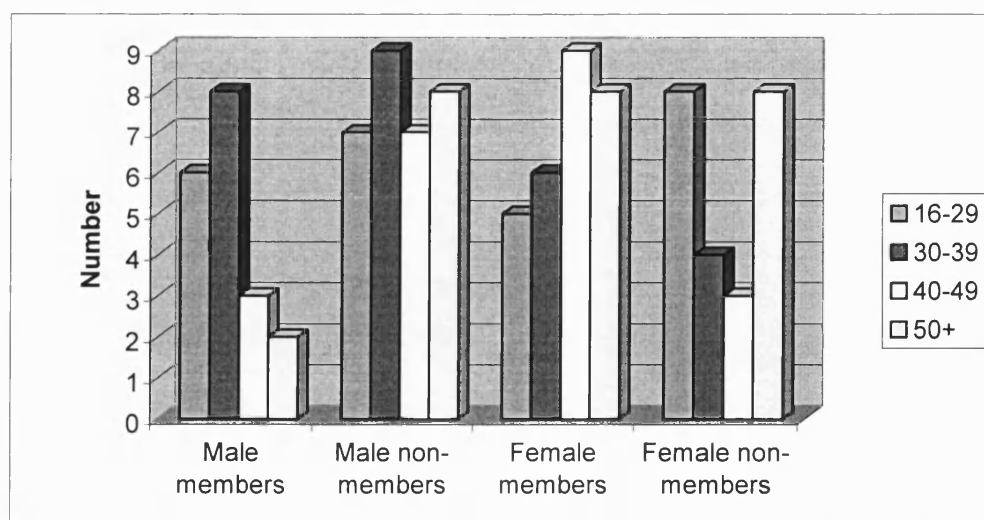
Source: Own survey data (2005)

From these findings, it was evident that the services that particular groups offered, and the wellbeing dimensions that they affected were relevant for certain sections of the village population in Ban Lao. The general view in the village was that the product groups were specifically for women and that men had little interest in joining them. Emphasis was placed on their role in giving villagers something to do and be involved in. This did not necessarily involve providing a job as a full-time career, but was described as something to spend time with and possibly provide some extra income. The membership bias in this group highlights the importance attached to this group function for women, and particularly for those over 40. In contrast, during interviews with women in the 16 to 29 age category, it became evident that they either felt that they were too busy to participate due to long working hours outside the village, or that group membership was not relevant or of use to them (interview ref 130.2, 17/07/05, 71.4, 06/08/05). It can be seen therefore, that these younger women had less need for the opportunities that the groups and the funds within the groups offer to establish their own businesses or increase production in order to increase income and improve living conditions (PRD 16/06/04). These are the government's stated objectives for these groups and funds but the reality in Ban Lao was that they were being used predominantly by older women and younger men, and as will be illustrated below, their use was not completely in line with the government's intentions.

6.2.4 Group Membership and Changing Roles in Thai Society

In explaining these patterns it is important to consider the roles of men and women within the household, society and the market in the context of rapid change in Thailand. The dominance of women in the community bank and Village Fund showed that it is women who often take responsibility for the financial management of the household. This was also shown by the proportion of women who obtained loans to cover household expenses. 17 of the 40 members (42.5 percent) who had obtained a loan from a group included 'general household expenses' among the purposes of the loan. In Ban Lao, it was evident that women were also joining groups and obtaining loans on behalf of their partner, for example one man reported being in the community bank and having control over the loan, although it was his wife who was the official member (interview ref 110.5, 26/06/05).

There was also a relationship between the role of women in caring for children and grandchildren, and the availability of funds through groups. In the Northeast of

Thailand it is common practice for child-care roles to be assumed by the grandparents, particularly when the child's parents have temporarily migrated for employment purposes. Hence, the grandparents are responsible for everyday expenses, including transport to school, food and other education costs, therefore if the groups can provide additional income either through earnings or loans this can be particularly important for the members. The number of housewives in the groups, for whom external sources of income may be limited, also illustrates the importance of the potential of groups to provide additional household income and social support. 22 percent of group members listed one of the main two activities of household members as being a housewife, compared to only 8.3 percent of non-members (RANQ and own survey data 2005).

The evidence from Ban Lao also suggests that group functions and operations were filling the gaps left by the changing nature of Thailand's employment opportunities. In contemporary Thailand, there are many employment opportunities for young women in factories, thus reducing their need for groups as spaces for income-earning or social activities and support. There are fewer opportunities for older women who have seen a declining role in agriculture, due to its mechanization and resulting domination by male agricultural workers. Hence the groups in Ban Lao appear to have filled the gap for some older women in providing income-earning opportunities and more importantly perhaps as will be seen in the later discussion, spaces for social support and affiliation. However, with the exception of the group leaders, the female members of the groups were not acting as, or becoming, the small-scale entrepreneurs that the government is promoting (PRD 14/07/04).

For men, the pattern of participation was also biased, with the largest proportion of members in the two younger age categories (74 percent), and the only groups that appealed were the large financial groups offering more substantial loans, for example 20,000 *baht* (US$540) loans were available through the Village Fund. From the survey, it was found that these loans were used for a variety of purposes, including non-farm business investment, farm diversification through purchasing cattle, investment in rice agriculture, household improvements, and for the purchase of consumer goods. In this way, the government policy of microfinance provision seems to be addressing the needs of young men, through providing funds to increase agricultural production or to create and expand businesses to provide the employment that is lacking for men in Thailand's industrial sector.

6.2.5 Variations by Wealth

Investigation into variations in objective measures and subjective perceptions of wealth also revealed patterns according to group membership. This is shown in chart 6.3, which highlights the variation in membership according to ownership of assets that are combined into an index.[16] The index has been devised specifically to provide an objective indicator of wealth that allows comparison across seven research sites in Thailand. The variables incorporated into the index are transport ownership, consumer durables, jewellery, telephone, dwelling type, cooking fuel, water source, toilet type, food security and education of the household head (Clarke 2006).[17] In the chart below, the index has been organised into groups from 1 to 10, with groups 1 to 5 representing those with above average asset scores, and groups 6 to 10 including those households with below average asset scores. The chart shows that group members were more evenly represented across the asset categories, particularly between groups 4 to 8, while non-members dominated the poorer than average categories 6 to 8. There were also more non-members at the extremes of the asset index: in the wealthiest category represented in Ban Lao, and the poorest, or groups 3 and 10 respectively, although it is difficult to make accurate generalisations from this data due to the small numbers of respondents.

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[16] Asset index is devised by Clarke (2006) and is normalised for the seven WeD sites across Thailand.
[17] Land ownership was not included in the index on the grounds that, as a productive asset, its inclusion would have created an urban-rural bias, since few urban households own mechanised or other productive assets (Clarke 2006). The status of land ownership as an indicator of wealth was also uncertain in this peri-urban context, as several households were perceived as being wealthy as a result of selling their land during the economic boom years of the late 1980s and early 1990s.

Chart 6.3: Asset index and group membership (n=101)
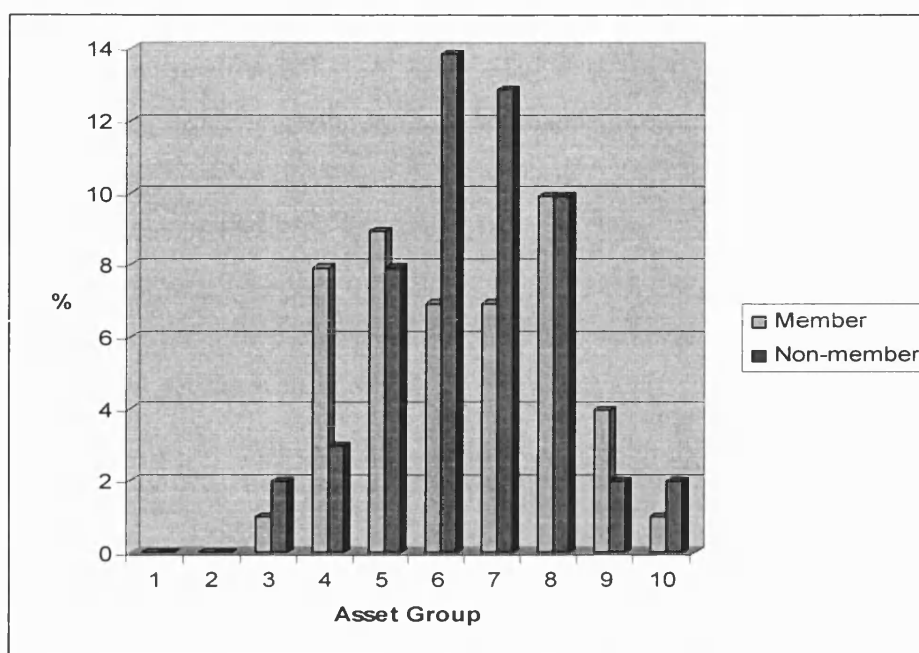
Source: Own survey data (2005) and Asset Index (Clarke 2006)

In terms of the actual values for the asset index, the mean value for members was -0.288 and the value for non-members was –0.346. While this shows that non-members were poorer on average than members, this difference in means was not statistically significant (t-test = 0.648).

While the asset index includes dwelling type, it was also possible to observe variations in participation according to house ownership. Although house ownership in Ban Lao was common, only two percent of group members did not own their house, while 28 percent of non-members were not house owners. As stated above, the asset index did not include any measure of land use or ownership, however in Ban Lao, there was a statistical difference between the land available to be used by members and non-members. For members, the mean area available was 30.57 rai^{18}, while for non-members the area available was 13.52 rai, giving a t-test value of 0.042. This finding supports the argument that groups were used by a middle section of the village population, as villagers with no, or small amounts of land, were those who could either not afford, or gain access to land, or who had sold land for profit during the economic boom.

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[18] Local measurement of land area.

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This pattern of generally greater wealth for group members and exclusion of the very poorest was also seen in the responses to questions concerning subjective perceptions of wealth, including asking about villagers' views of their household financial management. Chart 6.4 shows that for both women and men, the only respondents at the extremes of the scale, reporting that they were 'living comfortably' or 'finding it very difficult', were non-members. In contrast, all of the group members perceived themselves to be in the middle categories. However, despite these observed variations, the relationship between self-perceptions of wealth and group membership in this survey sample was not statistically significant, with a significance value of 0.18.

Chart 6.4: Subjective perceptions of financial management according to group membership (n=101)
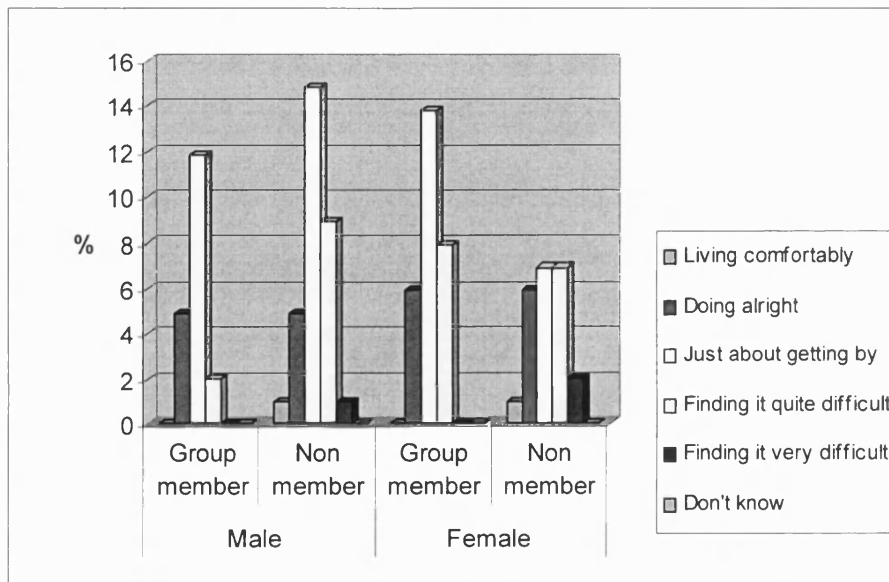
Source: Own survey data (2005)

Taking a more holistic perspective of individuals' lives and wellbeing, but related to perceptions of financial management were perceptions of global happiness, where it was noticeable that more non-members than members reported being 'not too happy'. In total, table 6.5 shows that ten non-members (9.9 percent) considered themselves to be 'not too happy' compared to only three members (3 percent). There was no obvious pattern to reporting of being 'very happy', with the majority of respondents placing themselves in the middle category. This could be explained in part by under-reporting of happiness and wealth as a result of individuals not wishing to appear to be better-off, or to have more than others, particularly in the close-knit context of Ban Lao. For example, one respondent who was viewed as relatively wealthy by other villagers and

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other WeD researchers in the village, did not view her own financial position in this way.

Table 6.5: Perceptions of global happiness according to membership status (n=101)

Global Happiness	Male (%)		Female (%)	
	Member	Non-member	Member	Non-member
Very Happy	1 (0.99)	3 (2.97)	2 (1.98)	1 (0.99)
Fairly Happy	17 (16.83)	23 (22.77)	24 (23.76)	17 (16.83)
Not too Happy	1 (0.99)	5 (4.95)	2 (1.98)	5 (4.95)

Source: Own survey data (2005)

6.2.6 Variations by Location

Together with variations according to objective and subjective measures of wealth, group membership also varied according to location, with stronger concentrations of members of the three case study groups in the older, more established areas of the village which was composed of privately owned land. This also reflects the broad separation of the village according to wealth, with a greater concentration of non-members situated on the areas of public land in the village. The geographical distribution of members also varied according to the groups, with clustering of individuals observed around the location of key group members or leaders. This was particularly evident in the case of the product and occupation groups, with small clusters of members located close to the leader and committee members. This clustering of occupation and product group members not only reflected the recruitment strategy of these groups through asking friends, neighbours and relatives to join, but also highlighted the young status of the occupation group, as the snowballing strategy had not yet reached the more distant areas of the village. The distribution of survey respondents in the three case study groups is shown in figure 6.1.

Figure 6.1 Distribution of survey respondents in the community bank, occupation group and product group
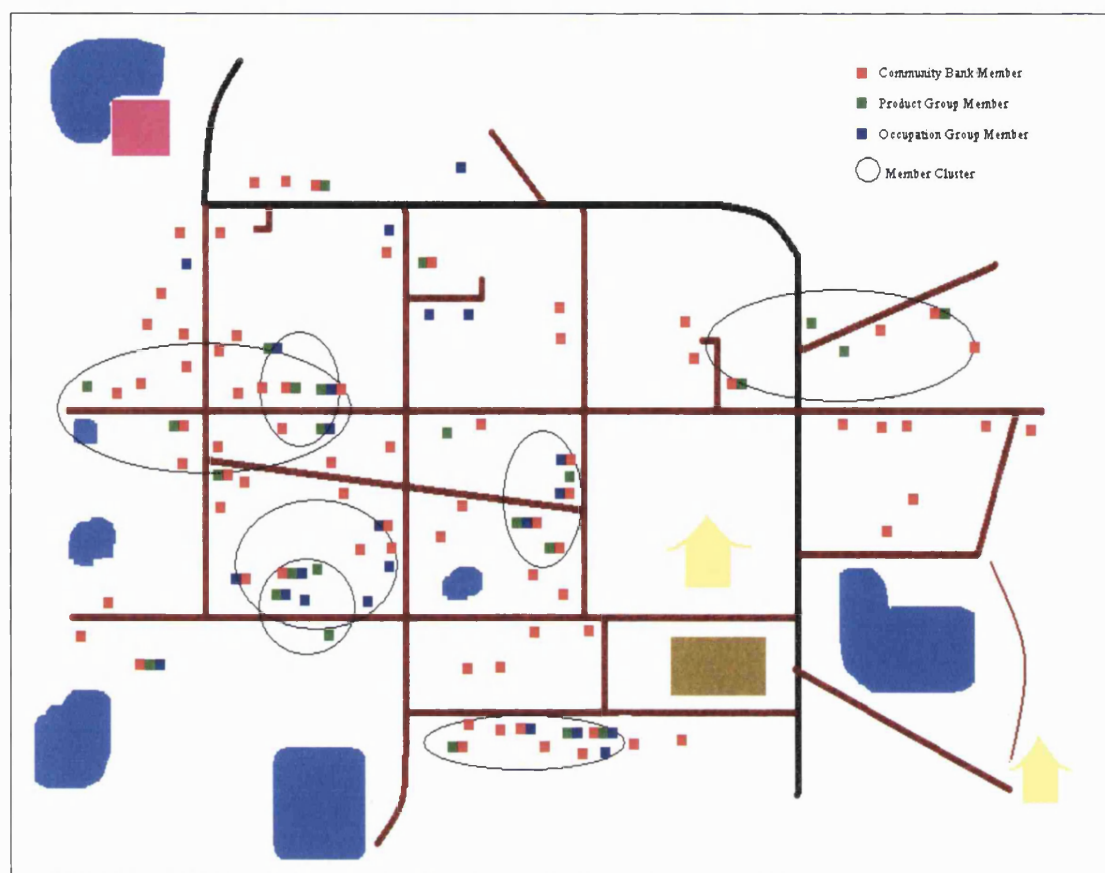
Source: Own survey data (2005)

The availability and type of employment in Ban Lao and the surrounding area also affected the relevance of community groups for villagers, and therefore influenced membership patterns and motivations. This was seen in the relationship between membership and occupation outside the village, as the most common reason given by non-members for leaving Ban Lao for any length of time was for employment purposes. This was also supported by the survey finding that the most common reason for not participating was a lack of time, often due to working outside the village (31 percent of non-members gave this response). The product groups, including the balm, occupation, product and weaving groups, had little employment relevance for men and young people in Ban Lao, as employment opportunities were available and accessible inside the village for men, and outside the village for young people due to the proximity of Khon Kaen. For older women, fishing net work provided significant employment in the village and this was supported by the activities of the occupation group. Hence the goal of creating and enhancing careers through government promotion of groups was not relevant for men and the majority of young women in Ban Lao. Men were using the

funds in the community bank and Village Fund for a variety of reasons including off-farm investment, but there was little evidence of men using groups to engage in and develop collective small-scale business activities.

It is possible to compare this situation in Ban Lao with other villages studied by the WeD research group in different areas of Northeast Thailand. The information in the Community Profiles produced by the WeD research suggests that in two more remote villages, group activity was closely related to the village economy, and was more relevant for the majority of the population. The groups in these villages included rice banks, granary groups, a women's group and a reed product group. The greater significance of groups within the village may be due to patterns of employment and migration, with a greater proportion of villagers working in the village rather than commuting daily to work outside the village, as was the case in Ban Lao. In these more remote villages, the pattern of migration was more seasonal and longer-term, as the distance to employment reduced the feasibility of daily commuting. In the case of Ban Lao, daily commuting to employment was possible hence a greater proportion of villagers did not work in the village and there was less need for groups to provide employment, or employment-related functions. This was supported by data from the RANQ, which shows that in Ban Lao, one of the two main activities of 22 percent of household members in the month prior to the survey was conducted in the nearby town. This is in contrast with the two more remote villages, where only 1.2 percent and 1.9 percent of household members had conducted one of their main two activities in the nearby town (RANQ 2004).

6.2.7 Group Membership and Processes of Exclusion and Inclusion

Overall, the survey showed a varied pattern of group membership, with rates varying according to gender, age, type of group and measurements of wealth. Consideration of the correlation between group membership and these characteristics and assets of members indicates a pattern of group membership whereby groups were of most relevance to a middle stratum of the village population. This was a result of the operation of direct and indirect processes of exclusion and inclusion. Direct processes of exclusion included the compulsory monthly savings in several of the groups, which excluded the very poorest sections of the population who could not afford to save regularly. This has many implications, not least the fact that government' and organisations' support in the form of loans and grants is given through groups that save,

so those who cannot be members of these groups do not have access to this outside support. Membership was also related to connections to key people in the village, who were often also key figures in the groups. As group recruitment was often undertaken through asking friends and relatives, it was necessary to be included within this circle of family and friends in order to obtain information about the groups, and gain entry to them. In this way, the groups depended on social networks and relationships, and also created sources of identity and spaces of belonging, highlighted by the analogy of the group being like a family (interview ref 120.2, 20/08/05, 92.2, 05/07/05). Hence, individuals that were geographically distant with fewer social connections to key village figures, were at a disadvantage. These individuals tended to be new arrivals to Ban Lao and those living on areas of public land, which included the poorest areas of the village. The small-scale nature of the income-earning opportunities from the product groups also meant that they had less significance for wealthier villagers. For example, one woman, discussed by other villagers as wealthy, left all of the groups she was involved with after obtaining a job in town which gave her more income, and then combined this with an allowance from her daughter in return for caring for her grandchildren (interview ref 50.1, 05/07/05).

The above discussion has highlighted particular patterns of membership in different groups within Ban Lao and has considered explanations for the variations and outlined some of the implications. It has identified that the groups and the services they offer were relevant for different sections of the population and that this relates to the changing roles of men and women of different ages within Thai society and economy. This includes the growth in employment opportunities available to young people, and young women in particular, and the declining role of women in agriculture. In the Isan region, migration patterns also affect village population structures as well as child-care roles and responsibilities. All these factors influence patterns and dynamics of group membership and shape demand for particular facilities offered by groups. Following this analysis of the characteristics of group members and non-members, the next section focuses on the wellbeing experiences of individuals, including motivational factors influencing membership and non-membership choices, and the diversity of wellbeing aims and outcomes. The purpose of this is to gain a more in-depth and individual-focused understanding of experiences of group membership in order to assess the contribution of different groups to the enhancement of wellbeing, and to compare these wellbeing outcomes with the objectives of the Thai government.

6.3 WELLBEING EXPERIENCES

In addition to the factors identified above that were characteristic of members and non-members, there was significant variety in motivational factors affecting patterns and experiences of group membership. This illustrates how individuals were actively attempting to enhance aspects of their wellbeing through participation in community groups. Discussion of the motivations, processes and outcomes of membership illustrates the diversity of wellbeing experiences for different individuals participating in the same, and different groups, therefore questioning the uniformity of the effects of participation. As a result, an enhanced understanding is possible of the perceived purposes of groups for villagers, their role in the construction of individuals' wellbeing, and the level of member satisfaction with the groups. Corresponding with the research framework, the processes and outcomes of group participation were considered according to change in aspects of wellbeing through material, relational, perceptual and cognitive pathways.

6.3.1 Membership Motivations

The Thai government's promotion of 'sufficiency economy', self-reliance and unity includes the intention that people will join groups to carry out entrepreneurial activity and join in with others in the community. Chart 6.5 shows that the reasons for joining a group in Ban Lao did not completely correspond with those motivations anticipated by the government. From the survey responses, the most significant reason for group membership was to be eligible for, and to obtain a loan. This was particularly the case for the Village Fund and the community bank, although the community bank was also seen as an important savings location. For the other groups in the village, with smaller numbers of members represented in the survey, the motivations for membership were more varied. For the product group, the social or relational benefits were particularly desired, with 'being part of a group' and 'participating in activities' as important motivations. Although the government objective of group and collective action promotion is to increase self-reliance through increasing financial wellbeing, only one respondent joined a group to increase their financial independence and an increase in income was cited as a motivation for joining by only four members.

Chart 6.5: Reasons for participating in all groups*
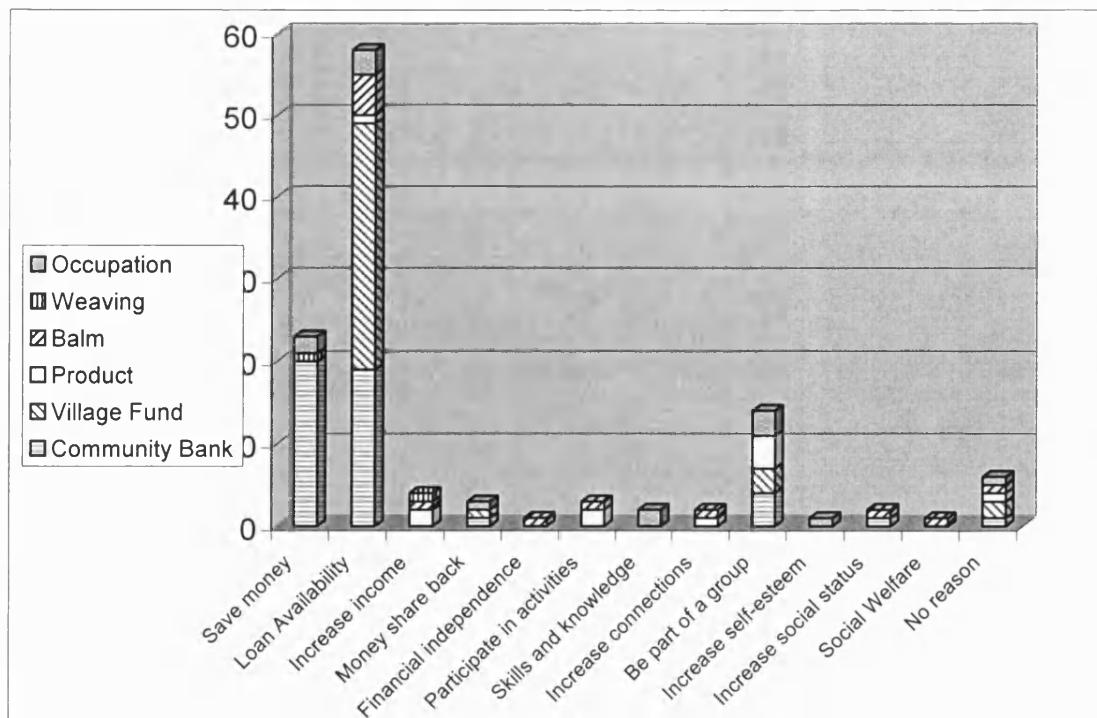
Source: Own survey data (2005)
* Respondents gave up to three reasons for participating in each group therefore this chart represents numbers of responses rather than percentages. Number of respondents was 47, and the cattle group was not represented in the survey sample.

6.3.2 Non-Membership Motivations

There were also patterns to the reasons for not participating given by the 54 survey respondents who had chosen not to join a group. In terms of voluntary exclusion, chart 6.6 shows that the main reasons for not participating were a lack of time and a lack of desire to do so. When asked to explain this further, some non-members adopted an individualistic perspective arguing that membership was open to all, but that they preferred to work alone. They argued that their family came first and that it was not possible to prioritise the family while working in a group. This focus on the family was mentioned by interview respondents, who commented that people were "selfish" (interview ref 157.2, 18/08/05) and "just think about themselves" (interview ref 194.1, 02/08/05) rather than adopt the community-focused attitude promoted by the government.

Chart 6.6: Reasons for non-participation
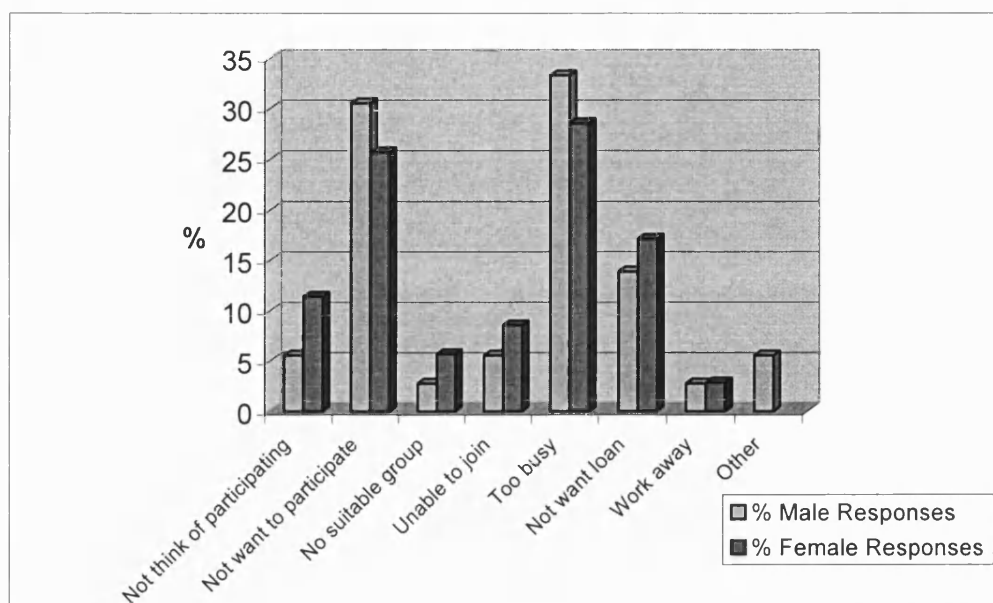
Source: Own survey data (2005)
Each non-member had the opportunity to give two reasons for non-participation

This importance of the family and maintaining good family relationships is supported by the findings of the WeD research group looking at subjective measures and understandings of quality of life using focus groups divided by age and gender (QoL Phase One Summary, 2005). When asked about the characteristics of a household living well, all the focus groups agreed on the top three indicators, which were having money, good family relationships and having basic needs met. This indicates that for the everyday survival of those non-members, groups and participation were not perceived to offer a better alternative to increase money and meet basic needs than the strategies already adopted by these villagers. It also indicates that groups were seen as potentially negatively affecting family relationships, hence they were not considered a priority means to achieve a household that was living well. As Williams et al. argue, it is important to recognise that "developmental activities can be participatory and well-targeted to the livelihoods of the poor, but still remain of limited interest to their intended beneficiaries" (2003:188).

The equating of group membership with obtaining loans and increasing indebtedness was also a significant deterrent for some villagers, who argued that they did not participate because they did not want to receive a loan. There was also awareness that group members had greater, and easier access to government schemes in the village as these were offered through community groups. This illustrates that the creation of

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community groups, the availability of government assistance through them, and awareness of benefits does not automatically ensure that all villagers will want, need, or be able to participate.

6.3.3 Membership Outcomes

Despite the ideal and promoted benefits from groups, chart 6.7 shows that the reality of outcomes for members of the groups in the survey sample varied and was not entirely in line with the government objectives.

Chart 6.7: Outcomes of membership in all groups*
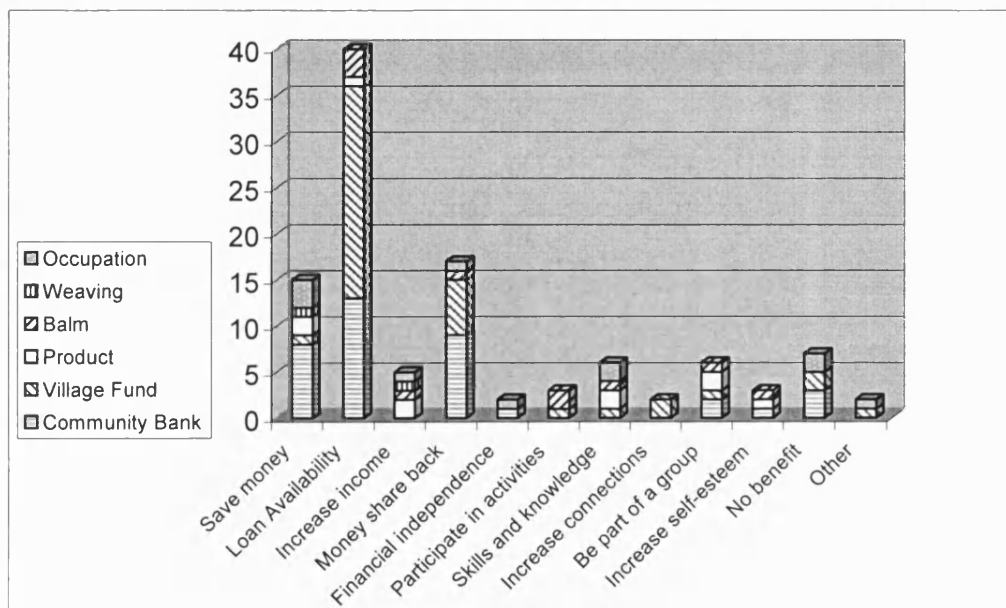
Source: Own survey data (2005)
*Respondents gave up to two outcomes from membership of each group therefore this chart represents numbers of responses rather than percentages. Number of respondents was 47, and the cattle group was not represented in the survey sample.

The most significant outcome for members was being able to obtain, and actually obtaining a loan. This was particularly the case for the two financially focused groups, the Village Fund and the community bank: findings which would be expected as providing microfinance was an important aim of these groups. The 'share back', or dividend payments from interest on group savings were also important outcomes from membership of these groups, made more significant due to the fact that 'share back' was not an important motivation for joining the groups in the first place. As can be seen from the graph, saving money was another significant outcome from membership, particularly for community bank, product and occupation group members while an increase in income was a much less common outcome. After these financial benefits,

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'no benefit' was the most commonly given outcome of membership, suggesting that members either had low expectations of the benefits of groups, or were dissatisfied with their experience of membership. This will be discussed in more detail in the following chapter, through analysing satisfaction with the operation of the three case study groups.

Regarding the four groups with a wider focus of activities, the outcomes of membership were much more varied, indicating that these groups were addressing aspects of wellbeing through more than just material pathways of change. For example, an increase in skills and knowledge and being part of a group were outcomes highlighted by members of these groups. However, none of the occupation or product group members highlighted participation in activities as an outcome of membership. This highlights the relatively inactive nature of these groups and their members, with few formally organised activities, including group meetings. The following section will discuss these wellbeing effects in more detail, focusing particularly on the wellbeing experiences of members of the three case study groups, drawing on findings from the in-depth interviews conducted with these members.

6.3.4 Material Wellbeing

Financial motivations had varying significance for participating in all of the groups, highlighting the demand for local, small-scale financial services, although it is difficult to determine whether the groups have created the demand, or whether the groups are merely responding to a pre-existing need for local financial services. The significance of potential loan access in all of the groups illustrates their importance in decreasing the financial vulnerability and insecurity of many villagers, as they exist as a credit source if needed. The relatively low interest rates of three percent per month also enabled the groups to assist their members by removing their need to obtain high-interest loans from moneylenders, both in and outside the village, where interest rates could be as high as 12 percent per month. Twenty group members, 13 of whom were women, had obtained loans from sources other than the groups, however the most common sources of these other loans were relatives (35 percent), friends or neighbours (25 percent), and employers (20 percent). The use of moneylenders was reported by only one group member, while two members reported obtaining loans from traders. The small loan amounts and flexible repayments also gave the groups an advantage over the mainstream, formal sector banks, where this facility was not available.

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Financial Security

Saving money was an important motivation for participating in all of the groups, illustrating the role of saving money as a strategy in enhancing financial security. This financial security also increases individuals' self-reliance; a key government objective within the process of community development. In this saving role, the groups filled the gap between formal, extra-community banking facilities and individual savings activities. They did this through providing savings facilities for very small deposits that it was either not possible, or not economically viable to save in the formal banks. For those villagers without transport, village-based groups offered a valuable financial service, removing the inconvenience of having to travel to Khon Kaen; a journey by public transport that involved a *tuk tuk* and at least one *songtaew*.

There were also different reasons for saving in the different groups. In the occupation group, the two stated purposes of saving were to increase the group's fund and to save for children. The former reason reflects the young status of the group and the recognition that to gain more benefits to members in the form of loans and welfare payments, the fund in the group needed to be significantly increased through member savings. The latter reason was also related to this as several members had opened group accounts for their children as well as themselves. In this way, not only could they save for their children's future, but the group membership numbers were also increased, improving the status and future options for the group. This also illustrated patience and the forfeiting of immediate benefits, as individuals were investing in the group despite the awareness that many of the expected benefits had not yet been realised. Savings reasons in the community bank were also dominated by a long-term perspective, with saving for the future in general, or for children, as the most cited motivations. Saving to obtain a loan illustrates an instrumental function of the group, as the more savings members have, the larger loan they are able to obtain, and the greater the group fund, the less time it will take to receive a loan.

Together with the importance of increasing household funds through saving, a significant benefit of being in a group rather than acting as an individual was the value of groups in creating a regular savings commitment, or habit among members. Many members spoke of appreciating being forced to save, as previously they did not adopt this practice, instead only spending all of their income. Combined with this was the reinforcement role of the group leaders or committee members in collecting savings

money. For example, the occupation group leader commented that she did not believe villagers would save regularly if she did not pressure them to do so and physically collect the money from them (interview 03/07/05).

Financial Flexibility

The availability of loans was very important in the village in general, and particularly in relation to the community groups. It is important to recognise that the alternatives to loans from groups were not particularly appealing, with 10 or 12 percent interest being charged per month by traders and moneylenders in, and outside, the village. Villagers also recognised that they would have difficulty in obtaining a loan from the formal banking sector due to a lack of security, often because of living on public land. In contrast, the ease of obtaining a loan from a group in the village was increased in the research site due to the close-knit nature of villager relations. As a result, friends could act as loan guarantors and repayment periods were flexible with penalties for non-repayment rarely implemented. Background knowledge, and rumours about potential and actual members was commonly available in the village, including savings and credit records, and whether loan applicants were likely to be easy to ask for repayments. However, this also meant that villagers were aware of those with a poor credit record or very low levels of financial resources, and so were reluctant to offer them loans, or act as guarantors.

In terms of the purposes of these loans from groups, charts 6.8 and 6.9 show that they were used for a variety of reasons and therefore affected different aspects of villagers' lives, from paying for health and education costs, to smoothing everyday household consumption costs and covering the costs of festivals and special occasions.

Chart 6.8: Purposes of loans obtained from community groups by men
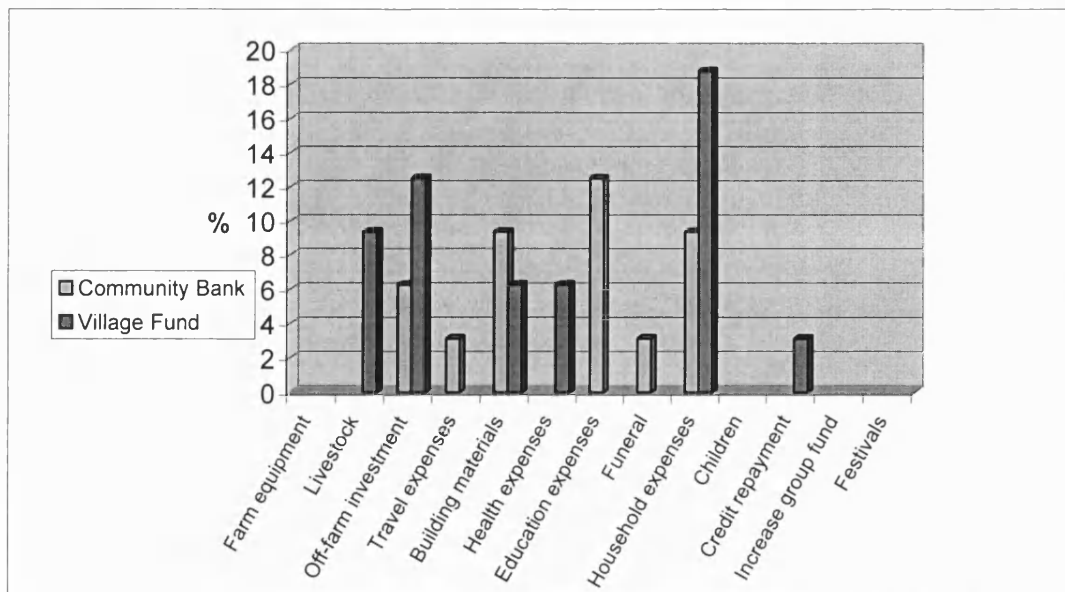
Source: Own survey data (2005). Number of respondents was 47, and each of these gave up to two purposes for the loans they obtained. The chart illustrates the percentage of loans used by male members for each purpose.

For both men and women, loans from the Village Fund were important for larger-scale use, including purchasing livestock and off-farm investment, while education and general household expenses were significant uses of loan funds obtained from all but the occupation group. This was due to this facility being only recently added within the occupation group.

Chart 6.9: Purposes of loans obtained from community groups by women
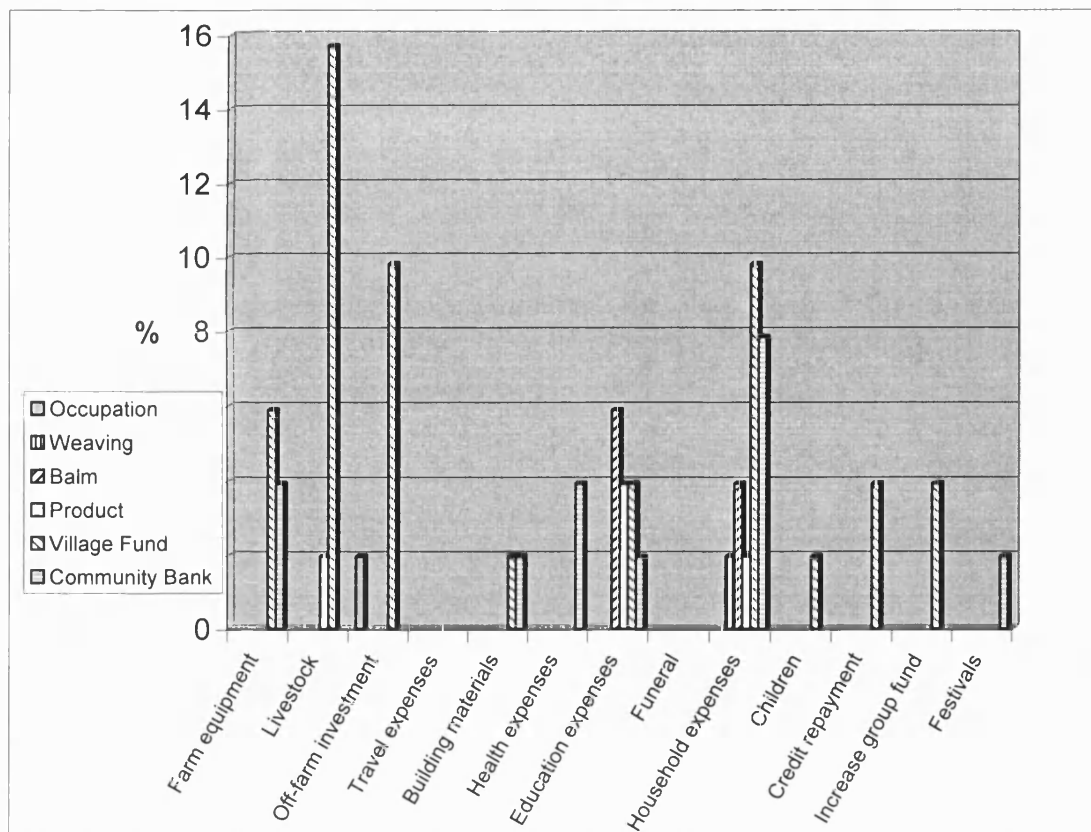
Source: Own survey data (2005). Number of respondents was 47, and each of these gave up to two purposes for the loans they obtained. The chart illustrates the percentage of loans used by female members for each purpose.

In terms of variations in loan use by gender, building materials were a more common use of loans for men, while more women used loans for farm equipment. However, the ease and frequency of obtaining a loan to be used by a partner makes it difficult to make firm conclusions concerning gendered differences in loan use. In some cases, the loans obtained resulted in greater returns on investments, for example, loans were used on 28 occasions for productive investment, including purchasing livestock as a way of diversifying their livelihoods, farm equipment, and off-farm business investment. The use of loans to cover everyday expenses, such as education and general household costs not only illustrates the role of community groups in helping villagers to meet everyday needs and expenses, but also raises the issue of the sustainability of this strategy, questioning an over-reliance on credit as a way of solving any problems. It also illustrates that not all villagers were using micro-credit from groups in the way originally intended by the government: that is for business investment to increase income. However, this does not necessarily suggest that the loans are not contributing to long-term increases in the household finances or decreasing the long-term vulnerability of the household or the individual, as any increases in the funds available

within the household can help to increase household financial security and ease any problems in managing household finances.

Circles of Credit and Fear of Debt

The ready availability of loans also provided a significant reason for not joining groups. There was a common belief among villagers, assisted by a lack of information, or incomplete information, that group membership involved obtaining a loan and therefore getting into debt. However, despite the importance of, and demand for loans, during interviews several villagers emphasised the negative effects of loans on areas of individual and collective wellbeing (interview ref 15.1, 16/08/05; 194.1, 14/07/05; 181.1, 04/08/05). These included the effects of high levels of personal debt, which villagers argued had worsened as a result of the increased number of community groups and the increased availability of loans through these groups. There was also awareness of villagers who had obtained loans, not used them productively, and were now tied into a circle of debt, obtaining loans from one source to pay for loans from another. This was evident in three cases in the graph above, and highlights the creation of vicious circles of obtaining and repaying credit. It also emerged that loans were creating tensions in the village due to problems in forcing villagers to repay. This included hostility towards those known to have persistently defaulted, relational problems, particularly when the individual responsible for the loan was not the individual using or repaying the loan, and negative effects on family life as a result of unsustainable levels of debt. This highlights a lack of government consideration of the potential for this problem, particularly within close-knit communities, where group responsibility for individual loans can negatively affect relationships between members if repayment problems are experienced.

However, despite these negative views, and evidence that some members were reliant on small-scale credit, only eight of the surveyed villagers (7.9 percent) reported suffering problems in repaying these loans. This lack of repayment problems was due in large part to the flexibility of repayment rules, for example in the bank group a large proportion of loan recipients only made an interest payment each month and did not clear any of their actual loan amount. Overall therefore, groups were convenient loan sources, with low interest rates, easy-access credit, and flexible and friendly repayment strategies as group members were usually either friends or relatives.

6.3.5 Relational Wellbeing

Social Support and Cohesion

Although negative effects, including poor family relationships due to the difficulties in repaying loans from groups were recognised by certain members, relational aspects of wellbeing were important reasons for joining, and were significantly enhanced by membership. For members of the product group, non-financial motivations for participating were more common than financial motivations; in particular, increasing connections, general participation in activities, and 'being part of a group' were considered to be important. The importance of being part of a group was also recognised by members of the occupation group, community bank and Village Fund. This importance of membership illustrates the desire for affiliation and connectedness to a group outside the household. This was particularly so for older women, as 73 percent of group members giving this reason for participating were women over 40.

This social support function was seen as an important benefit of groups that enhanced the nature of relationships and connections in the village. This source of support was particularly important for older women, who argued that their involvement in groups resulted in better relationships, as villagers in groups who were not already related became friends rather than only neighbours (interview ref 14.3, 28/06/05; 181.2, 13/08/05). They could therefore use these connections to obtain help and advice from fellow members, rather then depend solely on family support which may be limited for older villagers due to temporary and permanent migration patterns of children. This creation of groups and social spaces beyond the family also contributes to the government's aim of enhancing civil society, as this process includes reducing dependence on kin and clan groups and creating a sphere where citizens can nurture relations of trust, need and equality and enhance pluralism and cohesion (de Tocqueville 1988).

Networks and Communication

The groups played an important role as conduits for information and for network building within and beyond the community. This link between the individual and the group, and the community and beyond, operated in several ways. Firstly, group members, and bank members in particular, were able to learn about government loans and schemes available in the village through the information obtained and the training sessions attended by the group leaders. Membership also entitled villagers to attend

training sessions organised through the groups, and to request training from local government for specific purposes. Recent training sessions requested by villagers in the Tambon had focussed on making baskets for steaming fish, and making sweets. The groups also exist as links between the government and villagers, providing access to information from government bodies and enabling information dissemination in rural villages. This illustrates the connection between effects of groups on relational aspects of wellbeing and effects on cognitive dimensions, including increased skills, knowledge and access to information.

6.3.6 Cognitive Wellbeing

Enhancing the Skill Base

The third pathway considers changes to cognitive aspects of wellbeing. As with the relational and material aspects, the level and type of cognitive change also varied according to group and member characteristics. In the occupation group, the desire to gain new skills and knowledge was an important motivation for joining and reflected the focus on health and safety training within the group. During interviews with group leaders, much emphasis was placed on the role of groups in skills training and increasing member's knowledge. This was particularly the case for the product group where members claimed to know how to make traditional products, and for the occupation group, where there was a strong focus on increasing awareness of health and safety issues involved in sub-contracted home-work. However, although the cognitive aspects of wellbeing provided significant motivations for participating, it appeared that despite training concerning safe working practices, many members had not changed the way they worked, continuing to make fishing-nets while sitting unsupported on the floor for long periods of time and not using gloves to protect against lead poisoning, although previous practices involving the use of teeth to shape the lead had ceased. Hence the information received from the group had benefited the members in terms of enhancing their capability to improve their working conditions, but not all members had acted on this new knowledge. In the case of the product group, despite the cognitive benefits of participating stated by members, it emerged that very few actively participated in making the products, and that several members did not know how to do so.

6.3.7 Perceptual Wellbeing

Changing Outlook, Increasing Unity and Self-Reliance

There were both expected and unexpected outcomes from group membership affecting perceptual dimensions of wellbeing, seen in the differences between the motivations for, and effects of, participation. Unexpected benefits experienced included increases in feelings of financial independence and self-esteem. Further discussion revealed that this was due to pride in increasing one's own knowledge, working for the benefit of others, and greater confidence in the members' ability to work effectively and help others. Another effect of membership was discussed during an interview with a former member of the product group, who described a villager who became a more community-spirited, 'better person', as a result of joining the group and participating in activities (interview ref 3.3, 11/08/05). The above examples relate to an aspect of the Thai government's policy of group promotion, with its aims of increasing the unity within communities, and encouraging people to work together and help each other. Comparing the three case study groups in Ban Lao, the product and occupation groups have been the most successful in achieving this aim as they have enhanced the perceptual, cognitive and relational aspects of their members' wellbeing, while the bank group mainly affected material aspects.

Another aim of the Thai government is to increase the self-reliance of villagers, and in this aim the groups can be seen to be making an important contribution through creating savings habits among villagers. Through providing small-scale local savings facilities and 'forcing people to save' through their method of operation, the groups are helping villagers to change their behaviour and in doing so, are increasing financial security and stability at the level of the individual, household, and community.

6.3.8 Summary: Enhancing Individual Wellbeing through Groups

For all of the groups, women expressed that they experienced a much wider range of benefits from participating than men, including benefits beyond material aspects of wellbeing. For men, the majority of whom were in the Village Fund and bank group, the purely financial benefits of membership were discussed. In contrast, female members in these groups perceived other benefits, including being part of a group and the social welfare aspects of membership. Hence, not only did women perceive these more social benefits, but they also felt that they were significant. Women also perceived that they had benefited in diverse ways from membership in the product,

occupation, balm and weaving groups, including increasing their skills and self-esteem. Within the groups there were also significant differences in the level of involvement and responsibility of members, with consequent effects on the types of benefits received from membership. Members that were more involved, and were often on group committees, felt that they had gained more benefits in a wider range of aspects of wellbeing. These members had particularly high levels of self-esteem and pride in gaining new knowledge and skills in the groups and being able to implement them to improve their everyday lives.

Regarding the three case study groups, the female dominated occupation group enhanced material, cognitive, perceptual and relational aspects of the wellbeing of particular members, with increases in financial independence, savings, loans, skills and knowledge, self-esteem and social support. From the survey data, it can be seen that the product group also enhanced all these dimensions of wellbeing. However, the interview data questioned the accuracy of the survey responses as all of the non-committee members interviewed claimed that the effects of the group on income, skills and knowledge and self-esteem had been marginal. For significant and positive material effects, the community bank proved to be the most efficient of the case study groups, as well as enhancing other aspects of wellbeing for a minority of members. This included greater self-esteem as a result of greater financial control and security, and the social support value of being part of a group outside the household unit.

6.4 WELLBEING 'SACRIFICES'

The above section has considered the diversity of wellbeing effects as a result of group membership. However, not only did the research findings indicate that not all wellbeing experiences from participation were positive, but also that for certain members the effects on different wellbeing dimensions were 'zero-sum' in nature. While discussing satisfaction with group membership during interviews, it became apparent that there were certain trade-offs in dimensions of wellbeing experienced by members, particularly the leaders and committee. These included a trade-off between family time and gaining new knowledge and skills through the group, particularly for those attending meetings outside the village. The key members talked about loss of time, being busy, a lack of time for family, partners complaining and families losing out because of members spending time in groups (interview ref 14.3, 06/08/05; 33.2, 03/07/05), although the occupation group leader commented that "my family are used to

me being busy and have stopped complaining" (14/08/05). It was seen as important to explain to others including relatives, how vital it was for members, particularly those in the occupation group, to gain this new knowledge. Committee members spoke of making a "sacrifice" while describing feelings of the group taking precedence over other aspects of life. However, this was not viewed negatively, as committee members and group leaders felt satisfied and happy that they could work in a group to help others in the community. Yet despite the 'sacrificial' nature of the leader role, there was also discussion of the leaders being a target for bad feelings and gossip. Hence any issues that members had with the group were translated into personal disputes with the leader, particularly as the functioning of the groups in the village was dominated by, and dependent upon, the actions and personality of the leaders.

Occupation group members also experienced a trade-off in material aspects of their wellbeing, as they suffered a decline in income due to putting safer working practices, learnt through the group, into place. According to the group leader, the members were stopping for more breaks and spending less time making fishing nets in order to take care of their health, but in the process, their productivity had declined. Occupation group members, including those in positions of responsibility were also involving their children in finishing the nets, including undertaking the lead work. This indicated a compromise between the need for material income for the household, and the known health risks of letting children work with lead. The occupation group deputy also described a decline in satisfaction with her household income, as time spent working for the group prevented her from spending time working on other income-earning activities. She commented that although she was "proud" of herself, she did not have time "to work and earn more income...because of the time the group takes up" (interview ref 79.2, 31/07/05). This decreased satisfaction in material aspects was compensated by her enjoyment of group involvement and increases in cognitive and perceptual aspects of wellbeing through gaining new skills and knowledge and enhanced self-esteem (interview 26/06/05).

6.5 PASSIVE PARTICIPATION

In Ban Lao, it was apparent that many villagers joined groups because they were asked to do so, not necessarily because they wanted to participate. According to the questionnaire survey, in 66 percent of cases, individuals joined because they were asked either by relatives or friends involved in the group, or by the group leader. This was

particularly the case for the product group during its establishment phase, and for the occupation group during the fieldwork period due to its young status. This recruitment strategy shows the importance of increased numbers of savers and savings funds in groups, in order for groups to qualify for loans from external sources. This highlights a particular role for neighbours, friends and relatives, particularly in a close-knit community, as they are asked to join groups particularly if they can save, for the purpose of increasing the group's fund.

In the context of Ban Lao, information from interview discussions highlighted that the strong ties of the community resulted in villagers feeling unable to refuse to join groups. This lack of real motivation to join on the part of some members, combined with the operation of activities necessary for group survival, had negative consequences. These included the pressure of being in a group, the resultant pressure to obtain a loan and the ensuing physical, psychological and social problems of indebtedness, including pressure to manage and make repayments. Overall, the access to microfinance resulted in pressure on groups, those who run them, and the members within them, who are required to save, obtain and repay loans, and encourage new members in order to ensure the sustainability of the group. In the product group, the lack of motivation, and relevance, has translated into few members actively participating and comments from members that joining the group was not particularly important for them (interview ref 58.2, 23/06/05; 172.2, 02/08/05; 122.2, 18/08/05). This raises questions, which will be discussed further in the next chapter, of the sustainability of the group if all knowledge and enthusiasm rests in the hands of one or two people, as well as questioning the definition of a community group and the meaning of membership.

6.6 GROUPS WITHIN THE WIDER CONTEXT

As the overall aim of this research is to adopt a holistic view of groups within Ban Lao, it is necessary to consider the wellbeing experiences of group membership within the wider community context. This was done through considering how group membership and its effects related to individuals' lives outside the groups, and the position of groups within pre-existing networks, connections and community structures and processes.

6.6.1 Diverse Strategies for Enhancing Wellbeing

The research findings considered above show that community group membership can form part of a strategy of wellbeing construction through change in material, cognitive,

perceptual and relational pathways. The aim of this section is to consider other wellbeing strategies, and to recognise how they relate to the groups. As the financial aspects of the groups were particularly important, and due to the government emphasis on self-reliance and savings, it is interesting to consider other financial strategies outside groups. For example, there was a link between mainstream banking behaviour and group membership, as 42 percent of group members had mainstream bank accounts, compared to only 31 percent of non-group members. This suggests that either group members are more likely to open formal bank accounts, or that group members have the financial and informational resources available to do so. Either way, this indicates that group members have greater access to a wider variety of sources of credit. As discussed earlier, group members also reported a wider range of alternative loan sources available to them, with 43 percent of group members having accessed loans outside the group, compared to 34 percent of non-members obtaining loans from other sources. The source of these loans was also illustrative of the wealth dimension to group participation, with a high dependence of non-group members on the *'gae kaibunha khwarm yakjon'* (GKKJ) scheme as a loan source, as this 'poor fund' is only available to those under a certain level of household income.

Information on sources of emergency borrowing was also obtained during the fieldwork in order to illustrate the variety of financial help available to villagers and the type of relationships prevalent in the community. From this information, the dominance of relatives as emergency borrowing sources was particularly noticeable. This is possible in Ban Lao due to the small number of large families living in close proximity. However, as the majority of these relatives are within the same village, if a change in conditions occurred, for example, an economic or natural crisis, then all the members of the family would be affected and so the ability to provide emergency loans would be reduced. This highlights the importance of access to other credit sources and savings funds, including groups, in order to diversify options and decrease vulnerability. This also shows the disadvantaged position of those who are not in groups and therefore do not have access to these sources of financial assistance.

Within the village economy there was also a particular role for the occupation group due to the dependence on the employment and income provided by the fishing-net industry. This group provided a valuable service to the community through giving health and safety advice to fishing-net makers and coordinating with other groups and an NGO

network to pressure the Thai government and fishing-net factories to improve workers' rights. For example, while the research was being conducted, the factories raised the payment to workers by one *baht* per net – partly as a result of pressure by groups and NGOs, which could not be achieved by individual action alone. The group also gave all members the opportunity to gain new skills and increase their awareness of issues beyond fishing-net work and affecting other aspects of wellbeing. The training was usually organised by the regional NGO network that focused on women, hence seminars covered issues including women's rights and domestic violence. Members were also given a free medical check and blood test to determine whether the materials used in the manufacture of the fishing nets were resulting in harmful levels of lead in the bloodstream.

Other processes within groups linked individual activities to structures within and beyond the community. All of the group leaders gained many opportunities to attend training sessions and meetings outside the village thus creating a position for themselves as a source of information for villagers and as an access point into the village for external agencies and schemes, including those of the government. Villagers who were heavily involved in group activity were also more active in the community and expressed greater ambition and self-motivation. For example, two of the occupation group committee members were involved in the Christian Children's Fund committee in the village, the leader was on the village education committee and the deputy was a candidate in the election for the village representative in the TAO. The bank leader was active in attempting to access, and organise government financial assistance schemes in the village, while the product group leader was a former committee member in the Assembly of the Poor forum within the TAO. These individuals therefore played an important role in connecting the individual members to wider government schemes and processes, acting as intermediaries ensuring that members had access to government schemes and were able to draw down government resources (Williams et al. 2003).

As well as being intermediaries, these key group members also held many of the status-holding roles in the village. It was particularly noticeable that many of the strong, respected, female personalities in the village were involved in some group activity, usually at committee level. However, it was unclear whether groups have given women the chance to expand their roles and increase their potential, self-esteem and status,

through group achievements, or whether important women in the village should be considered as active agents who have recognised and monopolised the potential of groups to increase their status, power and skills. It does suggest, however, that the groups were contributing to the exacerbation of existing networks and structures of power and hierarchy, rather than providing opportunities for a more equal distribution of power and status.

6.7 CONCLUSION

This chapter indicates that groups can play a role in enhancing aspects of wellbeing through pathways of change, but that the groups are not universally available or accessed, the effects on wellbeing vary and compromises may need to be reached, and that an awareness of the context is vital in order to understand the motivations, activities and outcomes of group membership. The patterns of membership include a distinct gender and age bias, which can be seen to relate to the roles of women and men in society and reflect the nature of the employment sector and the varied opportunities for different sectors of Thai society. This includes increased employment opportunities for younger women in particular, resulting in a need for more employment support and opportunities for men and older women. Membership rates also varied according to wealth in Ban Lao, illustrated using subjective and objective measures of assets and income, and indicates that groups were mainly used by a middle stratum of the village population: they were not relevant for the wealthiest villagers, and did not reach the very poorest.

Researching groups through considering pathways of change illustrated that individual wellbeing experiences were not uniform, varying according to member characteristics and between and within groups. For men, the majority of whom were in the bank and Village Fund, the groups particularly affected material aspects of wellbeing, whereas women often viewed all of the groups as contributing to cognitive, perceptual and relational aspects as well as material wellbeing. Individuals more involved in the groups discussed greater and more diverse wellbeing effects of participation than general members, although this came at a cost, with trade-offs or compromises in wellbeing dimensions evident.

In terms of functions and outcomes of group membership, credit and savings facilities were particularly important. These funds were used for a wide-range of activities, and

rarely the small-scale, entrepreneurial business investment envisaged by the government. However, the common use of funds for general household expenses highlights that the credit is adding to the liquidity in the households and may therefore be increasing the long-term productivity, flexibility, security and sustainability of the household and its activities in this way rather than through direct investment opportunities and activities. This reality supports the increasing awareness in the microfinance literature of the need to "shift emphasis from the provision of credit for specific productive purposes to the provision of financial services which allow poor people to manage more effectively the financing of their livelihood strategies" (Johnson et al. 2005:278), including using microfinance for a range of different reasons and to "meet present and future needs" (ibid pg 300).

As a response to the economic crisis in the late 1990s, and as part of a stream of populist policies, the Thai government created a variety of sources of small-scale credit "designed to turn farmers into small entrepreneurs" (Baker & Phonpaichit 2005:259), and in doing so, create individual wealth, self-reliance and community cohesion and unity. Overall, it can be seen that for a significant section of the village population, groups play an important role in everyday and long-term livelihoods strategies and therefore in the construction of wellbeing. Yet, this role was not uniform among members, and was not universal among the village population as for some, the groups had little relevance, appeal or were more difficult to access. For the community, these diverse wellbeing experiences and dynamics of exclusion of the poorest illustrate that groups were playing a role in exacerbating already existing differences within the village, rather than addressing any structural inequalities. The perpetuation of the unequal nature of the community has significant implications for community unity, cohesion and wellbeing, and for the effectiveness and universal nature of Thai development policy, due to the resulting exclusion of the poorest from much government assistance. Overall, the discussion in this chapter shows that a uniform approach to community development through promoting group and other collective activity and various microfinance facilities has not had a uniform effect on individuals in Ban Lao. The research has shown that different people choose whether to join groups for different purposes and experience different outcomes, therefore a 'one-size-fits-all' policy is not an effective way to achieve uniform and universal wellbeing outcomes.

Overall, this chapter has examined individual wellbeing experiences of membership as part of the broader aim to enhance understanding of how the wellbeing of individuals, groups and the community as a whole are affected by the existence of, and participation in, community groups. It is argued that this approach provides a better understanding of membership processes and individual wellbeing construction and outcomes. In doing so, it creates the possibility of developing more relevant policy options and enables more holistic consideration of the implications of future policy changes on individuals, groups and the community.

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CHAPTER SEVEN

GROUP WELLBEING, ADAPTATION AND MEDIATION

The purpose of this chapter is to extend the focus of the analysis from the individuals involved in, and external to the community groups, to the groups themselves. This is done through exploring the nature of the three case study community groups, particularly from the perspective of the members, drawing on concepts from complexity science to consider their complex and adaptive nature. These include the concept of attractors, which guide the direction of the group's development, adaptability which emphasises the way groups adjust to the changing context of individual needs and relationships and community situation, and emergent properties which are outcomes that can only be understood by considering individual and group action within the context in which this action takes place. It also discusses the changes experienced by groups in the four pathways set out in the conceptual framework, and investigated using objective indicators and subjective perceptions of wellbeing. These findings are considered within the context of government promotion of groups as a means to achieve individual wealth and wellbeing, and community cohesion. The purposes of the groups, and their ability to fulfil these aims, from the perspective of the villagers and local government officials are also explored. Combined, all of these findings enhance understanding of both the wellbeing of community groups, and the relationship between individual wellbeing and group operation. This provides a more holistic understanding of the operation and outcomes of group membership, within the context of the community in which they are embedded.

7.1 THE PURPOSE AND OPERATION OF GROUPS

7.1.1 Government View

As discussed in chapter three, group creation and promotion is a central part of Thai national government policy of enhancing the wellbeing of individuals and communities. This national policy view was reflected in the perspectives of respondents at the three lower levels of government relevant to the research site, as government officials at Province, District and Tambon level were asked to discuss their views of the purposes of groups and the components of good groups. The emphasis on individual and collective outcomes was reflected in their responses, although the official at the

Community Development Department (CDD) District office, who had more direct contact with the groups in the village, argued that the purpose of the groups was less concerned with increasing the income of members, and more to do with helping people to work together as a group and create stable and strong community organisations (District interview 27/07/05). Working as a group was also seen as a way of empowering villagers, for example through their increased ability to negotiate with traders or to request loans from mainstream banks. According to the official at the CDD Province office, groups were now the only source of government support for villagers, as they no longer offered assistance directly to individuals (Province interview 27/07/05). The existence of successful groups was also argued to give people experience in more democratic ways of working, and the use of the group as a security and loan guarantor was intended to help to reduce problems in repaying government loans that had previously been distributed directly to individuals.

In terms of components of a good group, there was a broad consensus at all the levels of government. The leader was seen as the key to a successful group, together with an effective committee and clear rules, illustrating the importance placed on effective and transparent management. Enthusiastic members participating in all activities were also considered to be important, as well as effective savings and funding mechanisms to build a large and stable group fund. Therefore, in determining how well a group functioned, the government officials focused particularly on the outcomes of efficient operation and financial success, with good relationships between members and the leader operating as an important influence on the nature of the group.

7.1.2 Villagers' Views

In order to understand the way the groups worked and the nature of their wellbeing, it was necessary to gain objective and subjective understandings of the purposes of groups, what the groups have, do, and the perceptions of this from the perspective of those within and outside the groups. Hence a variety of indicators were used to inform an understanding of group functioning. These focused on how the groups adapted, their key characteristics, and the effects produced through different pathways of change. These included membership numbers, financial performance including income, expenditure, loan distribution and repayments, external inputs, group activities, member involvement and cooperation, and effects on aspects of wellbeing for different members. To gain a more subjective view of the wellbeing of groups, perceptions of

the purposes and performance of groups from members and non-members were considered during in-depth interviews, together with advantages and disadvantages of membership for individuals and the community, and the effectiveness of group operation. Comparisons were also made between levels of life satisfaction of members and non-members in order to explore the contribution of groups to the overall lives of individuals. All these indicators were used to gain an understanding of the operation and wellbeing of the groups; that is their ability to fulfil the needs and expectations of the different stakeholders involved, including the variety of members, leaders, external financers and supporters, while also ensuring that the groups themselves continued to exist and adapt.

7.2 COMPARING GROUPS: FUNCTIONING AND ADAPTATION

This section of the chapter considers and compares objective indicators of the functioning of the three case study groups; the community bank, product group and occupation group. It explores key aspects of the activities, rules, and financial situation within the groups, including how these characteristics have changed over time. This enables analysis of the adaptive nature of the groups as well as consideration of any gap between the government objectives outlined above and the reality of the groups in Ban Lao.

7.2.1 Community Bank

The community bank started in 2001, having evolved from a government scheme to target the poor using grants and loans. The organiser of this scheme became the leader of the community bank and the original bank members were those who had received a loan or grant from the scheme. Since this initial input, the group has been relatively financially self-sustaining, with no government funding and most loans sourced from the internal savings fund, made possible by the size of the bank's membership. However, there were occasions when funds had to be sourced from outside the bank in order to provide loans to members to prevent the exit of the members in question. The bank was significantly larger than the two other case study groups, hence in terms of group performance, the increase and retention of members was an important indicator of success and stability. The membership had steadily increased to 148, mainly through recommendations and invitations from friends and relatives already in the group as the leader no longer actively advertised the group in the village (interview 07/07/05). In terms of governance, the group had a committee elected by the bank members, therefore

adhering to the government aim of promoting democratic forms of organisation and activities. However, it became clear that responsibility for the group operation rested with the leader and the deputy, with the leader wishing to change the committee as he complained that they did not help (interview 07/07/05).

The community bank was developed according to guidelines set out by a farmer organisation concerning the operation of a community bank following the King's idea of sufficiency economy, which promotes saving, sharing, and sacrifice among members. As this development focus has been adopted by the Thai government, the formal written objectives of the bank corresponded with the government's emphasis on developing individual capabilities and enhancing financial services. The bank aimed to:

- Promote saving by holding shares and saving money
- Act as a revolving fund for the members
- Give members loans
- Develop members' morals and unity
- Develop members' abilities, including diligence, creativity, social skills and sense of responsibility.

Hence there was an official focus on using the group to enhance all aspects of members' wellbeing: material, relational, perceptual and cognitive. However, according to the group leader, the main purpose of this group had become narrower than the original, official objectives, and was now focused on enhancing members' finances and income and offering loans in case of crisis, for example, providing a loan to pay for medical expenses following an accident. The leader did not view the group as providing loans for investment, as the loans available were relatively small. Instead, one of the main purposes was to provide emergency loans as an alternative to using traders and moneylenders who charged considerably higher interest rates: up to twelve percent per month, as opposed to three percent from the community bank. The group also operated other schemes aimed at assisting members, including building a rice mill to supply rice to members at a lower price than to other villagers. It was therefore operating to reduce members' insecurity, but it was not offering facilities for business investment and small-scale entrepreneurial activity.

Small-Scale Financial Services

The bank allowed members to save even small amounts of money at any time. The members' savings balances in the bank in March 2005 ranged from 0 to 14,050 *baht*,

with an average amount of 1,166 *baht*. This small-scale saving facility made the community bank more flexible and less restrictive than the mainstream banks in Khon Kaen, while the location of the bank in the village made it physically more convenient for villagers to access.

Saving in the bank also entitled members to apply for loans that could be repaid over any period agreed by the committee, with an interest rate set by members' vote at three percent per month. Monthly saving was required to be eligible for a loan, and individual savings determined the loan size available, up to a maximum of five times their savings. The regularity of saving and loan interest repayment was fundamental to the continued operation of the bank and was made possible through the work, and personality of the deputy leader who requested and collected payments from members. This therefore depended on the quality of the relationship between the deputy leader and the bank members. This collection system was required as the group only met once a year, when share-back payments from this loan interest fund were made to members according to the loan interest fund and the amount of savings deposited by each member, providing a return on savings investments. Therefore members with greater capacity to save had access to greater loan funds and received larger share-back payments.

Table 7.1 shows the relationship between categories formed out of the asset index discussed earlier (Clarke 2006), and savings and loans in the community bank. It helps to illustrate whether the bank is exacerbating wealth differences in the village, through members who can afford to save profiting from the repayments of those obtaining loans. The asset index results have been split into four categories, with those with the highest score, or the wealthiest villagers in category 1 and the poorest, with the lowest score in category 4. Members in categories 1 and 2 have above average wealth across seven sites in Thailand and those in categories 3 and 4 are below average.

Table 7.1: Relationship between asset index, savings amounts and loans in the community bank.

Index category	1		2		3		4	
Loan Recipient	Yes	No	Yes	No	Yes	No	Yes	No
No. of members	1	1	24	25	30	20	15	9
Average savings (*baht*)	1700	620	1201	1978.4	1232.3	911.5	632.7	648.7

Source: Own survey data (2005) and asset index (Clarke 2006)

The table shows that membership was mainly drawn from the middle two wealth categories. There were a large number of loan recipients in category three, and more loan recipients than non-recipients in the two poorer than average wealth categories. It is noticeable that the non-loan recipients in category two had much higher average savings than any other category of member, while the average savings amount in the poorest category was lower than the other categories. The exception to this was the one non-loan recipient in the highest asset category, but the small membership numbers make it difficult to draw any conclusions from this. Members in debt to the bank from category three had more savings on average than those who had not received a loan, suggesting that members with greater capacity to save had greater access to loan funds. It also suggests that even though villagers were using the bank to access credit, they were still able to save money. However, the data suggests that to achieve this, some minimum level of income or wealth was necessary, as for members in category four, obtaining and repaying loans appeared to be negatively affecting their ability to save.

Regarding loans, which the group leader perceived to be the most important function of the group, the maximum loan received at one time by a member was 5,500 *baht* (US$149[19]), while the smallest loan was 500 *baht* (US$14). As shown in the table below, average loan sizes were small and members had to explain their request to the leader in order for the loan to be approved. The objectives stated in the group records were predominantly concerned with raising livestock including cows, pigs and chickens, but also included paying a line of fishing net makers, selling goods, and paying a fee for running a local bus (*songthaew*). Therefore, the stated objectives of the loans were all related to use for productive activities or to enhance individuals' occupations. This complies with the group's rules, which stated that loans could be

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[19] Exchange rate values for November 2006, with 1Thai *Baht* = US$0.027

used for career development, making money or increasing income, decreasing costs, or for urgent needs. These stated objectives can also be seen to comply with the government's intention that groups and loans through them can assist career development and business investment. In terms of ensuring the security of the loans, the rules requested that two other members had to act as guarantors for any loans and the member's spouse was also required to agree with the loan application. However, discussions with a committee member highlighted that the decision over loan allocation was taken by the leader, without consultation with the committee, and knowledge of a member's savings fund and previous ability to repay was more important than having official guarantors (interview ref 181.2, 13/08/05). The committee therefore, was rather redundant, playing little role in the operation and decision-making functions of the group.

Financial Situation

Not only was the level of group activity low, illustrated by the infrequent meetings and the lack of committee involvement, but the financial activity in the group also varied considerably. Regarding savings, in some cases members' accounts had not seen savings activity for months, or even years. Ninety nine of the current members (67 percent) had made a savings deposit during 2005, while for 28 members (19 percent), their most recent deposit was during 2004 and for four members (3 percent), their latest saving deposit was between 2001 and 2003. Hence, despite recognition of the value of local financial services in creating a savings habit, this data shows that not all members were making use of this facility.

In terms of loan activity, table 7.2 shows the number and average size of loans owed to the bank at the end of each of the last three years. The figures do not represent new loans given each year, but only the loan amounts outstanding.

Table 7.2: Loan amounts outstanding in the community bank.

Year	Number of loans	Total amount(*baht*)	Average loan size
End 2003	65	147,500	2,269
End 2004	66	163,900	2,483
March 2005	64	172,384	2,695

Source: Community Bank records (2005)

Chapter Seven

The bank's records show a steady increase in the past three years in the total amount loaned to bank members, little change in the total number of loans outstanding, and a resulting increase in the average loan size. The loan records also showed that members were able to add to pre-existing loans, resulting in one member owing 6,000 *baht* to the bank, exceeding the 5,000 *baht* maximum loan size. However, the financial picture shown in the table above is slightly misleading, as in terms of new loans, there was a decline in allocation up to 2005 hence the earlier members were in a more advantageous position, having had access to larger loans before all of the bank's funds were distributed. At the beginning of 2003 there were 50 loans outstanding and during that year a further 15 were given with an average size of 1,966 *baht*. In 2004, only 7 new loans were distributed with an average value of 1,600 *baht*, giving weight to the suggestion that loans had decreased in size and frequency due to the low repayment rates. These low repayment rates, including incidences where only interest was repaid, were made possible by the flexibility of the group rules, which stated that loans must be repaid by the time agreed by the committee. This also illustrates the vulnerability of the community bank as due to its self-sufficiency and dependence on internal funds it was restricted from expanding its credit facilities by the small size, infrequency, and inability to enforce loan repayments.

Despite the decline in loan size and frequency in the previous year, 10 new loans at an average of 2,450 *baht* were allocated between January and March 2005. This remarkable loan fund available in the first three months of 2005, lends support to the allegations of a former member that loan allocation was used as a vote buying or rewarding tactic, as the local elections for the village leader, in which the bank leader was running, were held at the beginning of 2005. This former member argued that she had been promised a loan in return for assurances that she would vote for the bank leader during the village elections (interview ref 45.2, 12/07/05). This may also explain the inability to meet all the loan requests made during this time, resulting in the exit of another member. In this way, the operation of the group can be connected to the structures and processes of governance with the use of the bank as a vehicle for the leader to gain support. The bank was also connected to the wider community environment through its allocation of the loan interest profit. 70 percent of the interest rate profit was returned to members in the form of a share-back payment at the end of each year, five percent was given to local festivals, five percent to school activities, five

percent was kept as the group's security, five percent was used as a funeral fund and the remaining ten percent was given in payment to the committee.

Loan Outcomes

According to government objectives, group activities, including the microfinance facilities offered through them, are intended to enhance the wealth and wellbeing of individuals through increasing their income and creating access to opportunities, business investment and career development. However, the small loan size[20], combined with the reasons for obtaining loans shown in chart 7.1, illustrate that the bank was not directly assisting the achievement of these aims, as the loans were not big enough to be used for productive or investment purposes. This was illustrated by one member who was not able to use the loan to invest in her cricket raising business or to purchase livestock as the loan amount was insufficient, and therefore used the loan money to contribute to her everyday household expenses (interview ref 184.2, 28/06/05).

Chart 7.1: Purposes of community bank loans
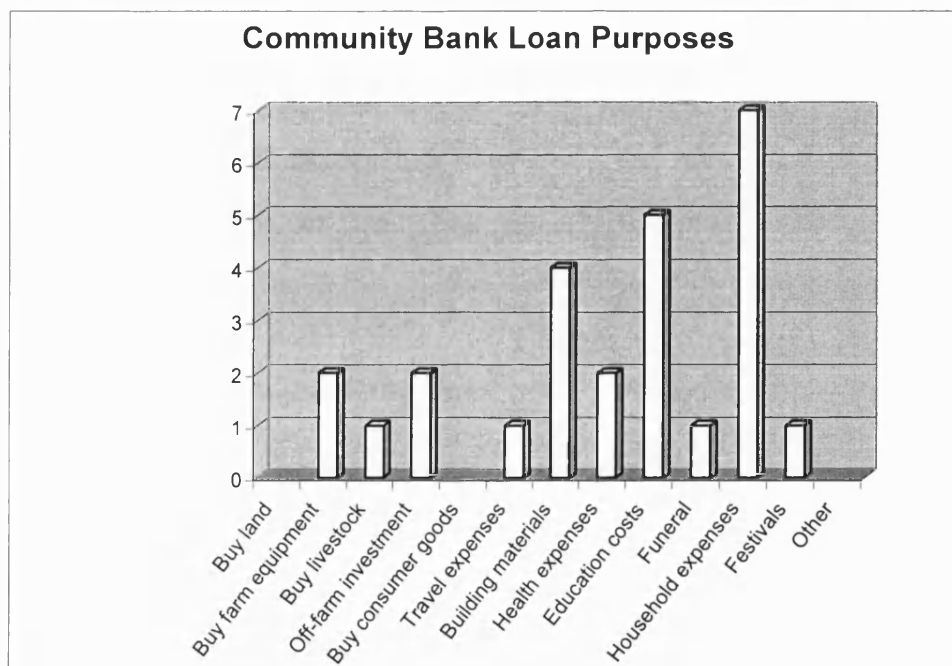
Source: Own survey data (2005). Bank members with loans from the group = 22

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[20] As stated earlier, the loans available from the community bank were very small in relative terms, up to a maximum of 5,000 *baht*, with the average loan size allocated in 2005 of 2,450 *baht* enabling little investment potential.

However, the chart shows that there were examples of using loans to help with occupations including buying farm equipment and investing in off-farm businesses. Loans were also used to invest in housing and to cover education costs: an investment in the future of the household. As well as using loans for everyday expenses and smoothing fluctuations in income and expenditure, the role the group played in the community in reducing financial insecurity and solving short-term, often shock-induced, financial problems was evident. Examples of this included obtaining loans to contribute to health expenses, and helping with the costs of funerals.

Rule Flexibility, Activity Levels and a Lack of Sanctions

Together with the use of loans in emergency situations, another valued and distinctive aspect of the bank's operation was its repayment flexibility, including the adjustment of rules for particular situations and individuals. This was occurring to the extent that group records showed that some members were only paying the interest on the loans, and over a two year period, had not started to repay the actual loan amount. This situation was made possible due to the ambiguous rules in the bank which stated that loans must be repaid within a time period agreed by the bank's committee (translated 2005). In 2003, 44 of the 65 members who had obtained a loan only repaid interest on their loans, and the actual loan amount either remained the same or increased if an additional loan request was made. In 2004, 35 debtors made interest only payments, and in 2005, 52 of the 64 loan holders had only repaid interest, although the data only covered the period up to the end of March. This trend highlights two issues of sustainability: for members if they are unable to repay loans even though they are small amounts, with an average size of less than 3,000 *baht* (US$81); and for the group as either an inability to repay, or a lack of enforcement of repayments prevents the distribution of larger and greater numbers of loans. This in turn restricts the ability of the group to fulfil the needs of its current members and to provide credit to new members.

As a result, the fund in the community bank was no longer revolving to any significant extent; hence its role as a loan source had decreased for all members. This included those who had already obtained loans as the opportunity to obtain new or larger loans in the future had diminished. The repayment situation was exacerbated by a lack of penalties for only repaying interest and flexibility in rules regarding loan allocation. For example, there were instances of people obtaining loans with no savings in the

bank, due on certain occasions to the bank using the savings money to pay off part of the loan, and loans were also obtained through the savings membership of another family member. Original members of the bank who were recipients of loans or grants from the government scheme 'Menu 5', were also exempt from the group's written rules as they did not need to save money in the bank in order to apply for a loan. The low repayment rates and resulting lack of funds in the bank also increased the vulnerability of savings through increasing potential difficulties in accessing savings.

However, despite the inconsistencies and lack of sanctions, the rule flexibility was a positive aspect of the group and its operation, as it contributed to the ability of the group to provide a service that could adjust to the needs and circumstances of the majority of its members. The bank was therefore adapting to enhance the wellbeing of its members, and in doing so, ensure the continuing relevance and existence of the group itself. From the few examples where the bank could not operate with enough flexibility for its members, resulting in the exit of members, it was clear that the quality of relationships in the group, and the ability to help others, was valued above economic efficiency and strict adherence to rules.

7.2.2 Product Group

Approximately two years before the community bank was formed, the product group evolved from an agricultural cooperative. According to the group's rules, its purpose is "to help members save money, help each other in every activity, and to give members loans to help their families and support their jobs". The group makes products with locally-sourced ingredients which are then sold to order in various locations in Khon Kaen Province. These products include shampoo, conditioner, washing-up liquid and car-wash detergent. The main orders are from a hotel and a store in Khon Kaen and from a nearby market. All of these outlets contacted the group as a result of their success and subsequent publicity through the government's 'One Tambon One Product' (OTOP) scheme, in which the group was named product champion for the Province in 2003.

The OTOP scheme is a government initiative organised through the Community Development Department (CDD) which aims to give community projects a chance to develop their products ultimately to export standard, creating global reach through local linkages. The benefit of inclusion in this scheme is that it provides access to outlets for

the group's products, it entitles the group to sell its products at OTOP fairs across Thailand, and provides opportunities for local, national and international marketing and publicity through the government operated website. At a local level, villagers argued that the group's success in this scheme increased government awareness of the group and the village, and therefore increased the help available to them (interview ref 3.3, 11/08/05). This also created a sense of pride from members that the success of the group was making outsiders more aware of the village itself (interview ref 50.1, 05/0705). However, the success in the scheme was in 2003 and since then the group's products had undergone little development, the group was suffering from a lack of orders and had not repeated their earlier success. The direction of the group was therefore no longer focused on product quality or pursuing external recognition of their success.

This change in direction and fluctuations in fortune have also been seen in the membership numbers, which peaked at 52 followed by a slump to 17 in 2001. According to the group leader, this was due to a lack of time to make the products and a desire for the group to function just as a loan source. A result of this exodus of members was the formation of another group in the village in 2002, focusing on producing balm products. After this drop in numbers, the group obtained the support of a government representative in Khon Kaen who helped the group source more orders for their products, and provided premises to produce the products in Khon Kaen itself. As a result, production increased, earnings increased to approximately 1,500 to 2,000 *baht* per member per month, and membership numbers increased in order to take advantage of this income-earning opportunity. Numbers had recovered to 36 in 2005, but during the fieldwork period another member left and during interviews several others expressed a desire to do so (interview ref 3.3, 26/06/05; 14/08/05; 172.2, 23/06/05).

Group Operation

As with the community bank, meetings of the product group were irregular, despite the original intention of the leader that they should be monthly. Responding to the family commitments of members, the meetings were instead scheduled to take place every three months, illustrating the adaptation of the group operation to adjust to members' lives. However, during the six-month fieldwork period, only one meeting was held with the purpose of assigning responsibilities to the committee. According to the group

leader, this was in direct response to criticism from the CDD District office that the group was weak due to the lack of clear division of responsibilities and the poor attendance at meetings outside the village. This lack of clear guidance was highlighted when written rules concerning the group operation were only reported to the group in the meeting in July 2005. Despite this unclear distribution of roles, the group did have democratic structures of governance in place, with a committee and member involvement in decision-making and voting procedures. For example, members voted to keep the loan interest rate at three percent per month after the leader suggested it be increased to five percent. This suggestion was motivated by a desire to increase the group's fund and use the money to improve the products, while the decision to keep the three percent rate was motivated by the negative effect a higher interest rate would have on the repayment ability of the members.

The strong family networks in the village were seen in the composition of the product group, as out of the 30 members listed in March 2005, only nine were not directly related to other members and only one member of the committee was not directly related to the others. The leader argued that having many members who were closely related made it easier to work together because they all knew and supported each other. Despite this, at the time of the fieldwork there was little productive activity within the group, with small orders completed by the group leader with occasional help from other committee members. After costs were covered, twenty percent of the profits were held in a fund that was then used to distribute loans to members. The remaining profit was distributed between those members that helped to make the particular batch of products. The other members received a share of the loan interest profits at the end of the year as well as having access to information concerning the making of the products.

Small-Scale Financial Services
Rather than a group focused on producing goods, it emerged through discussions with members and the leader, and from observing its inactivity, that it was increasingly being used as, and therefore viewed as, a source of credit obtained from a variety of external organisations and government schemes. However, it also appeared that the group was being pulled in different directions. According to a committee member, the group's purpose was to solve members' problems by giving loans so villagers did not need to go elsewhere to obtain money (interview ref 181.2, 02/07/05), while from the leader's perspective, the purpose of the group was to improve the products, and to increase

profits rather than depend on external funds (19/06/05). However, the leader did recognise that the original purpose of the group to make and sell shampoo, which corresponded with the government intention of 'career' or product groups, had changed as the group now "leans on loans" and earns money from the interest (19/06/05). Together with the scheduling of meetings, this also highlights the degree of adaptation of the group operation and outcomes in order to meet the demands of the members.

Loans were available to members as a result of compulsory savings and access to external sources of credit. The group required a compulsory joining fee of 50 *baht* and operated a minimum compulsory savings requirement of 30 *baht* per month, although this rule was flexible as back-payments could be made and according to the group's records, one member had consistently only saved 20 *baht* per month and two had not deposited any money over a period of six months. This was despite rules requiring members to leave the group if they had not saved for a three month period. Members were also required to save for six months before being eligible for a loan, a function that had become the only real financial benefit of membership as due to the decline in production it was not possible to provide interest on members' saving investments.

The flexibility in group operation extended to the rules regarding the loan procedure, with a lack of clarity over the maximum loan available and the relationship to members' savings amounts. However, loans did seem to depend on the position of the individual, with the treasurer obtaining a loan of 35,000 *baht* (US$945), compared to amounts of less than 10,000 *baht* (US$270) for ordinary members. In terms of the purpose of loans, the leader viewed the group as having an important role in helping villagers deal with their problems. The members surveyed used the loans for education and household expenses and for purchasing livestock, giving a similar picture as the community bank, with loans used for consumption smoothing and household investment purposes. Illustrating the desire to help the wider community, loans were also available to villagers who were not members of the group. Reasons for requesting these emergency loans included an inability to pay an electricity bill, while one of the leader's relatives needed a loan to renew his car insurance due to depending on this form of transport for work purposes.

The leader argued that people who asked for loans did so because they needed help, hence the group did not force them to repay as not all members were able to do so.

Despite stated repayment requirements of 300 *baht* per month plus interest, the reality was that certain members only repaid the interest each month. However, unlike the community bank, the product group obtained its loan sources from outside the group and so were constrained by the repayment deadlines for these external loans. If member loans were not repaid by this deadline, the leader was required to use a member's saving money, her own money, or other funds within the group to help repay the loans. This illustrates the conflict surrounding the purpose of the group and its future direction, as it was being viewed increasingly as a source of help for villagers rather than as an entrepreneurial business venture. It also illustrates the tension between the aim of helping members, the enforcement of loan repayments and the circumstances of members restricting their ability to repay.

Manoeuvring to Access External Support

The functioning of the group, and the fulfilling of its purpose as a credit source depended on its ability to access various external sources of grants and loans. One result of this need to manoeuvre to gain access to different sources of government financial support, was its registration status. In order to be eligible for various sources of funds, the group was registered as an agricultural women's group, an agricultural cooperative, and had changed its name to a 'saving for agriculture' group.

Since 2001, the group had obtained a variety of loans and grants from various sources and schemes. These included the *'por or chor'* scheme connected to the Assembly of the Poor which supported groups in the Isan region. From this scheme, the product group received a 200,000 *baht* loan shared to members in amounts ranging from 8,000 *baht* to 15,000 *baht*. Group records showed that in 2005 members were still making repayments that were infrequent and irregular[21]. By April 2003, the group had been saving together for three years and so were entitled to request a loan of 100,000 *baht* from Omsin Bank under the *'sor por chor'* scheme[22]. The loan amounts ranged from 2,000 *baht* to 35,000 *baht*, with the largest loans distributed to the treasurer and the

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[21] In the first two years of the loan only interest payments were required, followed by payments of 30,000 *baht* to be made each year.

[22] The group obtained the loan at three percent interest per year and loaned it out to members at three percent interest per month. The group has approximately 50,000 *baht* left to pay on this loan, yet the payments are required to be every three months and the whole loan must be paid in twelve payments.

leader. The records available for 2004 show that for this loan, repayment amounts by members were also infrequent and irregular[23].

The group also received two grants of 45,000 *baht* from the Province agricultural cooperative office to benefit the group through improving the products and packaging. However, on receiving the money, the leader argued that the majority of members wanted to use it for loans rather than making and improving the products (19/06/05). As this was the majority view, the money was therefore not used to improve the products, and so raises questions concerning the checking system carried out by the government office that distributed the funds. The lack of accountability was evident with all of these loans and grants, as they were obtained in the name of improving the group's products, yet the majority of the funds were used to provide loans to members for individual purposes.

The group had also received two loans from the TAO in 2001 and 2005. The first was a loan of 30,000 *baht* for the official purpose of raising pigs. From this money, loans of 2,750 *baht* were given to all members who had not yet received a loan. Not only did the leader pay for two of the members who defaulted, and allocated them loans from the following round of money, but the repayments to the TAO were late and resulted in interest charges[24]. In 2005, a 25,000 *baht* loan was received and allocated to nine members, including six committee members, with the amounts ranging from 1,500 to 2,750 *baht*. There were only three months of records available at the time of the fieldwork but this showed that in this time only three members had started to repay the loan itself. The stated objectives of the loan were to help villagers find a job, increase their income, and improve their wellbeing. These individual-focused objectives indicate that the members have rejected the possibility of using loans for more collective ventures. For example, a successful scheme in another village to purchase cows to be managed by a group was rejected by the product group as members preferred to use the money for individual purposes.

This discussion of the receipt, use and repayment of external funds illustrates that in objective terms, the product group has an inefficient repayment system and a lack of

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[23] For example, one member only reduced her 9,500 *baht* loan by 300 *baht* in the course of one year, while the leader paid her 11,000 *baht* loan in full during this time.

[24] Instead of three payments of 10,000 *baht* over 3 years, the group made five repayments over 39 months and were required to pay 396 *baht* in interest.

clarity and transparency over loan allocation and repayment. The group has experienced difficulties in repaying the large loans it has received that were intended to be used for collective profit-making activities, due to the redistribution of loans to individuals to use for their own purposes. These purposes may not directly result in profit-making activities thus putting additional strain on resources for individuals to repay within the required time period. However, as discussed in the previous chapter, members may be investing in other areas of their livelihoods and hence these loans can improve individual and household financial security. Despite late repayments to both Omsin Bank and the TAO, the group remained effective in obtaining external sources of loans that were redistributed to enhance the wellbeing of its members. This is aided by small penalties for late repayment that do not seriously impact on the group and its members, and flexible implementation of rules by government officials, which will be discussed later in this chapter. However, this dependence on external funds, together with the decline in membership has implications for the future of the group, as low member numbers will jeopardise future loan applications to external sources.

Sustainability of the Group

The group's future ability to fulfil the stated production purposes of the group seems uncertain, as during the six-month fieldwork period, only the leader was observed making the products to order, and she was therefore the sole recipient of the profits from this. The leader argued that this unwillingness of members to participate in the production was due to the lack of immediate payment, compared to fishing net work which provided daily pay for the household. However, it emerged from interviews with members that the leader rarely requested assistance due to small orders and an assumed lack of time to participate (interview ref 58.2, 23/06/05; 172.2, 23/06/05).

Together with the lack of employment opportunities, the group was also threatened by the changing wider context, including declining demand due to an inability to produce the products in the required form. For example, the group could not afford to purchase the packaging bottles in bulk, therefore it was relying on selling products that did not require individual packaging. As the majority of external investment was being redistributed to group members in the form of loans, there was also no money available to use for improving the product itself or the packaging. This was a source of conflict between the leader who wanted to use loan money to develop the group as a business, and the other members who were not interested in this aspect of the group's operation

and purpose, including the income potential of the group. This disinterest also resulted in a lack of awareness of group operations, as one member was not aware whether her group still made the products (interview ref 122.2, 14/08/05). As with the bank group, despite the existence of a committee, the management of the group and knowledge of how to make and market the products rested in the hands of the leader, therefore impacting on the sustainability of the group if the leader's involvement were to cease.

7.2.3 Occupation Group

This group, targeted at subcontractors in the fishing net industry, was formed in 2003 and was registered with the Labour Department as a group whose members work at home. The rules agreed in February 2003 set out the aim of the group: 'to save for health and encourage people to save money, know how to share and be generous' (Group documents, translated 2005). This was supported by the leader of the group who claimed that the main purpose was to save money so that in the future the group could provide social welfare to members (25/06/05). Hence the motivations for the group corresponded with the government's reasons for promoting community groups and organisations: to increase individual financial health, and to encourage unity and community spirit.

The formation of the group followed advice from the Isan Women's Network (IWN), a regional non-governmental organisation focusing on women's rights and assisting women engaged in hazardous activities in northeast Thailand. It was suggested by the IWN that working as a group would assist negotiations with the factories, and enhance their ability to provide social welfare for the fishing net workers. The connection with the IWN was made through the leader of another group in Ban Lao: a relative of the occupation group leader. The IWN organised meetings in Khon Kaen where groups representing home-workers and workers in hazardous occupations could discuss issues of relevance to them, as well as providing advice and training on safe working practices and methods of negotiating with factories about workers' rights and pay. In this way, the IWN provided group members with training and information on women's rights and wellbeing, thus playing a role in changing values and attitudes.

Group Operation

The members of the occupation group were recruited mainly through networks of relatives and friends. As a result, the connections between members were strong and as

with the product group the leader argued that this made it easier to talk to and help each other. In contrast to the product group, the occupation group was experiencing a steady increase in members, as numbers had grown to over 30 since 2001, with 23 of these as full members, saving 50 *baht* per month. There was no loss of members during this time, with group members supporting the goals of receiving loans, welfare benefits, and health expenses in the future, as well as pressuring the government to introduce equal rights for home and sub-contracted workers (interview ref 79.2, 26/06/05; 157.2, 18/08/05). At the time of the fieldwork, some progress had been made on achieving these goals, as members were entitled to medical expenses of up to 500 *baht* per year after saving with the group for three years. This strategy promotes loyalty and long-term commitment to the group, helping to enhance its sustainability.

Although group membership was growing with a clear vision of the goals of the group, there were few occasions when the group members participated in activities together, as the fishing net work was not distributed through the groups therefore the work was carried out individually or in groups of friends or relatives. Therefore, unlike the product group, the occupation group activity did not directly impinge on individual productive activities. There were meetings every few months, although we were not aware of any taking place between February and August 2005, and infrequent fieldtrips organised to the fishing net factories. The main activity at the time of the fieldwork was the collection of savings money by a committee member at the beginning of each month. Despite the lack of group activities, in terms of the actual administration and running of the group, the committee members showed more willingness to help each other than was seen in the other two groups, illustrated by greater delegation of roles and responsibilities.

The group was financially stable, due to members paying a 20 *baht* joining fee, saving regularly due to a minimum savings requirement of 50 *baht* per month, membership numbers steadily increasing and a rule that did not allow the removal of saving money for the first five years. Therefore, the emphasis was on saving for the future, increasing the financial security of members in the process, and encouraging loyalty to the group. As with the other two groups, the savings money and any loan repayments were collected by a member of the committee, reducing the members' responsibility and "pushing" them to save money (group leader 25/06/05). From March 2003 to November 2004, the incoming funds from savings, joining fees and grants from the

IWN totalled 21,950 *baht* (approx US$593). Due to the small number of loans given, and therefore lack of profit, the group was not able to give any return on members' savings, either in the form of interest or a share-back payment.

External Assistance and Links

As mentioned above, the group had received external assistance, both from the IWN, in the form of small financial contributions made after attendance at conferences and training sessions, and in 2005 it applied for, and received a loan of 25,000 *baht* from the TAO. This money was redistributed to members who applied for it, with an interest rate of two percent per month and a repayment period of six months. Sixteen members received a loan from this fund, with the loan sizes ranging from 500 to 3,000 *baht* and for a variety of purposes. One member who received the 500 *baht* loan only applied for it because her son suggested that she should, not because she had any real use for it (interview ref 14.3, 28/06/05). In contrast to the other two groups, the occupation group was notably inactive in both its loan provision and advertising. According to the group leader, this strategy was necessary to avoid attracting the large numbers of villagers who joined groups just to get access to loans, and to promote the value of savings rather than loans due to their ability to help prevent future problems of indebtedness or money shortages (04/07/05).

In contrast to the other case study groups, the occupation group had a strong sense of its future direction, as it intended to expand its networks and increase its ability to provide financial services for its members by joining the national Credit Union Cooperative. In order to do this, the group intended to expand to 50 members, raise 50,000 *baht* in savings and gain six month's experience of giving loans. This Cooperative membership could provide much larger benefits for group members, through increased savings interest and access to larger loans through non-local circulation of funds. These larger loans could then be used for more productive investment, including the small-scale business investment envisaged by the Thai government.

7.2.4 Attractors, Adaptation, Emergent Properties and Financial Flexibility

The first half of this chapter has considered objective indicators of group functioning in order to explore and compare the operation and outcomes of the groups in the four pathways of change from an objective perspective. This discussion has shown that all three groups were characterised by a lack of group activities, including infrequent

meetings and limited member involvement, although there was evidence of democratic structures and processes of governance, with committees and voting systems in operation. Therefore, although many members were related or friends, there was little interaction between them in relation to the activities of the group. This lack of involvement had the most effect on the product group as members were unwilling or unable to contribute to the production of the goods. This was in contrast to the occupation group whose activities, relationships and interactions between members contributed to, rather than conflicted with or provided an alternative to the main income-earning occupations of the members. All of the groups, but particularly the community bank and product group have adapted to address the demand for financial services in the village, while the product group has proved to be successful at accessing various external credit supplies. They have therefore responded to the wider context of credit availability, and the local demand for financial services. This adaptation has led to a compromise between maintaining both membership numbers and good relations with members, and economic efficiency in terms of repayment rates and compulsory savings rules. As a result, a large amount of flexibility in the general rules, and those relating to repayment was evident, affecting group productivity and future expansion, and illustrated by the no longer revolving state of the community bank fund. Therefore there was also a compromise between financial flexibility and productivity in the groups.

There were also significant differences between the groups, particularly in terms of their growth and future direction, and the attractors that were guiding the groups. They were all dominated by the leaders and key committee members, who, despite the existence of committees, guided the direction and activities of the groups. Another wider attractor was the tradition of respect towards leaders and dislike for confrontation or disagreement. However, in the case of the product group, the leader, or attractor, appeared to be conflicting with the local demand and circumstances of members, resulting in the direction of the group shifting to more accurately represent the needs of its members. Widening the scale of focus, Thai policy itself can be seen to be an attractor due to its promotion of group activity and its allocation of loans and grants which influence the existence of groups, and their operation and direction. As a result of these attractors operating within the local and wider context, the product group was experiencing a decline, both in terms of member numbers and production of goods, while both the community bank and the occupation group had experienced a steady

increase in members. However, while the occupation group was looking to the future, with goals of member welfare and rights and Credit Union Membership, the community bank was suffering from low repayment rates and therefore a decline in available funds.

This discussion has considered the groups using objective indicators of their characteristics, operation, and performance. In order to gain a more holistic understanding of the nature of the groups and their effects, the second half of the chapter explores levels of satisfaction with the operation and wellbeing outcomes of the groups. This discussion of satisfaction highlights the importance of exploring the wellbeing of the groups using subjective assessments. It also reflects the emphasis in complexity science on the consideration of attractors: factors that guide the system, adaptability and relationships that help the system operate and evolve, and emergent properties or outcomes. In the next section, subjective views of the operation of the three groups will be compared in order to add to the objective indicators of group functioning considered above. Levels of satisfaction with experiences of change as a result of groups will then be compared by group in order to investigate how each group differently affects aspects of wellbeing.

7.3 SUBJECTIVE GROUP WELLBEING

7.3.1 Community Bank

The Leader's View

To consider subjective understandings of group wellbeing, and identify other factors affecting the operation of the groups, group leaders were asked about the components and characteristics that they considered a good group should have, rather than relying on externally set criteria. After the interviews, these criteria were separated into four categories to enable easier comparison between groups. Each leader scored the performance of their group according to these individually-generated factors. The scores shown in table 7.3 were on a scale with 1 = 'not very good', 2 = 'ok', 3 = 'good' and 4 = 'very good'.

Table 7.3: Leader satisfaction scores for the community bank

Criteria	Category	Score
Meeting attendance	Individual/personality	2
Following rules		2
Saving enthusiasm	Financial	2
Ready availability of money		3
Record keeping	Management	3
Decision-making		1
Leadership		2
Group unity	Social support	2
Helping others		3
Human relations		3
Average Score		2.3

Source: Leader interview (07/07/05)

As illustrated in table 7.3, the bank leader discussed many components needed for a good group, including individual attitudes and responsibilities, and management practices. He argued that leadership was the most important criteria to ensure that a group worked well, as the leader "must be ambitious...understand others...and lead the way", therefore setting the example for the other members to follow (07/07/05). This corresponds with the view of the government officials that effective leadership was essential. In the language of complexity, this also recognises the role of leaders as key attractors guiding the direction of the system, or group. The bank leader also emphasised the social support functions of the group, particularly in relation to the role of the bank in helping others. This cohesive and supportive nature of the group, enhanced by good relationships between villagers, helped to enhance member retention and growth, therefore increasing the group's stability and sustainability. This recognition of the importance of member cohesion and unity as a characteristic of a good group echoes the King's emphasis on Thai unity, as well as the government's promotion of groups to help create a strong, moral community. Regarding group financial aspects, and considering the role and operation of the bank, it was significant that loan repayments were not mentioned as a component of a good group, reflecting the flexible nature of the repayment rules, and the importance attached to areas of group operation beyond repayment rates.

In terms of rating the performance of his group against his criteria for a good group, the average score of 2.3 lies between 'ok' and 'good'. The low scoring of the decision-making capability of the group highlights the hierarchical nature of the group, whereby control of the group's operation and direction, and all decisions over loan allocation

were taken by the leader, with little consultation with the committee. The low score represents the leader's frustration with this situation, vocalised during interviews, illustrating both the difficulty in involving members in the functioning of the group, as he argued that only a few contributed to decision-making, and the unwillingness of the leader to relinquish control over operations, for fear that the bank would suffer as a result (07/07/05, 31/07/05).

Members' Views

According to the members interviewed, the purpose of the community bank was to help people by giving loans. For most respondents, the group was seen to do this in a fair way, with a good, honest leader dedicated to the group and with members repaying on time (interview ref 184.2, 11/08/06). The loan allocation and share back system were perceived by members to be fair as any benefits depended on the amount of savings held in the bank. However, the main cause of dissatisfaction for exited members was the unavailability of loans despite having no previous problems in accessing loans (interview ref 45.2, 12/07/05; 60.1, 28/07/05). This illustrates the issue of the group as a business conflicting with friendships in a close-knit community, particularly when the group's operation and actions were controlled by one person rather than by a more democratic committee. For example, one member who had been refused a loan left the bank as she felt the leader did not trust her to repay the loan she had requested. This disagreement resulted in a year of non-communication between the two individuals despite living in close proximity to each other. The two former members also raised concerns about biases in loan allocation, implying that the loan system favoured the friends and family of the leader. When discussing the advantages of membership, comments were also made by members and former members regarding the significant improvements to the leader's farm and the number of cattle the deputy had been able to purchase since the establishment of the group. However, although the leader agreed that the payment that he and his deputy received as a result of working for the group was larger than the other committee members (1,000 *baht* in the case of the leader) (31/07/05), there was no evidence in the group records of biased allocation of loans.

The control of the group operation in the hands of the leader and deputy was reflected in the lack of knowledge of some members about group operation and requirements. For example, one member was concerned that she would lose her savings if she did not make regular deposits in the bank (interview ref 19.6, 07/08/05), while the two former

members interviewed also suggested that the leader's dominance meant that it was difficult to check up on the group's operation. However, the fact that the group managed itself and was financially self-reliant was seen as a source of strength, as was the relatively large internal fund. As this group was the only bank group in the village, its members considered it to be the best, and safest, place to save money (interview ref 95.2, 23/06/05; 184.2, 28/06/05).

7.3.2 Product Group

Leader's View

When describing the components of a good group, table 7.4 illustrates that the leader of the product group placed a stronger emphasis than the bank leader on individual characteristics of members, including honesty, which she viewed as the most important component of a good group. The leader and the secretary also emphasised the social aspects of group operation, including the importance of working together and having good relationships with other members (02/07/05, 13/08/05). As with the community bank, savings were considered to be particularly important, both in terms of regularity and enthusiasm, while the product group leader also included loan repayment in her list of ideal group components (02/07/05). This reflected the importance of obtaining and repaying loans both from the perspective of the individual members, but also to ensure the continuing existence and stability of the group in its current form, due to repayment demands from external loan sources.

Table 7.4: Leader satisfaction scores for the product group

Criteria	Category	Score
Honest Members	Individual/Personality	1
Meeting attendance		1
Following rules		1
Saving enthusiasm	Financial	2
Loan repayment		2
Clear responsibilities	Management	1
Record keeping		1
Leadership		4
Join in all activities	Social support	2
Work together		2
Average		1.7

Source: Leader interview data (02/07/05).

Management aspects of group operation were also discussed, including the need for clear responsibilities among the committee members. This was a direct result of the

leader's desire to delegate responsibility for group tasks, together with her frustration at the lack of input from other members, including their attitude that she should do "whatever you want to do" (02/07/05). This resulted in the scheduling of a meeting during which the responsibilities of the different committee roles were clarified. However, this clarification was not the result of a democratic process of discussion and consensus-creation. Instead, the members were merely informed of their pre-defined roles at the meeting. This provided a good illustration of the lack of engagement and interest of the members in the process of running the group, which in turn proved to be linked to dissatisfaction with leadership and concerns over 'missing' money, which will be discussed further below. Linking the decline of the group in terms of member numbers, product orders, and financial health also provides support for the argument in complexity science that the evolution and adaptability of the group depends on the actions and interactions of local agents.

In scoring the performance of the product group, the leader gave her group an average score of 1.7, which was the lowest of the three case study groups. From discussions with the leader it became obvious that not only was she dissatisfied with the group and its members, but that her stated components of an ideal group resembled a list of criteria that her group was lacking. For example, the leader's argument that honest members with good relationships were fundamental to a good group reflected the dynamic of mutual discontent within the group. The only aspect of the group that she considered to be very good was the leadership, although this was rather ironic as the leader was discussed as one of the main sources of members' discontent. Despite this, the leader was proud of the continued operation of the group, and the external awareness of the products.

From the perspective of the TAO and District government officials, the product group was the most familiar of the three case study groups. This was due to the success of the products in the OTOP scheme and the connection between the leader and the District CDD that provided training and advice for the group. In their opinion, based on information from the group leader, the product group had all of the components of a good group, a view that the leader needed to portray in order to ensure future assistance in the form of loans and training.

Members' Views

Responses to questions during interviews highlighted that members were generally dissatisfied with the operation of the group, however it proved difficult to obtain specific information from members due to a lack of involvement, and unwillingness to speak openly about the group and its leader. This was illustrated by comments expressing ignorance of how the group worked, and a suggestion that members did not get involved in its operation, and merely followed the leader's rules and actions (interview ref 58.2, 23/06/05; 172.2, 02/08/05; 3.3, 11/08/05).

A view expressed by respondents outside the group was that the group had not made progress in terms of increasing members and development of products, and it had not helped members to improve their careers (interview ref 15.1, 16/08/05; 121.1, 16/08/05). There were also concerns, raised by members, the village leader, and a former member, about the clarity of the management of the group, particularly around income and expenditure records and claims of members' money disappearing. The non-committee members interviewed argued that they did not see the benefits of investing in the products with the result that they focused on obtaining individual loans from the group rather than using this money to invest in the group. One former member argued that there had been no income from the group, there were only small and infrequent orders for products, so members had adjusted and now concentrated on other activities, including fishing net work, to earn money (interview ref 3.3, 11/08/05). This individualistic attitude, together with the conflict between the leader's view and actions and that of the members, resulted in a group whose management was unclear, and the group itself was not unified. Despite this, the group continued to fulfil a purpose for its members, illustrated through the discussion below of satisfaction with wellbeing outcomes.

7.3.3 Occupation Group

Leader's View

As with the product group, table 7.5 shows that the leader of the occupation group placed strong emphasis on the importance of individual characteristics including honest members, and social aspects including having good relationships between members. The importance of member willingness to make sacrifices for the group highlighted the value attached to helping others in the group and the community. This sense of sacrifice was reflected in interviews with committee members, for example the leader

argued that the sacrifice of time with her family was important in order to increase the success of the group and to enable them to achieve their goal of obtaining social welfare for their members (03/07/05).

Table 7.5: Leader satisfaction scores for the occupation group.

Criteria	Category	Score
Honest members	Individual/personality	3
Following rules		4
On time		1
Making sacrifices		2
Saving enthusiasm	Financial	3
Record keeping	Management	3
Leadership		3
Decision-making		3
Work together	Social support	3
Human relations		2
Average		2.7

Source: Leader interview data (03/07/05)

Regarding financial aspects, and echoing the other two groups, the occupation group leader considered savings enthusiasm to be important, while loans were not included in the list as the group had only just started to allocate small loans. For the occupation group, as with the other two groups, important management aspects revolved around transparency, clarity, and member involvement, while good leadership was considered by the group leader and deputy to be the most important characteristic of a good group. The deputy argued that if the leader was good, as in the case of the occupation group, then everything else would follow (10/07/05).

The average score given by the occupation group leader to each component of her group was 2.7, between 'ok' and 'good', which was the highest average of the three groups. Her main grievance with the group members was their inability to arrive on time for any meetings, but she was particularly happy with their adherence to the rules of the group. Despite this level of satisfaction, and together with the leaders of the other groups, the occupation group leader had expressed a desire to leave the group but feared that without her leadership, the group would collapse. Hence in all three groups there was a strong sense of ownership resting in the hands of one person despite the existence of a committee with defined roles and responsibilities.

Members' Views

From the perspective of the members, the group and its money were well-managed by the leader and committee, although members realised that the group was not financially that strong due to the small internal fund (interview ref 14.3, 28/06/05). However, members expressed satisfaction with the security provided by the savings facility, as the group's account was with a main bank in Khon Kaen (interview refs 146.1, 26/06/05; 64.1, 18/08/05). Members were also satisfied that the leader and committee were responsible and had made sacrifices for the group, with one respondent appreciating that the leader and deputy attended meetings and gained knowledge outside Ban Lao in order to pass this on to the group members in the village (interview ref 14.3, 06/08/05).

7.3.4 Summary

From the above discussion, similarities in the ideal characteristics of a good group can be observed, together with differences in levels of satisfaction with the operation of the groups. The characteristics deemed to be important for a good group are categorised as relating to financial, management, social support aspects, and the attitudes and actions of individual members. These correspond with the criteria identified by the government officials, including an effective committee, clear and transparent rules and management, enthusiastic members and effective savings and funding mechanisms to ensure financial stability. They also correspond with the argument that groups as complex systems are guided by particular attractors and their functioning and adaptation depends on relationships between local agents, and the constraining or enabling wider context. For these groups, the leaders were key attractors, and honest, caring members were seen as vital to the operation of the groups. The importance of working together in a group and fostering good relationships between members, as well as emphasising financial aspects of group membership, reflects the government's focus on creating unified, democratic, and economically strong communities. The discussion of these aims in the village also highlights that many villagers, and particularly the group leaders who were more exposed to government training, shared the same values concerning the characteristics of a good Thai citizen.

The purpose of this consideration of subjective perceptions of important characteristics of groups was to add to the understanding of the operation of groups gained through analysis of objective indicators. While members identified many characteristics covered by objective indicators, including financial performance and clarity of

management, an important aspect not covered was that of member attitudes, including honesty, communication, and willingness to help others. The use of subjective perceptions of objective indicators also proved useful, highlighting in the case of the financial performance that members were more interested in the personal and flexible nature of group operation and repayments, and the collection of savings by committee members, than in the size of the group's fund or the frequency and size of repayments. Therefore, incorporating subjective views of important criteria and the groups' performance in relation to these criteria, adds greater depth to the understanding of the operation of groups beyond that which would be created through a purely objective, technical focus on the groups.

Combining levels of satisfaction with the groups, table 7.6 illustrates the perceived poor performance of the product group in all of the categories, compared to the greater level of satisfaction with the occupation group in particular.

Table 7.6: Satisfaction scores for the three groups

Category	Average Score		
	Community Bank	Product Group	Occupation Group
Individual/Personality	2	1	2.5
Financial	2.5	2	3
Management	2	2	3
Social Support	2.67	2	2.5
Total	9.17	7	11

Source: Leader interview data (2005).
1 = 'not very good', 2 = 'ok', 3 = 'good' and 4 = 'very good'.

The reasons for these views of the groups are now considered in more detail, through exploring levels of satisfaction with the outcomes of group membership. This not only helps to explain perceptions of the performance of the groups, but also illustrates the relationship between individual and group wellbeing.

7.4 SATISFACTION WITH WELLBEING OUTCOMES

In addition to satisfaction with the group's operation, the wellbeing of the group depends upon individuals' satisfaction with how the experience of change through group membership impacts on different aspects of wellbeing. These can also be seen as emergent properties of the groups, as they can only be understood through considering the actions of individuals within the context of the groups. These satisfaction and

importance values were obtained using a person-generated instrument (PGI)[25] and in-depth discussions during interviews with group members, and the results for each group are illustrated below. Combining satisfaction scores with identification of the areas of life that are most important to members enables analysis of the effectiveness of the groups in enhancing individual wellbeing and in doing so, allows conclusions to be drawn concerning the relevance of the groups.

7.4.1 Community Bank

Table 7.7 shows member satisfaction with the changes to areas of their lives affected by the groups. The scores were obtained during in-depth interviews with five bank members who had already completed the questionnaire survey.

Table 7.7: Satisfaction with outcomes in aspects of life since joining the bank group, and the importance attached to these aspects.

Area of life	Satisfaction with group: Five Bank members					Average score	Average importance*
Material	4	3	2	3	3	3.0	1.8
Physical	3	3	2	3	3	2.8	1.4
Health	4	4	3	4	3	3.6	3.2
Skills/ knowledge	4	3	4	4	3	3.6	1.4
Self-esteem	4	3	4	3	3	3.4	3.2
Family	3	3	3	3	3	3.0	1.6
Friends	3	3	3	3	3	3.0	1.4
Total	25	22	21	23	21	22.4	14

Source: Own interview data (2005).
Key: 5 – much better than expected
         4 – better than expected
         3 – no worse or better than expected
         2 – worse than expected
         1 – much worse than expected
* Members were asked to allocate points to each area of their life up to a total of 14, as a way of ascertaining the relative importance of each area.

While there was some variation between categories, within each category the satisfaction scores were similar, with least satisfaction with effects on the physical environment, and most satisfaction with effects on health, and skills and knowledge. The average total was 22.4, or 3.2 per area, reflecting the common response that if any change had occurred, the effects of group membership were as expected. Therefore, the group was neither exceeding expectations nor disappointing members, although considering the role of the group as a financial service provider, it was interesting that

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[25] This is discussed in detail in chapter four.

only one member considered the change in the material aspect of their life was better than expected, while three members felt that there had either been no change, or that their expectations had been met.

The highest average satisfaction with the outcomes from the group was in the areas of skills, health and self-esteem, despite the fact that the group did not aim to target these areas directly. However, these results can be explained by the indirect positive effect of the group, with members discussing the value of obtaining loans to pay for medical expenses (interview ref 16.1, 02/07/05), the feeling of security and less stress due to easy access to a source of loans (interview ref 198.1, 18/08/05; 110.5, 26/06/05), and a feeling of pride in being disciplined to save money and solve their own problems through membership of the group (interview ref 116.2, 02/07/05). The effects in these areas were particularly relevant, as the areas of health and self-esteem were perceived to be the most important to the bank members interviewed.

It emerged from interview discussions that a specific, significant source of satisfaction was with the funeral fund in the group, whereby money from the loan interest profit fund would be given to the family of a member in the event of their death. This provided important reassurance and security for members that their family would have some money to cover funeral expenses, as well as being able to request a loan from the bank for this purpose (interview ref 16.1, 02/07/05). The nature of the bank's operation meant that it was particularly popular with members due to the ease with which they could obtain loans, the problem-solving ability of the loans and the fact that they were not rushed, or forced to repay the loans quickly. Despite positive feelings about the group as a source of emergency loans and satisfaction with being able to obtain loans, an explanation for the disappointment with the effects of loans was that members had not been able to use them for the intended purpose, or that they had not been able to access a large enough loan, for example to invest in business activities, or to build significant infrastructure (interview ref 184.2, 28/06/05). As a result, they had to resort to using saved money, altering plans or obtaining a loan from moneylenders or relatives elsewhere. However, there was also an understanding that this was an unavoidable result of the demand for loans, and therefore a result of the success of the bank as a loan provider. Therefore, this disappointment with the large-scale opportunities and effects of the group was combined with a certain amount of satisfaction with the bank as a loan

provider and the effects of these loans within the household on other aspects of wellbeing including health, relational and cognitive aspects.

7.4.2 Product Group

For the product group, the average satisfaction score of 22.3 was similar to the bank group score, again giving an average of 3.2 per area, illustrating that outcomes from membership of the product group were as members expected. However, considering the negative comments in the interviews, this result is rather surprising and may be explained by a lowering of expectations, discussed in more detail below. As seen in the community bank, table 7.8 shows that the highest satisfaction levels were in the areas of health, skills, and self-esteem, while material effects of the group caused the most dissatisfaction, as well as being the most important area of life.

Table 7.8: Satisfaction with outcomes in aspects of life since joining the product group, and the importance attached to these aspects.

Area of life	Satisfaction with group: Product group				Average score	Average importance
Material	2	2	2	3	2.3	4.75
Physical	3	3	4	3	3.3	2.5
Health	3	3	4	4	3.5	1.0
Skills/ knowledge	3	3	4	4	3.5	2.0
Self-esteem	3	3	4	3	3.3	1.0
Family	3	3	3	3	3.0	2.25
Friends	3	3	4	4	3.5	0.5
Total	20	20	25	24	22.3	14

Source: Interview data (2005)
Key: 5 – much better than expected
         4 – better than expected
         3 – no worse or better than expected
         2 – worse than expected
         1 – much worse than expected

The expectation of income, and the previous success in making and selling products, was one of the main joining motivations for villagers, together with an awareness of the loan funds available in the group. However, the majority of members and several key informants in the village recognised that this income potential had decreased resulting in a lowered ability of the group to enhance members' income. Interviews with members highlighted a lowering of expectations of gains from the group, as they had become aware that they were unlikely to increase their income from group activities. This helps to explain the surprisingly high levels of satisfaction in the table above.

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Despite this awareness of lower income potential and adjustment of expectations, it can be seen in the table that members were particularly unsatisfied with the material aspects of wellbeing, including income, with three out of four interviewed members claiming that the effects on their income were worse than they expected. This dissatisfaction was compounded by the great importance that members placed on this area of their life. It also reflects the characteristics of the members, as all of those surveyed were over the age of 40 therefore their ability to gain employment outside the village and earn more income was less than younger female members of the village.

Despite this, members claimed that it was still important for them to be in the group due to the information available and the social support function, shown by the higher satisfaction scores. Members reported most satisfaction with group outcomes in the areas of skills, health and friends and this was highlighted by comments in interviews concerning the value of learning skills in a group and having the support and security of a circle of friends outside the household (interview ref 118.2, 25/06/05; 3.3, 26/06/05). However, this level of satisfaction was not the case for all members as two of those interviewed argued that they did not know how to make the products that the group was designed to produce (interview ref 58.2, 23/06/05; 122.2, 14/08/05). Positive outcomes in these areas of life therefore varied according to the level of member involvement, as those who were more involved in the group activities had experienced greater satisfaction with the level of training available and the opportunities to gain new skills and knowledge. This helps to explain the split in the satisfaction scores, with an average score of 24.5, or 3.5 per area for the two more involved, and more satisfied members, compared to an average of 20, or 2.9 per area, for the other two members interviewed.

Overall, the positive effect on skills corresponds with the government focus on career development, while the creation of a social support network helps to strengthen community relationships. However, in financial areas, the group's focus on loans and its lack of income-increasing potential were in contrast to its stated purpose of gaining jobs, career development, and therefore earning money from the group.

7.4.3 Occupation Group

In the case of the occupation group, table 7.9 shows that members were generally very satisfied with the group, with their expectations of benefits from membership either

fulfilled or exceeded. The average satisfaction score was 23.3 giving a score per area of 3.3, which was the highest of the three groups. Echoing the product group, material aspects were considered to be the most important area of life, with friends considered to be the least important. However, the close nature of relationships between villagers, and the level of poverty in the village, suggests a tendency to view the most important areas of life as those that needed the most improvement.

Table 7.9: Table to show satisfaction with outcomes in aspects of life since joining the occupation group, and the importance attached to these aspects.

Area of life	Satisfaction with group: Occupation group				Average score	Average importance
Material	2	3	2	4	2.8	4.75
Physical	3	3	3	3	3.0	1.25
Health	3	3	2	2	2.5	2.75
Skills/ knowledge	5	3	5	5	4.5	1.75
Self-esteem	4	3	5	5	4.3	1
Family	3	3	2	3	2.8	1.75
Friends	3	3	4	4	3.5	0.75
Total	23	21	23	26	23.3	14

Source: Interview data (2005)
Key: 5 – much better than expected
4 – better than expected
3 – no worse or better than expected
2 – worse than expected
1 – much worse than expected

The highest satisfaction was seen in the areas of skills and self-esteem, indicating that the group was successful in achieving its aims of helping women to become safer at work and to increase their knowledge about their general rights. The group was also contributing to changing women's values and attitudes not only through providing information about rights, but also through creating a savings discipline among the members. This was shown during interviews, when members expressed satisfaction that they were all contributing to the group by saving every month (interview ref 14.3, 28/06/05; 157.2, 18/08/05). An area of least satisfaction from the members was in the area of family, or their relational wellbeing, reflecting the nature of the trade-offs experienced by those members that were more involved in the group. These occurred due to involvement in training sessions or meetings outside the village and led to a loss of time with children and other family members.

Table 7.9 shows that although material aspects of their lives were most important to the occupation group members, effects in this area as a result of the group were on average, slightly worse than expected. Discussions of the young nature of the group and its plan for growth illustrated that members expected more financial benefits in the future, with the promise of credit union membership, access to larger loans, higher savings interest, payment of medical expenses, workers' rights, welfare benefits and better wages from the factories. At the time of the fieldwork, there was a tolerance of the relative lack of achievement of the group due to its young status, with one member commenting that at present he could see neither advantages nor disadvantages to group membership (interview ref 146.1, 26/06/05). For example, an original purpose of the group was to increase the income of fishing net makers through negotiating with the net factories over wages. However, in the four years since the group formed, the wage per net had only increased by one *baht*, so members appeared to be concentrating more on obtaining welfare benefits through the group (interview ref 79.2, 31/07/05; 33.2, 25/06/05). Yet these high expectations for the future from members, the leader and committee, suggest that the future growth, and existence, of the group will depend on the fulfilment of at least some of these expectations.

7.4.4 Summary

This discussion has explored levels of satisfaction with the outcomes of group membership on different aspects of wellbeing, which have varying importance for the members concerned. The aim of this discussion was to analyse the effectiveness of the groups, as an indicator of their wellbeing. The overall picture emerging through this analysis is one of adaptation, both of member expectations and group operation. In all of the groups, expectations of large material gains have not been met, and the importance of this aspect of wellbeing has resulted in least satisfaction with the effects of groups in this area of life. However, members have responded by recognising the effects on other aspects of life, including skills and knowledge, self-esteem and health, and groups have responded by focusing on their potential impact on these areas, for example through providing training, welfare benefits and emergency loans. In this way, the groups can be seen to be adapting to the changing focus of the individual members within the context of the possibilities provided in the community.

In relation to the government's objectives of improving individual wealth, the groups have not been entirely successful, with members arguing that the effects of groups on

the material dimensions of wellbeing had been no better, and in some cases worse, than they expected. The next section builds on this discussion by considering the role of groups within the rest of members' lives, in order to explore the overall significance of the groups. This discussion also adds to the evaluation of the government promotion of these groups and their activities in the context of the everyday lives of villagers in Ban Lao.

7.5 SATISFACTION WITH LIFE: IMPORTANCE OF THE GROUPS

During in-depth interviews, members and non-members were asked to rate their satisfaction with areas of their lives overall, and this was compared with the perceived importance of these areas of life. The areas of life discussed were the seven pre-given areas already used in the discussions of effects of group membership, and their answers were on a scale from "the worst you could imagine", to "exactly as you would like". For members, this provided a way of considering their overall wellbeing and assessing the role of the group in affecting the areas of life that were of most importance. The inclusion of non-members' perspectives allowed a comparison to be made between the wellbeing of members and non-members, so that conclusions could be drawn concerning the significance of group membership in the wider lives of individuals. It also enabled easier comparison between the effects of different groups. To avoid confusion and reduce the potential for bias, these questions were asked in a follow-up interview, after the questions concerning satisfaction with the group had been asked. However, due to previous discussions of groups, it is possible that the difference between questions concerning satisfaction with life and satisfaction with the groups was not always understood. Using a seven-scale response system was also problematic, due to a tendency to respond with the middle category, and difficulties in communicating the differences between the possible responses. Despite these issues, these measures of satisfaction did provide useful information in order to discuss and compare the role of groups within people's wider lives.

7.5.1 Community Bank

Table 7.10 shows that overall satisfaction scores for the bank members varied widely, ranging from 14 to 37, with an average of 26.1, giving an average per area of life of 3.7: just below the category 'between good and ok'. The highest average satisfaction scores were in the areas of self-esteem and family, while the lowest were in the areas of material and physical assets. As the purpose of the bank group was to increase income

and provide loans, it would be reasonable to expect bank members to be particularly satisfied with the material aspects of their lives. However, this was not the case, as previous discussion of both the objective indicators and the satisfaction with group outcomes indicate that the bank was not having a significant effect in these areas, and this is reflected in the overall satisfaction scores.

Table 7.10: Bank members' overall satisfaction with areas of their life

Areas of life	Average importance	Satisfaction with life: Bank group members								Average Score
		Six group members						Deputy	Leader	
Material	1.8	3	1	4	3	4	2	3	6	3.3
Physical	1.4	6	1	4	1	3	2	3	6	3.3
Health	3.2	6	3	3	3	3	2	5	4	3.6
Skills/ knowledge	1.4	6	2	3	3	4	1	5	5	3.6
Self-esteem	3.2	4	6	4	6	4	2	6	6	4.8
Family	1.6	6	5	3	5	4	3	3	3	4.0
Friends	1.4	6	5	3	5	3	2	3	2	3.6
Total	14	37	23	24	26	25	14	28	32	26.1

Source: Interview data (2005).
Key: 6 – exactly as you would like
        5 – good, but not as good as you would like it to be
        4 – between good and ok
        3 – ok
        2 – between poor and ok
        1 – poor, but not the worse you could imagine
        0 – the worst you could imagine

One member, for whom the bank had a relevant impact on the material aspects of his life, was the leader. Despite the concentration of workload with the leader and deputy, the leader's satisfaction with life was very high, particularly in the areas of income, environment and self-esteem, expressed in the pride he felt about his achievements with the group. However, this satisfaction and success in the material dimensions of his wellbeing was not seen in the relational dimensions of his wellbeing, with a satisfaction score of 3 ('ok') for his family relationships, and 2 ('between poor and ok') for relationships with friends. This was reflected in his lack of involvement in activities outside the group, as his long-standing conflict with the village leader, and issues surrounding his role in, and control of the bank had affected relationships with other villagers. This included suspicion of biased loan allocation in favour of members of his family, and against members of the village leader's family, and gaining unfair financial advantage from the bank. This tension and compromise between material and relational aspects of wellbeing at the individual level, echoes the same processes occurring at

group level, although in the case of the group, relational harmony was being prioritised over economic efficiency of group operation.

7.5.2 Product Group

For the product group, four members and two committee members were interviewed and the scores for their overall satisfaction with areas of their lives are illustrated in table 7.11.

Table 7.11: Product group members' overall satisfaction with areas of their life.

Areas of life	Average importance	Satisfaction with life: Product group members						Average Score
		Four members				Secretary	Leader	
Material	4.75	1	2	1	2	6	3	2.5
Physical	2.5	3	3	1	3	3	2	2.5
Health	1.0	1	3	6	1	1	2	2.3
Skills/ knowledge	2.0	2	3	2	1	3	6	2.8
Self-esteem	1.0	2	3	5	3	5	5	3.8
Family	2.25	2	6	6	3	6	3	4.3
Friends	0.5	4	3	6	3	5	5	4.3
Total	14	15	23	27	16	29	26	22.7

Source: Interview data (2005).
Key: 6 – exactly as you would like
      5 – good, but not as good as you would like it to be
      4 – between good and ok
      3 – ok
      2 – between poor and ok
      1 – poor, but not the worse you could imagine
      0 – the worst you could imagine

Overall, the product group members experienced much lower levels of satisfaction with life than the bank members, with an average score of 22.7 giving a score of 3.2 ('ok') per area of life. As with the previous scores for satisfaction with group outcomes, the split between the responses is also seen here, together with high satisfaction scores for the committee members, suggesting a relationship, but not direction of causality, between greater involvement in the group and greater overall satisfaction with life. This was highlighted by the low satisfaction scores with material aspects of life given by general members, reflecting the lack of effect of the group on income. This was in contrast to the leader, who was responsible for the majority of production in the group, who felt that the material area of her life was exactly as she would like it to be, illustrating the positive impact of the group. Satisfaction scores were also low in the areas of skills and knowledge, reflecting that despite its stated activities, the group has had little effect in these areas, mainly due to a lack of member involvement in the

production side of the group's operation. Satisfaction levels were highest in the areas of friends and family indicating that product group members had high levels of relational wellbeing. In this area the group can be argued to have played a role, providing a circle of friends and source of social support (member interview 14/08/05), and operating with flexible rules that did not negatively affect the nature of relationships between members.

7.5.3 Occupation Group

In terms of satisfaction with life overall, table 7.12 shows that the occupation group members had the second highest average scores after the bank group, with a score of 25.7, giving an average per area of 3.7: between the categories of 'ok' and 'between good and ok'. However, due to difficulties in interviewing members of this group who had completed my questionnaire survey, there is a smaller sample size than for the other two groups. As a result, it is more difficult to generalise from these findings.

Table 7.12: Occupation group members' overall satisfaction with areas of their life.

Areas of life	Average importance	Satisfaction with life: Occupation group members			Average Score
		Member	Secretary	Leader	
Material	4.75	3	1	3	2.3
Physical	1.25	2	2	0	1.3
Health	2.75	4	4	3	3.7
Skills/ knowledge	1.75	3	6	5	4.7
Self-esteem	1	5	5	5	5.0
Family	1.75	6	5	3	4.7
Friends	0.75	4	3	5	4.0
Total	14	27	26	24	25.7

Source: Interview data (2005).
Key: 6 – exactly as you would like
       5 – good, but not as good as you would like it to be
       4 – between good and ok
       3 – ok
       2 – between poor and ok
       1 – poor, but not the worse you could imagine
       0 – the worst you could imagine

In contrast with the other two groups, the satisfaction score for the leader was the lowest of the three respondents, highlighting the sacrifice made in various aspects of her life in order to work for the group. For all the members, the low satisfaction score for physical and material assets reflected the young and financially unproductive nature of the group, the lack of progress made in increasing fishing-net wages, and therefore the lack of impact that the group has made on these areas of members' lives overall.

The very high levels of satisfaction for self-esteem and skills and knowledge reflect the group's emphasis on, and success in creating positive change in cognitive and perceptual areas of members' lives. The high scores for relational wellbeing can be explained by the close-knit nature of relationships in the village and the group, and they also reflect the lack of material and relational tension discussed in relation to the other groups. In the case of the occupation group, the small loan fund, the recent loan allocation and the focus on savings, have meant that issues of repayment and loan distribution, and any corresponding tensions between members, have not yet emerged.

7.5.4 The Groups within the Community: Including Non-Members

It would not be possible to analyse the relevance of groups within the whole community without considering the views and experiences of non-members. This includes comparing the levels of satisfaction of non-members with that of members, in order to help illustrate the relationship between groups and individual wellbeing. Charts 7.2 and 7.3 below illustrate the average satisfaction scores, and the importance ratings in areas of life given by the non-members interviewed and the members from the three case study groups. Consideration of the satisfaction data illustrates differences within the community and highlights relationships between group membership and life satisfaction, while comparing the two charts shows variations in attitudes and priorities, and helps to explain the satisfaction scores.

Chart 7.2: Average satisfaction scores in areas of life for non-members and members of the three case study groups. (n=24)
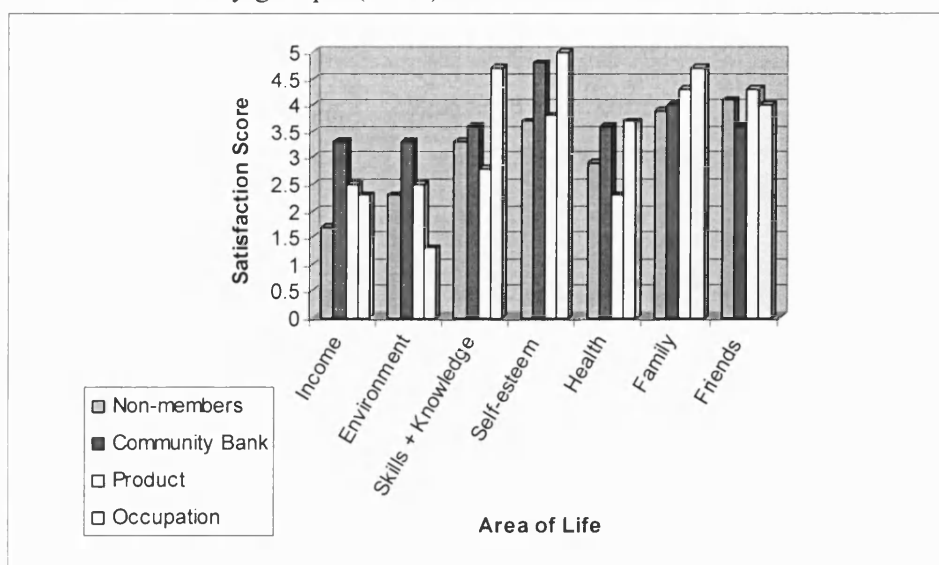
Source: Interview data (2005)

The interview data in chart 7.2 does not show a consistent relationship between the responses of members and non-members. However, in all the areas of life except relationships with friends, non-members were either the most dissatisfied, or second-most dissatisfied category of respondent. It can be seen that non-members were less satisfied with the material aspects of their lives, supporting the argument presented in chapter six that groups were not accessible to the very poorest in the village. The consistently high scores for the community bank are clearly illustrated in the chart, together with the high levels of cognitive and perceptual wellbeing for members of the occupation group. Regarding these findings, although the small sample size must be taken into consideration for the occupation group, these scores do reflect the outcomes of membership of the occupation group that emerged from the questionnaire survey. Considering satisfaction with relational aspects of wellbeing, the results show high levels of satisfaction with friends and family for members and non-members. Therefore, the government strategy of promoting group membership as a means of strengthening relationships and enhancing community cohesion was making little difference in the already closely connected context of Ban Lao. The general picture in Ban Lao was one of dissatisfaction with material and environmental aspects of wellbeing, which will be discussed in more detail in the following chapter. This dissatisfaction was evident for all respondents, suggesting that the groups were not enhancing satisfaction with the areas of life that, in the case of material aspects, individuals viewed as being most important. However, the scores for the community bank members were higher than the other respondents, while the poor performance of the product group is clear in all areas except relational aspects of wellbeing.

Chart 7.3: Average importance scores in areas of life for non-members and members of the three case study groups. (n=24)
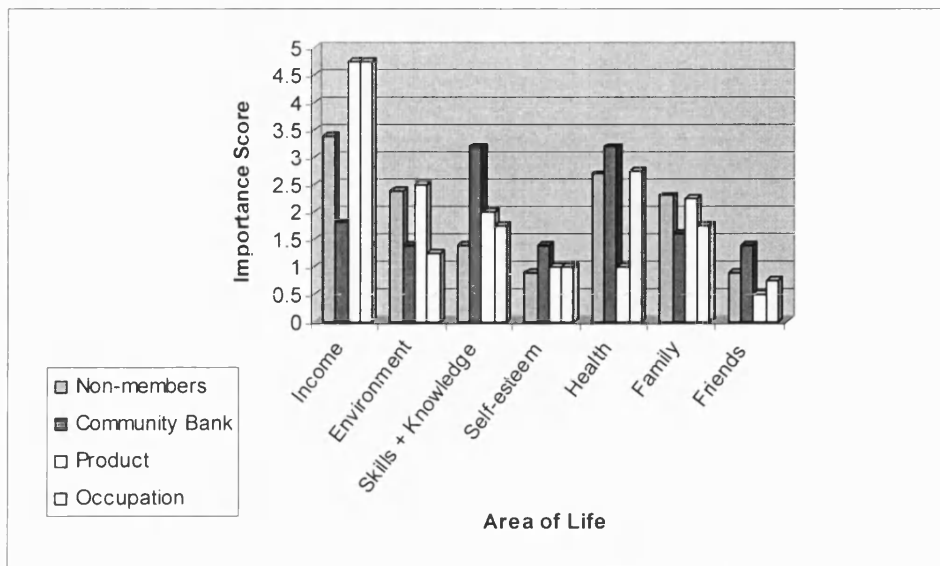
Source: Interview data (2005)

Chart 7.3 illustrates the importance attached to various aspects of life and shows that for all respondents except the bank members, material aspects, including income, were the most important. The bank members were the most satisfied with material aspects of their life, suggesting that deficiency in a desired area of life can increase its perceived importance, and decrease levels of satisfaction. The opposite can also be seen to apply, as friends were not perceived as being particularly important, possibly due to the existing quality and quantity of friendship connections in Ban Lao. As with chart 7.2, there was no clear pattern to the differences between the responses of members and non-members, however non-members placed more importance than members on family relationships, highlighting the prioritising of the family rather than the community.

Combining all of the information above gives a picture of the characteristics of the groups and how they operate and adapt to the community context. Considering objective indicators and subjective views of the groups and their effects, also highlights the relevance of the groups for individuals within the community and gives insights into the relationship between group operation and individual wellbeing. The following section draws together the key findings within these themes.

7.6 DISCUSSION

This chapter has extended the focus of the analysis to the functioning and outcomes of three community groups in one village in northeast Thailand. The points of focus drew

on complexity science, as it highlights the importance of identifying attractors guiding the system, understanding relationships and interactions between local agents, and exploring emergent properties as outcomes of the groups. It has therefore explored the way the different operation and characteristics of groups have produced a variety of intended and unintended outcomes in different aspects of the wellbeing of their members. In doing so it has illustrated the advantage of adopting a wellbeing perspective to gain a more holistic understanding of the experiences of groups as a form of collective action. This has been done through going beyond considering objective indicators of group functioning and outcomes including financial and managerial aspects, to also explore subjective perceptions of the operation of groups, their effects on dimensions of wellbeing through different pathways of change, and the satisfaction with these outcomes, including whether the aims of all stakeholders involved have been met.

To summarise the main characteristics of the groups, the community bank was the most successful group in terms of recruitment, with a large, and steady membership, and considerable funds, although most of these were tied up in loans allocated to members, thus restricting loan distribution and inhibiting further growth. The product group was experiencing a decline in numbers, participation, production and profit, after a peak in success demonstrated by its achievements in the OTOP scheme. In contrast, the occupation group was slowly expanding with ambitious goals that had yet to be realised, although members were already very satisfied with outcomes in the cognitive and perceptual dimensions of their wellbeing.

7.6.1 Key Attractors and Group Direction

In terms of their operation, all three groups were characterised by their dependence on the leader and key committee members. This was despite attempts to promote democratic ways of working through appointing a committee, limited delegation of roles and responsibilities, and use of voting mechanisms to make group decisions. Even the savings facilities and creation of a savings discipline depended on the collection of money from the members, hence the personalities of those involved in these activities were vital to the continued operation of the groups. Therefore the targeted increase in democratic attitudes and actions was limited despite the introduction of democratic structures. This reflects Riggs' (1964) idea of a prismatic society on a very local scale,

with groups appearing to operate democratically, but the reality of their functioning was very top-down and leader-focused.

The three leaders also played a key role in the ability of the groups to achieve their goals and enhance the wellbeing of their members through their connections to sources of information and funding outside the village. However, this concentration of power and responsibilities in the hands of the leaders, and the dependence on the leaders' skills, connections and enthusiasm raises concerns about the sustainability, or the ability of the groups to adapt if the leaders were no longer available. In the case of the product group, the position of the leader, and the way she wanted to guide the group, contrasted with the context within which the group was operating, resulting in decline of the production aspects, and increasing difficulties in efficiency of the financial service component of the group. Therefore, conflict between leaders' and members' views can significantly alter, and hinder, the development of the group.

The use of the groups and the lack of member involvement, shown by infrequent group meetings and a lack of knowledge about the groups and their activities, also raises questions concerning both the sustainability and the relevance of the groups for the members. Chapter two discussed the promotion of collective action as a means to increase social capital, however in Ban Lao there were already strong networks and connections of trust and support. Therefore, the groups' purpose, operation, and effects in the village reflect their adaptation to maintain relevance within a context where all of their potential outcomes were not required. However, the research highlighted that the groups were relevant for members, particularly as collective means to achieve individual goals that would be more difficult to achieve without the groups' activities. For example, all three groups were able to offer their members small-scale financial services, and despite the lack of communal participation, members valued being part of a group and having access to a network of support and information. This indicated that group membership provided a valued affiliation and identification mechanism within the village, as well as improving levels of self-esteem and enhancing members' skills. Therefore through addressing the needs of the members and the relationships between them, or their actions and interactions, the groups were attempting to adapt to the individual and community context.

7.6.2 Emergent Properties and Group Outcomes

A significant benefit of being in a group, rather than acting as an individual, was the value of groups in creating a regular savings commitment among members, and member satisfaction with the reinforcement role of the group leaders or committee in collecting savings money. The flexible rules and repayment regulations were also important characteristics of, and sources of satisfaction with the groups in the village: characteristics that were unlikely to be available in groups or formal banks outside the village. The view from members was that it was easier to save and obtain a loan in a group, as group saving resulted in loan eligibility. Saving in a group before getting a loan was also seen as a way of screening loan applicants in advance, thus improving repayment chances and assisting the stability and financial success of the group. Hence in their role in providing access to information, loans, savings facilities, and new skills and knowledge, all of the groups were being used by members as means to achieve individual goals that could not necessarily be achieved through acting alone. This provides an example of the emergent properties, or collective outcomes of the group as the creation, use and valuing of financial services and savings discipline cannot be understood by considering individual activity alone.

However, there were also instances where group success and direction of operations caused conflict with individual activities, highlighting that "even to poor people, solidarity does not come free" (Reinke 1998:573). For example, one of the reasons behind lack of activity in the product group was the lack of instant returns, and the conflict between working for the group and undertaking other productive activities that were necessary to maintain household income. In contrast, in the occupation group the main focus of activity and one of the greatest gains to wellbeing, revolved around obtaining new skills, training and acquiring new knowledge that benefited their main income-earning occupation of fishing-net making. Therefore, this activity enhanced, rather than competed with individuals' occupations, resulting in support for the group and its activities. In the case of the product group, the competing nature of individual and group activities resulted in the declining focus on production and an increased focus on providing small-scale financial services that were used for individual purposes. Therefore, for groups to exist and evolve, they need to be relevant for the individuals and community within which they operate, and in order to adapt to maintain this relevance, the type of relationships between members and activities within the groups should not compete or conflict with relationships and activities in other aspects of life.

Particularly in the context of relative poverty in Ban Lao, the importance of stable income-earning activities took precedence over the groups: from determining actual membership to affecting the activities undertaken within the groups and influencing the perceived purposes of the groups.

This highlights that the groups were also producing negative emergent properties, expressed through points of tension or trade-offs between outcomes. These included the prioritisation of relationships over loans which was producing another emergent property of financial ineffectiveness which could lead to group failure, and the power relationships within the groups which were affecting the nature of the groups' direction and operation.

7.6.3 Adaptation and Mediation

The dominance of financial services in the groups, combined with the close-knit nature of relationships in the village was also resulting in tensions between material and relational aspects of wellbeing, at both a group and individual level. The importance and prioritisation of good relationships between villagers was reflected in the flexibility of loan repayment regulations and the informal nature of savings and loan arrangements. This was seen in the focus of the community bank towards rule flexibility rather than high economic returns and punctual repayment, and the shift in the product group towards loan provision at low rates with flexible repayment arrangements rather than investing external funds into product development. Both of these groups had therefore achieved a balance between the goals of economic efficiency and relational harmony, which helped to reduce conflict between members and therefore enhanced the groups' ability to meet the needs of, and adapt to the circumstances of their members. Regarding the occupation group, it had seen a reduced focus on the difficult target of pressuring the government and factories to improve pay and rights, towards greater focus on skills training and providing welfare benefits through the group. This ability to adapt to internal and external pressures represents an important aspect of group wellbeing, and highlights the complex, dynamic nature of the groups. However, it also meant that at the time of the fieldwork, the fund in the bank was no longer revolving to any great extent, thus restricting the ability of the group to provide credit to new or existing members. The product group had obtained many loans and grants from external sources but was also suffering from problems of enforcing repayment. Therefore, although in the short-term the balance reached by the groups

was succeeding, the long-term sustainability of this balance would require continued adaptations to adjust to the declining financial strength. This emphasis on relational aspects over economic efficiency contrasts with the mainstream microfinance discourse, where on-time and enforced repayments, and maintenance and increase of the group's fund to allow it to continue to revolve, are seen as important indicators of a good group and a successful and sustainable microfinance initiative.

Overall, therefore, this chapter has highlighted that a key feature of the groups was their flexibility in response to pressures from within the group, community, and from outside Ban Lao, therefore key to the successful operation of the groups was their ability to adapt. Taking a wider perspective, the groups can also be seen to be adopting a mediating role between the needs, characteristics and circumstances of members, and government objectives and the supply of assistance. These objectives include promoting collective activities in order to encourage working together, enhance community cohesion and increase individual wealth, with training and loans available to help this process. In Ban Lao, the community was characterised by close family and friendship connections, relative poverty, and a division between those working in the village and those commuting to employment outside. Therefore, the groups were operating in such a way as to enable individuals to focus on and improve their income-earning activities, and to improve their household finances through access to savings and loan facilities, but only to an extent that enabled them to maintain the level of cohesion and connections already existing in the groups.

Local government officials and regulations were also aiding the groups, and assisting this process of mediation between national policy and local conditions, through small penalties for late repayment and a lack of checks on groups and their activities. These mediation processes were illustrated in the relationship between groups and external loan applications. For example, TAO officials were aware that groups were being formed instrumentally to access government money (interview 26/07/05), and informants in the village argued that the stated production, and income generation purposes of the groups were not real, but merely devised to create successful loan applications (interview ref 3.2, 09/08/05). In this respect, the product group was extremely successful, as it was able to access external funds to continue to provide loans to its members. District government policy was also assisting the continued recruitment

of members into community groups through requiring a record of proven regular saving in a group before individuals could apply for any funds from the poor fund (GKKJ).

However, the lack of financial returns and productive use of groups, the importance of financial flexibility but not economic productivity, and the valuing of relationships within groups for friendship and social support but not for economically productive collective activities, suggests that although the groups are helping to maintain a strong sense of community, they are not enhancing individual economic behaviour and wealth. This is one example of the relationship between the operation and outcomes for the groups and the wellbeing outcomes for individuals, as well as the role of groups within the context of the village community. However, this has implications for the argument in the social capital literature that collective action can encourage cooperation for economic and social gain, as well as for the Thai government's promotion of groups to achieve individual wealth and community cohesion. Therefore, it is the exploration of effects of groups beyond individual wellbeing outcomes, including the effects on social cohesion and the village economy, to which the thesis now turns. This will enable discussion of the feasibility of achieving these two goals of community groups, and it will further illustrate the interconnected nature of wellbeing.

CHAPTER EIGHT
COMMUNITY WELLBEING AND COLLECTIVE ACTION

In the view of the Thai government, collective action, community groups and the facilities they provide are intended to increase individual wealth and wellbeing, improve community cohesion, and strengthen the community economy. Literature discussing the value of social capital and collective action also recognises that social cohesion is argued to underpin growth and prosperity as well as enabling people to participate in local decision-making and political activities (Cleaver 2005). This chapter explores the community-level effects of groups within the changing context of Ban Lao. It does this through identifying the key characteristics and activities in the village and then considering how the groups have affected these aspects of community wellbeing through the four pathways of change set out in chapter two. This includes evaluating any effects on the strength of community cohesion and the village economy. Building on the discussion in chapter seven, these outcomes can be seen as emergent properties of the operation of groups, which cannot be reduced to individual outcomes, but can only be understood by considering the actions of individual members within the wider context of the group, community and policy environment. While chapter six explored the wellbeing experiences of group membership for individuals, and chapter seven analysed the outcomes and operations of the groups themselves, this chapter discusses the changes experienced through community groups for the community itself. It also adds to the exploration of wellbeing interdependence through considering the mediating role of groups between the wellbeing of individual villagers and the community as a whole. It is then possible to evaluate how the study of groups can provide insights into the relationship between individual and collective wellbeing.

To do this, the chapter again considers wellbeing experiences and outcomes through material, relational, cognitive and perceptual pathways of change. It combines observation and interview data with villagers and government officials, together with secondary government data, to discuss objective indicators and subjective perceptions of change in these aspects of wellbeing. This then enables a discussion of how the functioning of the groups in the village affects these aspects of community wellbeing, with a particular emphasis on the three case study groups. This includes their

relationship to community power structures, and their effect on the economic situation and community coherence and identity. This also allows a more informed critique of government policy promoting group membership and collective action as a means of enhancing the wellbeing of individuals and the community.

8.1 COMMUNITY GROUPS AND COMMUNITY WELLBEING

Government indicators of development and wellbeing provide a means of identifying the desired characteristics of communities and the points of intervention for groups. The emphasis on participation in groups as part of the development strategy in Thailand is seen in a development index devised by the NESDB. This gives targets and indicators of the achievement of these targets at the Province level and focuses on improving the economic situation and reducing poverty, improving community services and family wellbeing, natural resource preservation and environmental protection, encouraging participation in development activities, ensuring adherence to the government's policies, improving skills and knowledge and efficiency, and improving health levels. Within this index, an indicator of participation in development activities, and adherence to and support of the government's work, is the percentage of households with members who join community groups. This therefore indicates the value attached to group membership as an aspect of the development process and as a means of acting as a good Thai citizen. Together with the emphasis on community and collective activities, the areas of focus in this index also reflect an emphasis on community level outcomes. At a local level, the development indicators used by the TAO correspond with those of the NESDB, and highlight the importance placed on community activities, groups, community cohesion as well as economic situation.

The following sections discussing the characteristics and the nature of change in the village draw on responses from interviews held with group members, non-members, other key informants in the village, and officials at three levels of government. These interviews focused on discussing characteristics of a 'good' village, the advantages and disadvantages of Ban Lao itself, and the role of groups within the village. Through combining this information, characteristics that are positive and negative for the wellbeing of the community can be identified, followed by exploration of the relationship between these characteristics and the nature and functioning of the groups. The responses varied according to the membership status of individuals, as well as their

gender and generation, and the role of groups in affecting these aspects are discussed in relation to the four pathways of change.

8.2 MATERIAL CHANGE

8.2.1 Physical Environment, Infrastructure and Services

The importance of the state of the physical environment in the village was highlighted by the number of comments concerning its positive and negative characteristics. This reflected the level of concern over the issue of chronic water shortages and the importance of agriculture for subsistence and sale, and therefore dependence on the land and physical resources for livelihood maintenance and improvement. The identification of the importance of the physical environment also highlighted the value of relatively recent improvements to the infrastructure in the village, although the need for more work was recognised. These improvements included the introduction of an electricity supply, better quality roads and transport connections, while more recent changes included drainage works, road resurfacing, and the building of shelters. These responses were supported by the findings of the WeD research, as its investigation into quality of life highlighted the role that utilities and public services played in making a good area (Village 43 QoL 2004)[26].

While interview responses highlighted the importance of the physical environment, they also showed that positive aspects of the village were predominantly perceived as being related to the location of the village. The convenience of the location was mentioned, with easy access to a road linking with the main highway. It was possible to take regular buses (*songthaew)* from the highway to various places, including services to Khon Kaen, which then linked to routes across the country. In order to reach the highway, *tuk tuks* were available from the village, although these were infrequent and became very scarce in the evenings. It was felt that the village was located a convenient distance from the city; not too close as to suffer air pollution, and not too far as to make travelling difficult. Comparisons were also made with Bangkok, with the view that the capital suffered from air pollution and a lack of space, in contrast with the fresh air and availability of land in Ban Lao. Older respondents in particular made these positive comments about the location, while younger villagers had more negative views about

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[26] This research into quality of life was carried out in October 2004 using semi-structured interviews and focus groups. Respondents were asked to comment on who they believed to be the best individual in the village, to list the characteristics of a good area, a household living well and badly, an individual living well and badly, areas of personal importance, and sources of happiness.

the isolated and quiet nature of the village. Some villagers also complained that the location of the village restricted employment opportunities and that villagers in Ban Thum benefited from greater choice due to larger numbers of factories, and greater knowledge of, and opportunities for better paid employment opportunities outside Ban Thum (interview ref 16.1, 13/08/05). Older villagers, who could remember the village, and village life before the infrastructural improvements, also argued that the building of concrete roads in and through the village had a significant positive impact on their lives, together with the introduction of an electricity and water supply.

When asked about the negative aspects of the village, environmental problems were common responses. The lack of water through seasonal droughts was considered an important issue, affecting both household and agricultural water supply. Villagers complained that the water became brackish during the summer and that restrictions were in place on how much water could be accessed at certain times of the day, thus preventing certain activities from taking place (interview ref: 138.2, 18/08/05). However, villagers were also aware that the water supply in the village was better than that in the neighbouring village of Ban Thum, both in terms of quality and quantity (interview ref 50.1, 30/07/05). Another aspect of the village infrastructure that was mentioned as requiring improvement was the speaker tower, used by the village leader to disseminate information around the village. Villagers further away argued that the speaker was not effective, thus highlighting the importance of receiving information and gaining knowledge about village, and government events and activities. Other problems were also experienced by those living on the areas of public land, and included the lack of electricity supply and difficulties in obtaining land titles due to not having a household number (interview ref 15.1, 16/08/05).

In terms of other services in the village, while all of the focus groups except the group with old women commented that good health care resources were characteristic of a good area (QoL 2004), there were a variety of responses about the level of health provision. According to the data on basic needs satisfaction gathered by the Tambon office in 2004, the level of health and healthcare was good, with many of the targets reached by 100% of households in Ban Lao. These targets focused on ante- and post-natal care, vaccinations, growth rates and nutrition, as well as knowledge of medicines and attendance at health checks. Interview respondents were generally happy with the level of health provision, as there was a public health centre in Ban Thum, and access to

health care through the 30 *baht* scheme was available at one of the local hospitals[27]. However, less mobile villagers argued that it was difficult to travel to these locations, while another villager commented that the level and quality of treatment available at the hospital was poor due to the dismissive attitude of doctors towards patients being treated under the 30 *baht* scheme (interview ref 79.2, 31/07/05).

Therefore, infrastructure, transport and communications links, water supply and health service provision were viewed by villagers as important community characteristics. Their inclusion in the NESDB's development index also highlights the government's view of their importance. However the three case study groups had little significant effect on these aspects of community wellbeing as any communal activities to improve the infrastructure, including village cleaning and drainage improvements, were organised by the village committee. For general members of these groups, although they did not directly contribute to the quality of infrastructure in the village, the microfinance facilities the groups provided were being used for individual household improvements (see chapter six), thereby enabling enhancement of the built community environment. This included building cattle pens outside, rather than underneath houses, improving the quality of the houses, and increasing the ability to purchase consumer goods. This was seen as part of a desired process of development in Ban Lao, as it 'modernises' to become more like that of the next village of Ban Thum. This improvement in the appearance and atmosphere in the village can be seen as a common good as it is a benefit that is available to all and improves an aspect of the wellbeing of the community.

Loans from groups were also used to help villagers, and therefore the community as a whole, cope with the vulnerability of the environment and rural livelihoods, and to invest in the agricultural sector. As can be seen below, this has contributed to the village economy as well as to the maintenance of village society and lifestyle. For occupation group members, the promise of assistance with health care was valued, although the 30 *baht* scheme was available to all villagers therefore other healthcare options were accessible.

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[27] The 30 *baht* scheme was introduced by the Thai Rak Thai government, and gave all registered villagers access to healthcare facilities on a 30 *baht* per visit basis.

8.2.2 The Village Economy and Employment Opportunities

From an external, and objective perspective, Ban Lao was a poor village in relation to the neighbouring villages and those in the same TAO. According to the TAO data, in 2004 the average income was 26,575 *baht* per person per year, with 93 percent of households saving money, compared to 99 percent of households in four of the five sub-villages of Ban Thum. However, this data must be treated with some caution as it was obtained from the leader of each village rather than through an independent external survey. There were therefore discrepancies in the data, for example the data for Ban Lao listed 100 percent of households as earning at least 20,000 *baht* per year. Yet according to the Community Development Department (CDD) District office, Ban Lao was the only village in the sub-district to receive money from the government's poor fund (*'Gae kaibunha khwarm yakjon'* – GKKJ) and was eligible to receive this as 30 percent of the villagers earned less than 20,000 *baht* per year. The presence of this fund therefore acts as an indicator of poverty, thus reinforcing the perceptions of Ban Lao as being the poorest village in the TAO. As this fund was distributed through groups and was dependent on a proven record of saving in groups, it also suggests that the presence of groups themselves is an indicator of the poverty of the village.

The discussion in chapter six highlighted the relative ineffectiveness of the groups in making substantial improvements to villagers' material wellbeing, therefore indicating low levels of needs satisfaction and suggesting that poorer villagers in Ban Lao remain trapped in a situation of income poverty. This is despite government interventions including grants and loans through groups to encourage business investment and entrepreneurial activity, and despite the intended economic advantages of acting collectively.

In terms of villagers' perceptions, respondents commonly discussed the less-developed nature of the village in comparison with others nearby using terms including 'traditional', 'not modern enough', and 'backward'. As well as comments about the general state of development in the village, there were also specific comments that the economy was not as healthy as in other villages. For example, the *phu yai ban* argued that despite the fact that Ban Lao had received many more loans and grants from external sources than other villages, Ban Lao still had a problem with a lack of economic growth, and besides agriculture, still suffered from a lack of employment opportunities (09/08/05).

According to the *phu yai ban*, this slow development in comparison with neighbouring villages had been due to a lack of previous government awareness of the village and a resulting lack of support and assistance. This attitude corresponds with that identified by other authors discussing the nature of development in the Northeast of Thailand, whereby development is seen as given by the State and villagers wait for this gift of development to be bestowed on them, thus conflicting with a more decentralised, grass-roots approach (Rigg 1991). When discussing reasons for the lower level of income in the village, the view from the TAO officers was that people in Ban Thum went outside the village to work and were therefore able to earn more, while the villagers in Ban Lao suffered from limited opportunities to get other jobs, due to the distance from the main urban centre in comparison with other villages in the Tambon, and a lack of opportunities for higher paid employment within the village. However, the data from RANQ shows that this was not entirely the case, with one of the two main income-earning activities of members of 22 percent of households in the month prior to the survey taking place in the nearby town. This suggests therefore, that the issue is one of earning power and types of employment available rather than the location of the employment. The daily commuting of villagers, particularly those with no or little land for agricultural use, was also seen in the peri-urban WeD site in the south of Thailand (Community Profile 2004). Here, as in Ban Lao, significant movement of villagers to low or unskilled work in nearby factories on industrial estates was made possible through the connection of the village with the main road.

Employment activities in Ban Lao were split between those who worked within the village and those who commuted to employment in the nearby towns and city of Khon Kaen (see chapter five). For those remaining in the village, rice farming, livestock rearing, and net making were the main occupations, while for those leaving the village, construction labour and factory work were the most common (WeD Community Profile 2005, RANQ 2004, Interview data 2005). Within Ban Lao there were also several grocery shops, two café-type businesses, a sweet production business, various mobile or occasional food outlets and two vehicle repair shops.

Part of the rationale for promoting groups is that they create employment opportunities in the village, and this ideal was reflected in the responses of villagers; many of whom argued that groups increased income and created more jobs in Ban Lao. While the findings in chapter six showed little evidence of this, the occupation group was

important for employment in the village, as it contributed to the continuation of the lifestyle in Ban Lao that depends upon sub-contracted work. The group had introduced safer working practices, access to information, and increased the potential for productive negotiations with the government and the factories over rights and pay. It was therefore supporting the structure of employment and the way of life that enabled villagers to work from home, care for children and grandchildren, while still earning income.

In terms of direct financial help to improve the village finances, both the product group and the community bank donated money to the temple for festivals. Otherwise, the main contribution of the groups was seen as a result of the savings and credit facilities, allowing easier access to loans and increasing savings, resulting in significant changes perceived not only in terms of enhanced individual wealth, but also strengthening of the community economy through an increase in funds within the household. The view of the village leader (interview 09/08/05) was that before the many groups were established in the village, people did not save or get loans and relied on family members and moneylenders to provide funds. Hence the facility offered by the groups to save money, and their increasing insistence on regular saving, has resulted in the development of revolving funds in groups, money that can be used for emergencies, and access to external loans and the ability of groups to allocate loans to members. The increase in villagers valuing regular saving as an important activity in itself rather than just as a means of obtaining a loan also highlighted a gradual change in villagers' attitudes and behaviour. It can also be seen to be playing a significant role in increasing villagers' capabilities to solve their own problems, develop themselves and increase their self-esteem and belief in their own abilities, both individually and as a group or community. This therefore increases the security in the village and reduces its susceptibility to shocks.

The loans from groups were also supporting the agricultural nature of the village economy through enabling some villagers to purchase cows and other livestock. Respondents therefore viewed loans as valuable mechanisms to improve people's careers through enabling the purchase of cattle and farm materials. For example, the Tambon representative in the village argued that as a result of these loans, villagers who never had cows or pigs were able to purchase them, and had therefore improved their lives (interview ref 15.1, 16/08/05). This contributed to a strengthening of the

community's resource base and therefore its wellbeing through an improvement in the village economy, particularly in terms of agricultural opportunities. However, there was little evidence of group activities directly contributing to the creation of alternative career and full-time employment opportunities or the development of small businesses in Ban Lao. Therefore the groups were not altering the structure of the village economy, but were supporting it in its current form.

Together with the benefits to the village economy through savings and credit facilities, a member of the product group also argued that the activities of the groups benefited the community over time through increased government support. Her view was that the government would provide more support once they could see the village had many working community groups (interview ref 181.1, 13/08/05). Successful group operation and repayment of external loans was seen as a way of showing the government that they could trust the villagers to make their own decisions and manage their own development thus improving the reputation of the community. This view also emerged in the perceived connection that several respondents made between the success of the product group in particular, and the fact that there were an increasing number of loans coming into the village through groups.

However, in relation to changes in material aspects of wellbeing, the groups were contributing to individual improvements that when combined, enhanced the strength of the village economy. This strengthening would have been much more difficult to achieve without the financial assistance of the groups, therefore it can be seen as an emergent property of the groups and a common good available in the community. However, there were no large-scale activities or economic effects of groups due to the unwillingness to cooperate for productive activity described in the previous chapters. Therefore the groups were supporting collective action for individual gain and any wider effects were a result of this, rather than through an explicit strategy of productive collective activity aiming for community gains.

8.3 COGNITIVE CHANGE

In terms of outcomes through cognitive pathways of change, good education provision was seen as an important characteristic of a good community by villagers and by the government, as access and quality of education are indicators of wellbeing generated by the NESDB. Many of the older respondents argued that education provision was good

as the village had its own primary school that had improved in recent years (interview ref 116.1, 04/08/05). However, others argued that the children in the school were not as well-educated as those from other villages due to the poor standard of facilities and teaching. Overall, the value of a good education was recognised by all respondents, with many comments that it was necessary to receive a good education in order to achieve a better quality of life. This value of education as a characteristic of a good area was also found in the quality of life data, mentioned in particular by young and middle-aged men (QoL, 2004).

The groups did contribute in minor ways to the provision and promotion of education, for example both the product and occupation group had contributed to the level of skills and knowledge in the village through giving demonstrations at the temple and the village school about making products and safe working practices. The community bank also contributed to school activities through donating money for a school prize. In addition to increasing children's knowledge, the groups have also increased the skill base in the village as a whole as well as acting as sources of information and communication mechanisms. This was particularly the case for those individuals more actively involved in the groups, who benefited from business, marketing and management training and advice as well as experience in public speaking and running training sessions for other groups outside Ban Lao (interview with occupation group leader, 03/07/05). For the bank and occupation groups in particular, the activities of the leaders and key members enhanced the status and awareness of the groups and as a result, the community itself. Increases in knowledge of safe working practices in net-making also improved the wellbeing of a significant proportion of the village's economically active population.

8.4 PERCEPTUAL CHANGE

8.4.1 Changing Values, Changing Community

A common theme emerging from the above discussion is that of the changing nature of values within the changing community and the wider societal context. Together with the change in the infrastructure and the community economy, there have been changes in the values that are desired and those that are not, particularly in terms of aspirations and outlook. The operation of the community with values that the majority of villagers desire, share and adhere to, contributes to the sense of the wellbeing of the community and were discussed in some form during interviews with villagers.

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The changing nature of, and the differences in values, attitudes and aspirations can be seen particularly in relation to perceptions of employment and material wellbeing. Dissatisfaction with the economic situation and limited opportunities from some respondents contrasted with a large number of villagers appreciating the value of being able to work at home carrying out sub-contracted fishing net work. This satisfaction with making nets was not shared by all villagers however, and other responses indicated variations in aspirations and attitudes. For example, the lack of earning power and the satisfaction with the relatively low pay offered by fishing net making was attributed by some respondents to a difference in villagers' outlook on life and aspirations. It was suggested that Ban Lao villagers were not that ambitious, or diligent, and were therefore happy to work in the village making nets (interview ref 74.2, 09/08/05). This was despite the awareness that the low level of income from net-making made it difficult to generate enough money to save or buy much more than essential household items. In this way, the groups can be seen to have a negative effect on the possibility of future economic growth as they are supporting the way of life already existing in Ban Lao and not encouraging entrepreneurial behaviour that the government argues should lead to significant improvements in material wellbeing.

However, an alternative view was that Ban Lao was very fortunate to have access to the fishing-net work. The value of having this work in the village was that villagers could earn a living while also staying in the village (interview ref 58.2, 23/06/05) and looking after children or grandchildren. For some villagers, this gave Ban Lao a significant advantage over other villages where this was not possible and where more migration and transport to work was necessary (interview ref 74.2, 09/08/05). It is therefore important not to underestimate the role of employment in the sub-contracted net industry for the functioning and flexibility of Ban Lao, in terms of its value to the village economy and to the social dynamics of the community. For those for whom the net making was their full-time occupation, it allowed villagers to combine working with caring for children and grandchildren, doing housework, working on their farm nearby, and socialising with other villagers (interview ref 3.3, 26/06/05; 184.2, 28/06/05). For others, it supplemented their main income or enabled older villagers to continue to earn money even if they were not working on a full-time basis. From this perspective the groups, and particularly the occupation group, were positively affecting the community through supporting this way of life that enabled villagers to maintain relationships and social support networks within the village while also earning income. This therefore

raises the question of what is valued in Ban Lao, and in communities more generally, and how this fits into the government's view of the process and outcome of development. Specifically, it is a question of whether material income is of paramount concern, and the importance of relational wellbeing and flexibility within this view.

8.4.2 'Jaroen': Becoming Modern

This sense of changing values was seen in relation to villagers' perceptions of, and aspirations for themselves and for the village, and was shown by levels of satisfaction with aspects of the community. For example, a common expression of the state of development in the village was that it was not as developed as other villages. In this expression, the villagers used the word 'jaroen', meaning development, economic growth, and a general improvement in the situation to become better, or more modern than before. One respondent explained that this lack of development was characterised by the number of poor people in the village, the use of wraps rather than proper clothing, and the raising of cattle under the houses rather than in separate shelters, although this villager recognised that the situation had greatly improved in recent years. Hence these desired characteristics included the valuing of economic development involving a more Bangkok, and ultimately Western-style way of life and appearance. However, this was combined with the continuation of more traditional values of community unity and cohesion based particularly around religious activities and the focal point of the temple. This was shown by the level of involvement in religious activities by older villagers in particular, and an increase in donations to the temple noticed by an older female villager. She compared donations of 2 or 3 *baht* four years ago (early 2000), to donations of 10 or 20 *baht* during the fieldwork period (interview ref 123.1, 04/08/05). This increase reflects both the recovery following the economic crisis in the late 1990s, but also highlights the strong sense of community spirit within the village.

The temple and the Buddhist religion had a central role in the values promoted and adopted by the villagers. The temple itself provided a focal point for the village where a sense of cohesion was reinforced through festivals, celebrations and other community events. It also had a vital part to play both in the everyday life of the villagers in Thailand and in tracing the evolution of the community through the marking of lifetime events of the villagers, including funerals and ordinations. In Ban Lao, women and village elders in particular preserved the role of the temple within the village, both in

terms of maintaining and organising events, but also in reinforcing the spiritual and cultural importance of the temple and Buddhism through teaching children and grandchildren (interview ref 184.2, 11/08/05). This corresponds with literature emphasising the role of older women in maintaining the sense of community within Thai villages, in particular through preserving the central position of the temple and Buddhism (Baker & Phongpaichit 2005). The actions of older women in maintaining the village religious traditions also translated to the maintenance of village life and values. This is particularly so in the context of globalising forces eroding the rural village in its present form, including the declining interest of children in agriculture, and their desire to leave the villages (Yoshihide 2001).

Another example of the continuation of strong values of community spirit, connections, and caring for others was shown during an interview with the wife of a local teacher, and well-respected member of the community. During the interview, an ambulance arrived at a nearby house as the female occupant had fallen ill. Our respondent then apologised, left to investigate the problem and went in the ambulance to the hospital to assist her neighbour. She returned sometime later and explained that she had had to wait a considerable time for the bus to take her back to Ban Thum, and then, as she had not left with enough money to get a *tuk tuk*, had to walk from Ban Thum to Ban Lao, altogether resulting in considerable time and effort spent in helping her neighbour who had not actually requested any assistance.

This example of a caring community spirit was not recognised by all respondents however, and views tended instead towards highlighting the increasingly individualised nature of attitudes and actions. For example, one villager argued that the "infrastructure is better, material things are better. The way people think is worse though because people are getting so selfish. People just think about themselves" (interview ref 194.1, 14/07/05). Another respondent argued that villagers were becoming more focused on their own lives and business, and as a result, were less involved in community activities, including taking part in the community cleaning activities (interview ref 157.2, 18/08/05). This was not viewed as being an issue specific to Ban Lao, but instead represents wider processes of change and changing values.

8.4.3 Creating 'Good' Thai Citizens

The promotion of certain outcomes through group membership highlights the government support for particular values about how to behave, what to value and aspire to, and how to achieve enhancement of certain aspects of development. These values were discussed by many members of the groups and were seen as characteristic of good members by villagers and by government officials. The desired values included honesty, communication and consultation, and transparency and clarity of group operation. A member of the community bank commented that "members have to be honest with each other – it is like a promise that they will do things for each other when they are in the group" (interview ref 184.2, 28/06/05), while others spoke of the group being "like a family" (interview ref 170.2, 20/08/05). The representative at the District CDD office also emphasised the importance of honesty, taking part in all activities, and being willing to help others (27/07/05). This was echoed at the Province office where working together was a necessary characteristic (27/07/05), together with the need for enthusiasm recognised at the TAO office (26/07/05).

However, although non-members recognised that "groups are for people who want to be social and do things together" (interview ref 89.1, 14/07/05), they did not all share this enthusiasm for, or interest in participating. One commented that the benefits that groups offered could be found elsewhere (interview ref 38.4, 31/07/05), while another avoided group work as the time demands would result in the neglect of her family, which took precedence over working for others (interview ref 194.1, 14/07/05). This illustrates that the government emphasis on collective activities was not relevant to all members of the community, with villagers displaying different capacities and willingness to participate. It also shows different villager perspectives, with some focusing on helping, and being part of the community, while others were less interested in this aspect of community life and were much more oriented towards family responsibilities and prioritising the family unit.

For those who were willing and able, participation in these activities is seen as evidence of participation in development activities, therefore it is a sign of taking action to improve the wellbeing of the individual and the community. From a government perspective, participation in these promoted activities and groups is also evidence of adherence to, and support for the Thai government. It is also evidence of support for the Thai King and this was recognised by one respondent. She argued that the King wanted

people to help each other and be unified in groups, therefore being in a group meant that people were thinking of the King (interview ref 92.2, 05/07/05). This highlights the role of groups in promoting particular behaviour and illustrates the connection between the village and wider structures of governance and notions of national unity. However, the unequal participation rates and lack of interest in groups from sections of the village population highlights that promoting 'good' Thai citizenship through acting in groups is not relevant to all. The groups can be seen as part of a strategy of promoting a view of citizenship that includes support for the King's view of sufficiency and cohesion, but also, through non-membership, as a reaction against it.

8.5 RELATIONAL CHANGE

8.5.1 Changing Relationships, Increasing Competition

While variations in connections to wider structures of governance can be seen, there was also evidence of the changing nature of values towards, and relationships between villagers, including relatives and friends. Although the strong sense of community spirit and cohesion remained in sections of the village population, discussions with villagers highlighted the increasing importance of markets in achieving all goals, and therefore the adjustment of values in order to accept more transaction-focused relationships. For example, there were comments from villagers that even relationships between relatives were now governed by money, as relatives sold things to each other rather than giving and sharing them as they would have done before (interview ref 74.2, 09/08/05). The sharing of food was also argued to have declined, indicating processes of individualisation and the increased isolation of the family unit. However, as with the level of group membership discussed in chapter six, this varied according to the time of day and the individuals involved, with much sharing of food and communal eating and working evident during the day particularly among older women. Through the services they offered, the community groups aided this individualisation process. This was particularly the case for the two large financial groups as the availability of cheap credit reduced villagers' dependence on friends and relatives for financial assistance.

The supply and demand for loans was also leading to tensions between groups due to the division of loans from the TAO. Each round of loan funds totalled 100,000 *baht* and was divided between all the village groups that applied. Hence, with the increasing number of groups in the village, the money available to each had declined and the TAO representative explained that this had resulted in arguing between groups, with the more

established groups feeling particularly aggrieved (interview ref 15.1, 16/08/05). It also resulted in the restriction of membership numbers in the cattle group and product group as the current members were reluctant to share the reduced loan with an increased number of members. Therefore, the key members were pursuing funds for their group, while individual members were pursuing funds for themselves. Hence government policy and support can be seen to be creating an exclusionary mechanism that restricts the access to community groups and therefore to the government funds intended to be available in the form of loans to all villagers.

Despite the increasing numbers of groups as sources of credit, there were claims that too many groups in the village had resulted in too many loans allocated and problems of repayment occurring, particularly for villagers who had 'wasted the money' (interview ref 15.1, 16/08/05). Villagers, including the TAO representative also expressed the view that the economy and atmosphere in the village were worse due to more debt and repayment problems. Group activity and facilities, combined with the level of demand from villagers, can be seen to have created a culture of indebtedness in Ban Lao, with a consequent effect on relationships for those who have experienced repayment difficulties or increased dependence on credit. This was also a consequence of rule flexibility, as loans obtained on behalf of a friend or relative could become a source of tension between the person using, and the person responsible for the loan.

8.5.2 Community Governance

The strong nature of ties between villagers and the existence and influence of groups also affected local politics. In terms of the structures of governance in Ban Lao, responsibility rested in the hands of a village committee, comprising ten men and two women including a local teacher, the village leader, respected religious and village figures and the TAO representatives. The role of the committee was to discuss and implement any government initiatives, disseminate information, and address any issues in the village. However, when asked during interviews with group members, non-members and other key informants, about opinions of how the village was run, the majority of respondents commented only about the actions of the *phu yai ban*, highlighting the level of responsibility and authority that he held. However, from the interview responses and observation of a village meeting, villagers felt able and confident to express their opinions and question the rules set and the activities in operation. The District CDD office considered that this participation in decision-

making was one of the strengths of Ban Lao, arguing that the villagers had regular meetings whenever they had a problem or needed a resolution obtained through a vote, therefore contributing to the sense of unity within the village.

Satisfaction with the leader varied, from a general contentment with his actions, to a tolerance of a lack of change due to the relatively new status of the leader and committee, to a criticism of the lack of action and non-progressive stance, as the leader was seen as not taking advantage of government assistance in order to make Ban Lao more developed and modern. Despite these expressions of dissatisfaction with the *phu yai ban*, the fieldwork period started immediately after the election of the village leader. The unsuccessful candidate was the leader of the community bank, while the winner was a member of one of the largest families in the village, and related to the previous leader. From observing the timeline of village leaders, and through discussions with villagers, it was evident that the two large families in the village dominated the leadership of Ban Lao due to the electoral support of their extended families.

However, the election illustrated the existence of the tension in the village and the already existing division of the village into two sides, each supporting one of the candidates. Villagers were adopting and changing political alliances in order to manoeuvre to get the best access to desired resources, and the connection between village governance and the operation of community groups and the microfinance facilities they offered was particularly interesting. This was seen in the operation of the community bank and the poor fund (GKKJ) offered through the bank. In the case of the community bank, suggestions of vote buying through promising and allocating loans were discussed in chapter seven, as well as evidence of the exit of a member due to the non-fulfilment of these promises.

Regarding the poor fund, at the time of the election this was distributed through the community bank and was therefore coordinated by the community bank leader. However, conflict with the village leader and operational problems meant that by the summer of 2005, he had resigned from this post. The general dysfunctioning of GKKJ was a significant source of ill-feeling noted by respondents within the village, and was due to the problems of people not wanting to pay loans back and the difficulties in asking people to repay loans. This was a particular issue for this fund and loan system as due to the external source of funds, all the individual loans needed to be repaid before

the community could apply for, and be eligible for more funds. However, one villager and loan recipient had persistently defaulted on his loan and was therefore preventing the whole village from applying for, and receiving further loan funds under this scheme.

Government officers at the CDD District office also recognised that repayment of loans was an issue in the village, as 10,000 *baht* of the GKKJ loan remained unpaid and despite several visits to the village, they had been unable to force repayment. Beyond the instrumental problems of loan repayment and allocation, these issues have also contributed towards the CDD perceiving the village as having repayment problems and therefore requiring support and schemes to enforce and enable payment. The repayment reputation may also be contributing to the perception of Ban Lao as a poor village in relation to the other villages in the Tambon.

Overall, there was evidence that the relationship between all of the groups and the traditional systems of politics, hierarchy and power relationships in Ban Lao was problematic. The threat that the groups provided to the traditional authority in the village was shown by the village leader's criticisms of the lack of transparency in the operation of the groups. He complained that he had did not have enough authority over the groups in the village and questioned the point of having a village leader if he could not check what was happening in the groups, their activities, and where their funds were going. As a result, he had threatened to refuse to approve applications for external loans for groups: approval by the village leader was required in order for groups to prove that they were genuinely a group within the village. Hence the leader retained limited influence over the groups' affairs, but it was clear from his interview responses and tone that he was frustrated by his incomplete knowledge of, and ability to influence, group activities (09/08/05).

Therefore, the groups can be seen to influence village dynamics through relationships between members, relationships between groups, and connections to systems of governance and politics within the village and the wider context. This was seen in the example in the previous chapter of groups balancing economic efficiency with relational harmony. However, this extension of group events into the community through close relationships impacts upon the nature of cohesion within Ban Lao as a whole, not just within the groups themselves. This connection between village dynamics and

relationships between and within the groups provides another example of an emergent property of the groups, which is negatively affecting the nature of community cohesion.

8.5.3 Community Cohesion and Connections

The level and type of relationships and connections in the village not only dominated village governance structures and processes, but also played a significant role in the everyday life and atmosphere in the village. As discussed earlier, Ban Lao was dominated by a few large extended families with many villagers, particularly those who had lived in the village for a long time, related by blood or marriage to each other. This was illustrated in the group membership lists, as 28 percent of those listed (92 of 330) had only six different surnames. As a result, villagers had close ties to each other and the affairs of others in the village were often common-knowledge. These social networks in the village were discussed as a significant positive aspect, with villagers seen as being able and willing to help each other when needed (interview ref 122.2, 14/08/05). This was seen as an advantage over other villages where people kept to themselves and were more reluctant to help others. A comment was made that the village lived as a family and that an example of the unity of the village was the level of participation at community events, including festivals and funerals (interview ref 15.1, 16/08/05). The same respondent argued that it was easier to get people together to do activities due to the smaller numbers of villagers and closer relationships. For example, a group member claimed that if the village leader asked for help in the village or at the temple, then almost everyone who was free would join in and help (interview ref 110.5, 07/08/05). Another key informant argued that requests for donations for special events and temple activities were always met with a good response (interview ref 123.1, 04/08/05). This was shown after the death of an elderly member of a prominent family in the village. Several of the key women in the village volunteered to get supplies from Ban Thum in order to make souvenirs for villagers at the funeral and to help prepare food for the occasion. This communal preparation was also seen before the ordination of one of the young men in the village, with older women spending several hours preparing sweets and other food at the house of the family involved. This also appeared to be a very enjoyable social occasion, providing a chance for older women in particular to come together and talk while also assisting one of the families in the community.

8.5.4 Unity and Identity: 'Kon Ban Lao'

Despite the divisions and differences within the village, a consequence of the level and type of connections between villagers, was the sense, and importance, of cohesion and collective identity in the village. When asked to compare Ban Lao with other villages nearby, many respondents displayed a sense of loyalty, arguing that their village was better than others. This was despite recognising problems or negative aspects of the village. Villagers seemed to feel obliged to support their community and display allegiance to it. There was also a feeling of acceptance of what was familiar: many villagers had lived all of their life in the village, or had married into a family there, so any 'bad' points were accepted as part of life. This support for the village and the communal desire to improve the environment was illustrated by the level of participation in cleaning activities as part of an initiative organised by a team of policemen. On this occasion, villagers joined in to clear rubbish and tidy vegetation, clear drains and clean the roads, as well as building new shelters around the village, while the activities culminated in an evening of celebration and training in self-defence techniques. There were therefore community level benefits from these collective activities including improvements in the environment and an increased sense of pride through working for, and improving the community.

The high level of participation in community activities shown in the data from the TAO also cast Ban Lao in a positive light compared to neighbouring villages. According to the TAO, 99 percent of households were listed as joining in community groups and community activities. In contrast, in three of Ban Thum's sub-villages, the percentage of households participating in community groups was 74, 77 and 88 percent respectively, while in four of the five sub-villages for which there was information, the level of participation in community activities was less than in Ban Lao. Therefore, the level and type of relationships between individuals in Ban Lao can be seen to contribute to the level of social support and resulted in a greater sense of community spirit and cohesion, expressed through high participation rates in community activities. The opposite effect was shown by a young female respondent who was not originally from Ban Lao and did not join in with community activities as she did not feel close to other villagers (interview ref 19.6, 07/08/05).

However, despite many villagers giving up their time and energy to help with the village cleaning, the majority only participated within their own village zones or

neighbourhoods, highlighting the division of the village into particular areas (interview ref 157.2, 18/08/05). Discussions of the divisions in the village were combined with recognition of the negative nature of certain connections. For example, the problem of fighting between teenagers during festivals and special occasions was discussed by many of the respondents as a negative characteristic of the village, as young men in particular would cause trouble after a day of alcohol-fuelled festivities. It was suggested that teenagers from different areas or neighbourhoods in the village would antagonise each other on these occasions (interview 18/08/05). Together with hostilities between teenagers, some respondents also argued that there were other disputes between areas of the village, particularly in terms of gossip and expressions of jealousy between poorer areas (interview ref 118.2, 04/08/05, 116.2, 11/08/05). However, this division of the village into neighbourhoods, and activities based around these areas is not surprising, for example, Ostendorf (2004) argues that the neighbourhood should be seen as a context of responsibility for the residents.

Despite this division along neighbourhood lines, there was a strong sense of community identity, shown in responses to the question of whether villagers perceived themselves as being *'kon Ban Lao'*, or a Ban Lao villager. Only one of the 29 interviewed members and non-members did not see himself as *'kon Ban Lao'*, while 21 respondents (72 percent) actively identified themselves in such a way. This included those who were not born in the village, or who had moved relatively recently, or married a villager from Ban Lao. There was therefore a strong sense of community identity and spirit with the village as a cohesive, coherent unit, particularly expressed in defence of the village against outside places and forces including Ban Thum, Khon Kaen and Bangkok. This was illustrated through concerns over strangers coming into the village, reports of attacks on returning villagers, reports of drugs coming into the village, and the suggestion that there should be gates into the village and a security fence in order to prevent any unwanted visitors. Villagers were also aware that if they were concerned about returning late to the village, they could contact the village leader and he, or a member of the committee, would collect them. This facility was in addition to the volunteer security guards in operation, and reflected a regular practice in the Northeast where Shigetomi (1998) argues that villages have organised collective activities as a way of protecting themselves from external enemies since at least the 1970s. In Ban Lao, this took the form of night patrols by volunteers, guarding the entrances and exits to the village, and conducting checks inside the village. Despite, or perhaps because of

this, most of the respondents claimed that Ban Lao was a safe place to live and that they did not perceive there to be any security issues.

8.5.5 Unity, Cohesion and the Groups

Having discussed the perceived importance of unity within the village, and the nature of relationships, divisions and sense of identity in Ban Lao, the contradictory effect of community groups on these relational aspects of the wellbeing of the community can be considered. Perceptions of the role of groups in enhancing the unity of the village varied, and were evident from responses to questions concerning positive and negative aspects of the village and the atmosphere and level of happiness in the community. One key informant in the village argued that there was "no benefit to Ban Lao from groups" (interview ref 78.1, 28/07/05), while a member of the product group gave an example of a villager becoming more sociable and community-spirited as a result of group membership, thus supporting the argument that groups can increase the sense of togetherness and unity in the village (interview ref 3.3, 26/06/05). A member of the community bank also argued that groups had importance beyond financial matters as they 'make people come together and be more unified, particularly as people learn more about each other' (interview ref 74.2, 09/08/05). For example, the product group had contributed to maintaining good relationships and supporting traditional activities within the community by giving gifts to elderly villagers during *Songkran*.

However, as discussed in chapter six, the social networks of family and friends around which group activity revolved resulted in the reproduction and strengthening of already existing networks, and the exacerbation of inequalities and exclusionary mechanisms. As a result, membership, responsibilities and benefits were concentrated among a section of the village population. This was also the view of a WeD researcher working in the village, who commented that there were many groups in the village and they had the same people working for them and therefore benefiting from them (interview 14/08/05). The groups also took advantage of these social networks to improve their operation. For example, use was made of knowledge already existing in close-knit networks in the village to help screen loan applicants and therefore increase the likelihood of repayment. This was supported by the TAO representative who argued that group members and loan applicants were chosen according to their ability to repay loans (interview ref 15.1, 16/08/05). The poorer non-members who were interviewed claimed that the groups did not trust that they would be able to pay any loans back or be

able to make any contributions to the groups. This was exacerbated by their exclusion from influential social networks, leading to difficulties in finding a guarantor due to fear of non-payment of loans (interview ref 189.1, 20/08/05).

As a result, those who were not able to join groups had less chance to access savings and credit facilities as well as the other opportunities that the groups provided. This unequal access to opportunities has implications for the future shape and development of the community, with the findings suggesting that rather than lifting people out of poverty, the groups are creating more differentiation within the community, therefore increasing relative poverty within Ban Lao. This raises concerns about the nature of government policy on giving assistance through groups. Respondents also argued that the differential access to groups and their benefits inevitably led to conflict within and between groups and individuals, as people became jealous of the different benefits received (interview ref 194.1, 02/08/05, (interview ref 78.1, 28/07/05). Hence, groups were drawing on, and affecting already existing networks and exacerbating processes of exclusion for those outside the relevant networks. This therefore has mixed implications for the unity and cohesion of the community.

As well as drawing on existing divisions, a former group leader argued that the groups were playing a role in creating divisions within the village, with groups separating themselves from the village and people feeling different according to their membership status (interview ref 50.1, 30/07/05). It was suggested that the groups were 'secretive' and they were seen to be 'cheating' and 'selfish' by only sharing group funds to a few members (interview ref 194.1, 02/08/05). The groups can therefore be seen to be offering alternative sources of identity and allegiance, in addition to that provided by the household and the community as a whole. This was also illustrated by the many responses from members about the value of just being part of a group. However, group membership and activities were also argued to provide an increased sense of belonging to, and pride in, the community. The fact that there were many groups in the village, including the product group producing well-known products and members of the occupation group running training sessions in other parts of the country, was seen as increasing external awareness and improving the image of the community. This sense of the benefit to the community from groups and individual membership was also echoed in the response of a former product group member, who claimed that joining a

group helped people develop the village and increase the visibility of the village (interview ref 3.3, 11/08/05).

Therefore, consideration of the relationship between the groups and the level and quality of connections and cohesion in the village highlights certain processes in operation. These include the use of already existing networks and the exacerbation of exclusionary mechanisms, the creation of divisions and tensions between groups and their members, and the role of groups in creating alternative sources of identity but also enhancing the sense of pride and connection to the community. Building on this, the following section now discusses the overall themes emerging from the exploration of the relationship between individual activities, community wellbeing and group operation covered in this chapter.

8.6 DISCUSSION

8.6.1 Pursuing Community Development and Wellbeing

The variations in responses to questions concerning positive and negative aspects of Ban Lao, highlight the contradictory and contested nature of the development process in Thailand, with changing values, lifestyles and activities all affecting the vision of development that is desired. The overall perception of Ban Lao from all respondents was that it was a less-developed and traditional village that was not modern enough compared to those surrounding it. This was illustrated by the positive and negative use of terms such as 'old-fashioned', 'rural', 'traditional', and 'quiet life', highlighting the presence of a particular desired vision of development and progress as well as a perception of how villages should be and what was understood by development. An element of this vision of development emerging from discussions in Ban Lao was the economic situation, in relation to the roles and activities of men and women within society, and the slow rate of change in Ban Lao. It was argued that people had fixed roles in Ban Lao compared to other places, with men going to their farm and raising cows, and women staying at home, making nets and doing housework. This was compared to other villages where people worked outside, earned more money and were perceived as having more exciting lifestyles. It was shown however, that there were substantial numbers of villagers working outside the village, but that the nature of the employment was unskilled and low paid. The village economy and society also depended on the fishing net industry, although perceptions of this employment choice varied from appreciation of the flexibility it allowed, to criticism that villagers should

be more diligent and have greater aspirations in order to access more lucrative occupations.

These changing aspirations and attitudes towards employment reflected wider changes in the individual and collective values promoted and adhered to by villagers and the expectations and levels of satisfaction with the state of the community itself. In Ban Lao, the existence of a caring community and sense of community spirit and unity particularly among the older generations was combined with an increasing desire for a more 'modern' and 'developed' village and the increasingly individual and transaction-focused relationships between villagers. Opinions of aspects of the village also varied among the interview respondents, with particular differentiation occurring along generational lines. Older villagers expressed greater satisfaction particularly with infrastructure and service provision due to the amount of change they had experienced over time. In contrast, many of the more negative comments concerning the village's characteristics were expressed by younger respondents. These included lower levels of satisfaction with the amenities, including the lack of a mini-mart: an increasingly common sight in modern Thailand with the expansion of chains like 7/11 (interview ref 38.4, 31/07/05). Younger respondents were also less satisfied with the way of life in the village, particularly in comparison with the neighbouring village and nearby Khon Kaen, which many visited regularly for work, shopping or leisure purposes (interview ref 38.4, 31/07/05, 19.6, 07/08/05, 71.4, 06/08/05). However, despite the low level of economic growth and development in the village, the social and cultural resources available were a significant source of satisfaction for most respondents. Villagers were aware of, and valued the fact that others were able and willing to help if needed and this was also seen in the level of donations to, and participation in community and temple activities. In this way, Ban Lao can be seen as an example of the kind of village and attitude that the government is promoting, through its emphasis on cohesion and loyalty as necessary aspects of good Thai citizens. This was reflected in a comment from a community bank member that "members have to be honest with each other...it is like a promise to each other than they will do things for each other when they are in the group" (interview ref 184.2, 28/06/05).

Overall, these findings reflect the juxtaposition between the desire for a particular vision of modernity and material wealth and the traditional nature of the rural Thai village, with an emphasis on a unified community. It is this balance that is being targeted by the

self-sufficiency ideology espoused by the King and the government, including a view of development and wellbeing that encompasses the themes of unity, discipline and indigenous solutions. Community groups and collective activities are being promoted in Thailand as a means to achieve these material and relational gains for communities. In the view of one villager, "the government only helps groups because they want people to be in groups, so people should be in groups if they want to get help" (interview ref 52.1, 28/07/05). However, the evidence from Ban Lao is that the groups are not able to support both of these aims due to the nature of the village itself.

8.6.2 A Place for Groups within a Changing Community

Overall, the view of the relationship between the community as a whole and the activities and operations of the groups varied according to the respondent. These views varied from seeing the groups as separate from village activities and having little effect on the community and its members, to very positive opinions of the groups and particularly their effects on the economy, relationships, and the sense of cohesion. There were also very negative opinions of the effects of groups, principally due to the increase in loans in the village and the resultant increase in debt and repayment problems for some villagers. For example, one member of the product group argued that the community did not help or reject anything that the group did (interview ref 122.2, 14/08/05), while a member of the occupation group commented that her group, along with the other groups in the village, did not do anything for the village (interview ref 172.2 23/06/05). In contrast, other respondents argued that the community groups had led to many changes in the village. Whereas before, people just lived on their own, it was claimed that groups had given people the opportunity to obtain loans, invest and develop themselves, as well as gaining new skills and knowledge and providing chances to go out and see other things and gain new experiences. According to one village elder, "groups bring good things – money, careers, things to do besides farming" (interview 52.1, 28/07/05).

While the discussion in the previous chapters highlighted variations in the relevance of group membership for different villagers, the evidence in this chapter suggests that community groups have varying relevance according to the nature of the community itself. The position of the groups, and the loans they offer, as indicators of the poverty of the village raises the question of the role of groups in increasingly 'modern' or 'developed' communities in Thailand. When comparing the groups and their role in

Ban Lao with other communities, respondents commented that Ban Lao had many more groups but was also poorer in comparison to villages which were seen as 'better' (interview ref 130.2, 07/08/05, TAO official 26/07/05). In these other villages, people were argued to be employed in higher-paid occupations outside the community, and spent less time socialising with other villagers (interview ref 7.1, 06/08/05). There was therefore an implicit perception that as communities develop and modernise, the need for groups declines and individualistic behaviour increases, including going out to work, increased emphasis on monetary income, transaction-based relationships, and less dependence on community connections.

Therefore, the operation and outcomes of the groups in the study site represent a contradiction that highlights the changing nature of modern Thai society and the attempt to maintain a coherent sense of community and communal values. The increasingly consumerist and materialist nature of society results in a decrease in community spirit as people become more individual-focused. However, in the study site, it can be seen that a section of the village population were using collective means for individual purposes and gain through becoming members of community groups. For those villagers who were able and willing to gain access, the groups are an effective mechanism for maintaining a sense of cohesion and unity while allowing villagers to pursue their own goals. However, in their exclusionary nature and the potential and actual tension produced through repayment problems, loan availability and conflict with already existing village political systems and dynamics, the groups exacerbated and created new divisions with the village. This therefore suggests that strategies promoting groups to increase a sense of community cohesion are problematic, and that the government view that communities can and should be coherent sets of collective activities is unrealistic. This study shows that this was a particular problem in Ban Lao where relationships between significant sections of villagers were already strong, and a sense of community identity and unity was evident. Therefore, groups may be more usefully targeted at villages where this cohesion is lacking.

Additionally, the contradictory relationship between material and relational goals, shown particularly with tensions produced between villagers when economic efficiency and growth through enforcing repayment was prioritised, suggests that aiming to achieve these goals using groups offering microfinance facilities is a rather idealistic strategy. However, this argument contradicts that in the social capital literature, which

suggests that increasing relationships, networks and interactions, reduces opportunistic behaviour and underpins economic growth. Instead of achieving both these goals, the evidence from Ban Lao suggests two key findings. Firstly, that not all villagers are able or willing to expand their networks and interact in a group environment. And secondly, for those in the groups, the process of supporting a close-knit community, with good relationships and unity already existing between villagers, is actually limiting the groups' ability to assist entrepreneurial behaviour and promote economic efficiency and growth, which could increase wealth and therefore enhance material wellbeing.

Through illustrating the interdependent relationship between individual actions, group operation, and the community context and characteristics, this study has highlighted the problematic and contradictory nature of this development strategy. Using a wellbeing perspective on processes of change, it has explored how the nature of relationships, politics, governance structures, values and visions, economic position and employment opportunities all affect and are differentially affected by community groups within the village. This exploration of the wellbeing of the community as a dynamic social system also enables consideration of its future development, including its ability to adapt and evolve. This is essential for the process of rural development in the context of the government policies advocated, and wider processes of societal change in Thailand.

CHAPTER NINE

CONCLUSION

This thesis was motivated by contemporary debates surrounding the means to achieve development and its intended goals. These debates include the growth of interest in the conceptualisation of wellbeing as the desired outcome of development, and an increased emphasis in development policy and practice on the role of communal forms of organisation, coexisting with a continued focus on the individual. This combination has been seen in development policy in Thailand, with the goals of enhancing individual wealth and community cohesion. As a result, this study explored understandings of wellbeing in relation to the increased emphasis on communal and collective activities, within the development context of Thailand.

The preceding chapters analysing the empirical research have identified and discussed variations in processes of wellbeing construction and the outcomes experienced by individuals, groups and the community as a whole. The interdependent nature of these processes and outcomes has also been explored, together with consideration of the role of community groups in the construction and experience of system wellbeing. In this final chapter, the key findings of the thesis are discussed, to highlight the various ways that groups, and their operation and wellbeing contribute to, and connect the wellbeing of individuals and the community as a whole. This will also enable evaluation of the promotion of acting collectively in Thai development policy, and in the development process in general. Based on these findings, the chapter evaluates the theoretical and methodological approach to researching the collective and interdependent nature of wellbeing.

9.1 EXPLORING GROUPS AND WELLBEING

The background to the study included increased emphasis on communal forms of organisation, wellbeing as the desired outcome of development, the increased recognition of the collective as an entity but its separation from the individual, the potential contribution of the complexity sciences to discussions of social system wellbeing, and the challenges posed by the context of development in Thailand, specifically in the Isan region. The theoretical basis to this study, discussed in chapter

two, therefore involved combining diverse ways of understanding and researching wellbeing into a holistic framework, which enabled consideration of the wellbeing of collectives and the connected nature of individual and collective wellbeing.

9.1.1 Understanding Groups

The use of theories of wellbeing and the work of the WeD research group and Chen's research on microfinance impact, enabled recognition of change in different aspects of wellbeing, through material, relational, perceptual and cognitive pathways. It also highlighted the importance of incorporating objective and subjective indicators of aspects of wellbeing, helping to construct an understanding of characteristics of community wellbeing, elements of group wellbeing through incorporating the effects of groups on individual wellbeing, and overall recognising the multi-dimensional, contested and personal nature of wellbeing experiences. Therefore, the use of a pathway framework to understanding change experienced in aspects of wellbeing provides a more comprehensive approach to analysing motivations, experiences and outcomes of group membership. It allows consideration of objective indicators and subjective perceptions of the effects of groups and the levels of satisfaction with these outcomes in different dimensions of wellbeing. It also provides a way of comparing membership experiences between different groups and different members as well as highlighting changes over time.

The use of a framework that incorporates different ways of experiencing changes in different aspects of wellbeing also deepens our understanding of groups within a community. It does so through going beyond an analysis of the impacts of group lending on "physical assets, savings, production, sales, productive expenses, labor time, and...health care and education" (Coleman 1999:132), to explore broader effects of group membership and microfinance services for individuals and their community. These include effects on self-esteem, confidence, skills, outlook and aspirations, as well as effects on trust and unity within the community. The pathway approach to understanding groups and wellbeing therefore broadens the focus of research to beyond the individual as any wellbeing effects of groups can be considered throughout the whole community as a social system.

9.1.2 Understanding Wellbeing

The conceptual aim of this thesis was to explore the effect of groups on the wellbeing of individuals and collectives, and in doing so, to gain insights into the relationship between individual and collective wellbeing through using a more holistic approach to the study of the wellbeing of social systems. This systemic approach to understanding the connected nature of wellbeing and its construction was informed by theories from the complexity sciences, which provided a way of viewing the connections between individual and collective properties, including wellbeing characteristics.

This perspective enabled consideration of the community as a dynamic, interconnected social system through recognising that the actions and relationships between individuals affects, and is affected by the groups and by processes and structures in the wider community. In the case of Ban Lao this was seen in the desire to join groups to gain access to credit from government funds, the inability to develop the economic and productive capacities of the groups due to the importance of relationships between members, and the potential conflict between group activity and individual employment and income earning activities. The focus on groups therefore shows how they are embedded in the community, as they are a means for individuals to enhance aspects of their wellbeing in the context of the wider political and economic situation. This highlights the importance of understanding groups in relation to the context in which they are situated.

An advantage of studying wellbeing through a focus on groups was that their flexibility and adaptation illustrated the connections between individual needs, goals and characteristics, the enabling and constraining community environment, and the influence of national policy and its local implementation. This adaptation was seen in the focus of the community bank towards rule flexibility rather than high economic returns, and the occasional sourcing of external loans in order to meet the needs of members. In the case of the product group there was a shift towards loan provision at low interest rates with flexible repayment arrangements rather than investing external funds into product development. The occupation group saw a reduced focus on the difficult target of pressuring the government and factories to improve pay and rights, towards greater focus on skills training and providing welfare benefits through the group.

Exploring the effects of groups on wellbeing and the way they adapt within the community illustrates the interdependent nature of wellbeing. However, viewing wellbeing in this connected and interdependent way suggests that individual wellbeing is a problematic term as it cannot be understood without recognising how it affects and is affected by, wider level processes and structures and relationships. Similarly, collective wellbeing is a problematic term as it implies a separation from the individuals within the collectives. This divisive and binary perspective is misleading as although the evidence shows that there are outcomes for communities and groups that are connected to individual actions, they cannot be completely understood by only considering those individual actions. These outcomes include the sense of identity and belonging to a community, collective activities and atmosphere of support and unity, and collective values and aspirations.

Instead, the findings in this study support the use of a binocular rather than a binary view of wellbeing, viewing 'individual' and 'collective' wellbeing together, rather than as separate processes and outcomes. As a result, studies that focus on individuals without considering the community context, and vice versa, are missing a vital part of the picture. The connected nature of reality means that one aspect cannot be understood without considering the other. The argument put forward here is that a complexity perspective can enable a more helpful, and realistic view of social system wellbeing, rather than using the terms individual and collective wellbeing. This perspective can include persons, relationships, values and norms: effects and characteristics that cannot be reduced to individuals, but would not exist without the individuals.

This conceptualisation of social system wellbeing, developed through exploring the relationship between individuals, groups, the community and wider structures, can, as Byrne suggests (1998), provide a way of relating the macro and the micro, which is not aggregative or reductionist, and also allows description of the relationship between agency and structure. In this way, this study supports the application of complexity science thinking to social studies, particularly in relation to understanding the form and functioning of communities and groups, and their relationship to individual action, interaction, and wellbeing.

The findings of this study also support a move away from a binary view of the means to achieve 'development'. In contrast to much development literature where the focus is

either on the individual or the collective, by adopting a systemic view this study highlights the connections between scales of analysis. It therefore emphasises the value of looking at individuals, groups and the community, and all the relationships and connections between them. The evidence from Ban Lao also demonstrates how individuals are using a combination of individual and collective activities to achieve particular goals, therefore illustrating the importance of integrating individual and collective activities within development strategies, rather than prioritising one strategy, or point of focus, over another.

9.1.3 The Value of Complexity

As well as influencing the whole research perspective on communities as dynamic systems, concepts from complexity science were used to structure the exploration of how the three case study community groups operated. The concepts provided points of focus to explore that enabled insights into the key characteristics of the groups that explained the nature of their operation and effects. Through investigating which attractors guiding the direction of the system existed, how the groups were adapting to relationships between members and the wider community context and policy influences, and the emergent properties or outcomes that resulted that could not be understood by only considering the individuals, it was possible to gain a systemic and dynamic understanding of the groups. For example, the system attractors included a key role for group leaders and key committee members under the influence of the wider attractor of Thai development policy, and the operation, purposes and outcomes of the groups were strongly determined by the close-knit relationships between members.

However, other studies have recognised the role of the leader, the importance of the community within which groups operate, and the different outcomes as a result of membership[28]. So what, if anything, do complexity science concepts add? One advantage is that they provide a common language of concepts, characteristics and processes that can be applied to any complex system, whether in the human, natural and physical sciences. Considering outcomes of groups as emergent properties is also valuable as it gives space for understanding collective outcomes, or common goods that cannot be reduced to the sum of the individual outcomes. These outcomes included the source of identity beyond the individual and household that the groups provided, as well

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[28] See for example Botes and van Rensburg 2000, Poteete and Ostrom 2004, Thorp et al 2005, Coleman 1999, 2002.

as creating a feeling of greater integration into the community. It also emphasises the importance of understanding both local and system-scale behaviour, as it is only possible to understand the holistic character of systems through understanding local interactions (Harrison et al. 2006).

In this study, the strength of the concepts from complexity was also limited to their explanatory, rather than evaluatory role. They helped to explore and explain the operation and effects of the groups, but they were not used to evaluate which groups were better or worse. Instead, the groups and their wellbeing were assessed primarily in terms of their effects on the wellbeing of their members and the community. Therefore, there is potential for further research to investigate the value of using understandings of wellbeing and concepts from complexity as a means of evaluating community groups.

Overall, as discussed in chapter two, the application of complexity science to this study was in a metaphorical sense rather than through technical application of concepts. The study explored rather than evaluated how the groups operated within the community, following the argument that complexity science introduces "new ways of thinking about the world" (Batty in Harrison et al. 2006:470). This study has shown that, while complexity science does not provide a completely new perspective on issues of community development and wellbeing, it does highlight the importance of considering aspects that are often neglected. These include the relational dimensions of reality, involving consideration of the relationships between individuals and how their actions and interactions, circumstances and goals, affect, and are affected by wider processes, structures and outcomes. This focus on individual motivations, actions and outcomes within the context of group and community activity, also highlights the importance of including subjective aspects. The study shows that it is not possible to understand the way groups work without understanding the actions of individuals, which in turn can only be understood through incorporating subjective dimensions of needs, goals, actions and experiences.

9.2 METHODOLOGY: ADVANTAGES AND LIMITATIONS

9.2.1 A Multi-level Pathway Approach

From the research framework, a multi-level pathway approach was used to explore the motivations and outcomes of group membership experienced as a result of change in material, relational, cognitive and perceptual pathways. It expanded the original

framework developed by Chen (1997), by incorporating subjective and objective data on the nature and effects of change, and considering change experienced by groups and the community as a whole. In particular, the use of subjective indicators of valued characteristics of a community contributed to an enhanced understanding of community-level outcomes that went beyond objective indicators and data. In this way, experiences of change could be considered throughout the community. The information was collected using qualitative and quantitative approaches, with survey data combined with in-depth interview responses and secondary data. This provided breadth and depth of information on subjective and objective indicators of change in wellbeing for individuals, groups and the community. The discussion of satisfaction with these wellbeing outcomes also meant that the value attached to different needs or goals could be explored.

A significant advantage of the pathway approach was that it highlighted how wellbeing experiences varied within and between groups, and according to the level of involvement and activity. The groups contributed to different aspects of wellbeing, with the community bank contributing mainly to gains in material aspects of wellbeing through providing loans, share-back payments and savings facilities, the product group to gains in relational and material aspects through microfinance facilities and close relationships between members, and the occupation group showing evidence of affecting material, relational, perceptual and cognitive aspects of wellbeing through savings facilities, training in health and safety and improving working practices, enhancing self-esteem, and connecting fishing-net workers. Through its focus on different areas of change, this approach also enabled trade-offs to be identified between different aspects of wellbeing. The evidence of compromises between family time and gaining new knowledge and skills, and between income and safer working practices, illustrate that effects on wellbeing aspects can be 'zero-sum' in nature.

However, there were difficulties in using this approach, and gaps in its coverage became evident, particularly in terms of group and community understandings of wellbeing. Exploring changes through the perceptual pathway only really applied to individuals, as considering changes in group and community characteristics was only possible through obtaining individual perceptions of these changes. It was also difficult to differentiate between individual and more collective characteristics. For example, skills and knowledge were developed and held by individuals, but when combined in the groups

they produced a larger skill base that was available to all members. To overcome this problem of overlap and differentiation, and as discussed above, the conceptualisation of wellbeing needs to become more inclusive and connected. This therefore recognises that all wellbeing outcomes cannot be separated from the context in which they take place and they cannot be understood by only considering the individual. Through using this pathway approach, the interdependent nature of changes in aspects of wellbeing can be explored through the community as a social system.

9.2.2 A 'Practical Complexity Science'

This study attempted to follow a 'practical complexity science' approach advocated by Byrne (2001). As a result it aimed to collect qualitative and quantitative data, incorporate subjective perceptions and reflections on wellbeing as well as information on objective indicators, and adopt a dynamic perspective on the nature of changes in wellbeing. However, collecting sufficient, valid, reliable data covering all of these aspects for individuals, groups, and the community proved difficult, as did the effective and logical analysis and interpretation of this data. A particular cause for concern was the quality of secondary data from the TAO, therefore affecting the quantitative data on indicators of development and wellbeing. In terms of primary data, perceptions of aspects of wellbeing were readily available, although it proved more difficult to identify and ask about aspects of community wellbeing than the wellbeing of groups or individuals. There was also a limit to the depth of these reflections, as the study did not explicitly investigate the meaning attached to aspects or experiences of wellbeing. However, measures of satisfaction and the importance of wellbeing aspects were researched in order to incorporate some sense of the value attached to dimensions of wellbeing.

Sourcing reliable quantitative information not only proved difficult, but also the relevance of its objective status was uncertain as the focus on wellbeing meant that perceptions of this data were perhaps more important than the objective data itself. This highlights another difficulty in collecting and categorising data, and questions the validity of the distinction between objective and subjective information, particularly in relation to social science research. It proved very difficult to collect completely objective information, as there was always a level of subjectivity involved, whether in terms of data collection, recording or interpretation. For the study of wellbeing, this distinction becomes even more blurred, as wellbeing is an inherently subjective state.

Therefore, while the collection of perceptions and reflections on qualitative and quantitative aspects of individual, group and community wellbeing proved possible, obtaining purely objective data was more problematic.

9.3 COMMUNITY GROUPS AND THAI POLICY

A significant contribution of this study is that it brings into view the detail of how national changes, policies, goals and strategies are experienced and expressed at the local level. It explores the everyday detail of how individuals and collectives are attempting to realise particular wellbeing goals within the context of the emphasis in Thailand on post-crisis self-sufficiency and modernisation. It is at the local community level where the tensions between these development goals and the rapid nature of changes are felt and mediated, and especially so in the case of Ban Lao due to its peri-urban location and divided nature. Through focusing on groups, this study has shown how people are valuing and pursuing different goals in different ways, and making these lifestyle choices within one community. In this way, it illustrates the blurred nature of the boundaries between urban, rural, traditional and modern, and explores how these are expressed and addressed within a community.

9.3.1 'One-Size' Does Not Fit All

In the view of the Thai government, community groups and the facilities they provide are intended to increase individual wealth and wellbeing, improve community cohesion and unity, strengthen the community economy, and enhance the development process overall. This study indicates that groups can play a role in enhancing aspects of wellbeing through a number of pathways of change, but that the groups are not universally available or accessed, the effects on wellbeing vary and compromises may need to be reached, and that an awareness of the context is vital in order to understand the motivations, activities and outcomes of group membership. Although the groups were playing an important role for some villagers in Ban Lao, for others they had little relevance, appeal or were more difficult to access. In particular there were distinct variations in membership rates and experiences according to age, gender, and occupation, which can be seen to relate to the changing roles of women and men in Thai society. Variations in participation rates according to measures of wealth were also evident, highlighting processes of exclusion and inclusion related to the social and economic structure of the village, with the groups not relevant for the wealthiest villagers and not reaching the very poorest. Therefore, in a national context of widening

inequalities, the groups can be seen to be contributing to the national picture, through reproducing inequalities at the local level. There was also significant overlap in membership, highlighting the division of the village according to level of involvement in community and other collective activities.

Wellbeing experiences also varied between and within groups. Women, who were represented in all of the groups, identified outcomes of membership through all four pathways of change, whereas the responses from men were concentrated on the effects on material aspects. Experiences also varied according to level of involvement, with the responses of those who were more active within the groups demonstrating greater effects on aspects of their lives. Overall, these findings highlight the diverse and unequal outcomes of the government policy and provide a critique of its 'one-size-fits-all' development approach. In the case of Ban Lao, membership was not evenly distributed throughout the village population, the groups were not seen as being accessible or relevant for a significant section of the population, including the very poorest, and the outcomes for members and the community varied from their expectations and from the government's intended outcomes. In particular, the availability of small-scale credit from sources within, and outside the village, was not leading to the creation and expansion of small-scale entrepreneurs and businesses hoped for by the Thai government. Instead, credit was used to meet a range of livelihood needs, which also reflected the nature of employment and the opportunities that were locally available.

9.3.2 Creating Divisions through Policy and Groups

There was evidence that as the groups adapted, influenced by the government policy, they were drawing on existing divisions within the village, and creating new ones. As a result, the relationship between the groups and the cohesion of the community was problematic. The funds within the groups, and membership itself, were perceived as being more available for wealthier members of the community, hence any enhancement of community coherence and unity was within the groups, not inclusive of all members of the village. There was also tension between the increasing number of groups over the limited external funds available. The coherence of the village was also affected by the challenge presented by groups and active members to the traditional structures of authority in the village. From the perspective of the *phuyai ban*, his authority and role were diminished by the fact that the groups could operate relatively independently and

were not particularly transparent in their use of funds. The representation of the unsuccessful village leader election candidate through the community bank group was also an example of traditional power relationships and conflict between individual actors drawing on the resources of the community itself. The groups were also separating villagers and creating divisions in the village by offering alternative sources of identity and allegiance, in addition to that provided by the household and the community as a whole.

While the groups were creating divisions within the community, they were instrumental in mediating the tension between the needs, characteristics and circumstances of members, government objectives and the supply of assistance, and between enhancing material and relational aspects of wellbeing. This tension had been set up by, and was inherent within the policy promotion of the goals of enhancing individual wealth through creating entrepreneurial and self-reliant individuals, and improving community unity, with training and loans provided to help this process. In Ban Lao this was exacerbated by the close-knit nature of relationships within the village, relative poverty, and a division between those working in the village and those commuting to employment outside. Therefore, the groups were operating in such a way as to enable individuals to focus on and improve their individual income-earning activities, and to improve their household finances through access to savings and loan facilities, but only to an extent that enabled them to maintain the level of cohesion and connections already existing in the groups. Adjusting to incorporate both these goals resulted in the groups being flexible over economic efficiency in order to maintain relational harmony between individuals within the group.

This lack of financial returns and investment, the preference for financial flexibility rather than economic productivity, and the valuing of relationships within groups for friendship and social support but not for collective economic activity, demonstrates that the groups are helping to maintain group unity but at the expense of the policy goal of enhancing individual wealth. The evidence from Ban Lao suggests that villagers are unwilling to trade-off good relationships and unity amongst them for increased individual or collective entrepreneurial behaviour, which could significantly enhance wealth and material wellbeing.

The example of Ban Lao therefore highlights the difficulty in achieving the goals of material wealth and community cohesion. It also raises the question of what values and goals are prioritised within a rapidly changing environment, both nationally through development policy, and locally through community and individual responses to policies and schemes.

9.3.3 Whose Values, What Goals?

The tension between the seemingly conflicting goals of individual wealth and self-reliance and community cohesion can be seen as a direct result of the existence of competing and dynamic development visions in Thailand as well as rapid social and economic change. These visions are expressed through particular national development policies and, in the case of Ban Lao, were mediated at the local level by the actions of the 'street-level bureaucrats' of the government officers and the groups themselves. These development visions include increased emphasis on self-sufficiency, self-reliance and recognising and strengthening the village, together with support for Buddhist values. This self-reliant approach has been promoted by the King and has gained in popularity since the financial crisis in the late 1990s and the return to the village and the social safety of the village economy and society that resulted. The promotion of individual economic development through groups reflects this self-reliant approach, while the groups themselves were promoting the values of honesty, transparency and caring for others. However, this is combined with a more materialist and individual-focused approach to the outcome of development led in particular by Bangkok, with a desire for rapid economic growth, high consumption levels, and Western lifestyles. This was seen in Ban Lao, and Khon Kaen more generally, in the ownership of, and desire for large pick-up trucks and motorcycles, the increase in mobile phone ownership and the changing way of life from a dependence on agriculture to more urban-based occupations. In Ban Lao, these changing aspirations were particularly seen in the actions and attitudes of the younger interview respondents, and in those with greater levels of education, as many owned motorbikes, left the village for work, social, and consumption purposes, and were less active in community activities. The difference in values and lifestyle was also shown by some villagers discussing a lack of time to participate due to working outside the village, and prioritising the family over working with, and for, others in the village. This not only highlights the variations in relevance of groups, but also reflects the changing nature of Thai society as people become more individualistic and family-unit-focused rather than looking towards the community for

activities and support. It also recognises the importance of different individual attitudes, aspirations, activities and choices within the context of national policies, strategies, values and goals.

The limitations of uniform development policy goals and schemes within such a diverse and rapidly changing society are evident from the research in Ban Lao and therefore question the value of such a development strategy. Although within the village the groups were often perceived as playing a role in helping individuals to increase their income and develop their careers, the evidence from the fieldwork indicated that this was rarely the reality, with the majority of loans used within the general household economy rather than for a specific investment purpose. In its support for the existing lifestyle of low-wage sub-contracted fishing-net work carried out in the village, the occupation group was not providing any impetus for that section of the village population to change behaviour in favour of a more entrepreneurial, potentially higher-wage, more 'modern' lifestyle through finding employment outside the village. Although those involved viewed the assistance of the group in supporting this lifestyle choice as advantageous, the suggestion from others was that groups were an indicator of poverty. In this example, the occupation group could be seen as helping to maintain levels of poverty through supporting, rather than changing lifestyles.

As for creating a united community, the tight network of already existing kin and other relationships in Ban Lao meant that any increase or improvement in relationships through group activities was marginal. The groups were adapting to maintain this situation of good relationships within the groups through flexible rules of operation and favouring relational harmony instead of economic efficiency. Therefore, conflicting policy goals were being mediated by groups at the local level and relaxed implementation of regulations by local government officials. In Ban Lao this resulted in reduced effects on several, often-different aspects of the wellbeing of different participants, rather than producing successful small-scale entrepreneurs within a unified community. This therefore illustrates that policy goals were not being achieved due to the constraining context of local needs, goals and values. Also, for villagers who do not wish to participate or conform to the ideal 'good Thai citizen' that is promoted, and do not need to access government support, membership of groups is not compulsory. Therefore, the partial and adaptable nature of this development strategy can be seen as a strength, as it allows and provides some support for a variety of different ways of life

and visions of development. In Ban Lao this strategy has enabled a section of the village population to become involved in a minimal level of group activity, but it has not been able to deal comprehensively with the strain on community cohesion caused by the context of such rapid change. The partial nature of cohesion in Ban Lao therefore suggests that the reality of the Thai 'community' is that it is a diverse and contested space. The idea of 'cohesion' and 'community' has more, and different, meaning for some individuals than others, and in the case of Ban Lao, this was expressed in levels of involvement in groups and other community activities. This therefore casts doubt on the relevance and likelihood of success of any strategy aiming to achieve community cohesion.

9.3.4 The Future: Questioning Group Sustainability

The compromise between relational harmony and economic efficiency may also be compromising the long-term sustainability of the groups and therefore affecting the long-term validity of this development approach. In Ban Lao, the flexibility of repayments in the community bank was hindering the expansion of the group and the fund's ability to revolve, with limited repayment amounts restricting the size and number of new loans available to current and potential members, and also limiting the productive potential of these loans. The goals of the product group had also been scaled down as it was suffering from a decline in orders, profits, member numbers and participation, but had an increasing dependence on external loans.

These two examples highlight a key problem for any groups with a strong dependence on the demand for microfinance services. If, as in Ban Lao, the economic functions in the groups continue to decline primarily due to the prioritisation of good relationships, the relevance and sustainability of the groups is also likely to decline. In the case of the product group, its reliance on external sources of loans and grants depended on continued production, therefore if it ceased to make products due to a lack of desire to cooperate for economic gain, its ability to source funds would decline, negatively affecting its ability to fulfil the expectations and wellbeing goals of its members. For the community bank, an example of a microfinance group supported only by village funds with no external input, the funds from loan repayments were vital to be able to offer new loans and ensure the safety of members' savings. The lack of repayments was therefore jeopardising its ability to provide these services. As a result, this research argues that groups are unlikely to be sustainable in the long-term if maintaining

relationships is prioritised over economic growth to the extent that the groups can no longer offer the microfinance services desired by their members.

9.4 COMMUNITY GROUPS AND DEVELOPMENT POLICY

9.4.1 A Realistic View of Community Groups

Community groups have been discussed in academic and policy literature as a solution to poverty, inequality and exclusion. A normative view of groups is often put forward, that they ought to be able to achieve positive economic, social, and political outcomes. However, the findings in the thesis demonstrate that there is a need to problematise the role of groups and microfinance within the development process. In this way, greater consideration is needed of the value of groups for individuals and communities. There also needs to be clearer recognition of the diverse, limited, possibly negative, and zero-sum effects of groups on aspects of wellbeing. These effects need to be considered from the perspective of the community as well as individuals, as this study highlighted the limited effects of groups on certain valued community-level characteristics, including infrastructure, education provision, and the economy. Researching groups using a framework that identifies motivations and outcomes in different aspects of wellbeing enables a more holistic view of the way this development strategy operates in practice, and hence allows a more realistic understanding of the potential role and relevance of community groups in achieving particular policy goals.

To enable this more realistic and grounded view, this thesis highlights the importance of the local social and economic context within which the policy is being implemented. This includes recognising the nature of, and value attached to existing relationships, and the significance of groups within livelihood strategies. The use of groups to fit livelihood strategies was clearly seen when comparing the activities of the product and occupation group. In the product group, the competition between producing goods as a group and the importance of other individual income-earning activities, particularly fishing-net work, contributed to a decline in production, a decline in member willingness to take part and an increased focus on the purely financial benefits of membership. In contrast, the training and support activities of the occupation group directly benefited the everyday income-earning occupations of the members therefore the group was enhancing, rather than competing with the everyday lives of villagers. Achieving these benefits also did not require any significant effort, activity, or time, on the part of the general group members, therefore increasing the appeal and convenience

of the occupation group. The characteristics of individual villagers and the community as a whole can therefore limit the achievement of the theoretical and policy objectives of community groups.

9.4.2 Relational Harmony versus Economic Efficiency: an Inevitable Trade-off?

The findings and discussion concerning the community bank can also be applied in other contexts, as it is an example of a villager-run microfinance facility with no, or limited, external funding. The reality of its operation suggests that the trade-off between relational and material effects of groups may be an inevitable consequence of a 'hands-off' minimalist approach to microfinance provision. In this situation, where villagers within small or close-knit communities are responsible for the management aspects including enforcing repayment, relationship problems or economic problems are likely to occur as a result of the embedded nature of groups within the community. Without external intervention to formalise and de-personalise the management of groups and microfinance services, it is likely that this tension and any resulting trade-off in goals will occur. However, external intervention or input needs to be carefully balanced so that it enables efficient repayment and operation of groups without negatively impacting on relationships between members, and without interfering with villager participation in decision-making and governance of groups and microfinance facilities.

9.4.3 The Future: Questioning Sustainability and Validity of Microfinance

Combined with problems of loan repayment were issues of loan use, including the creation of dependence on credit combined with non-productive use of loans. This raises wider questions concerning the suitability and sustainability of microfinance services within the development process. In particular, in the case of Ban Lao, the government's intended outcome of increased availability of small-scale credit from sources within, and outside the village, leading to the creation and expansion of small-scale entrepreneurs and businesses was not in evidence. However, the findings in chapters six and seven show that obtaining credit was particularly important as an injection of cash into the household rather than loans being obtained and used for particular business investment projects. This use of loans, in particular for general household expenses and covering education costs, illustrates the importance of credit for increasing the financial flexibility, security and long-term prospects for the household. This general use of loans within the household was despite written

objectives from groups and from individuals that loans would be used for productive investment, for example purchasing livestock. It therefore illustrates the value of not being overly prescriptive in giving and monitoring loans for particular productive or investment purposes. In this way, the findings in the thesis lend support to the argument that credit and its uses should be considered and evaluated as a valuable and fungible resource within the household, which can "allow poor people to manage more effectively the financing of their livelihood strategies" (Johnson et al. 2005:278).

9.4.4 Social Capital and Economic Limitations

Finally, the findings in the thesis have implications for the argument in the social capital literature that increased relationships and connections underpin economic growth. In Ban Lao, villagers in groups had good relationships and the level of interaction on an everyday basis was high. However, they were not coming together for productive economic activities either in or outside the groups, and the effects of the loans on the economic development of the village were small. Most productive activity in the village or groups was done on an individual basis, or villagers were often employed in factory or construction work outside Ban Lao. Chapter six also discusses how the poorest villagers were also less likely to be involved in community groups. This evidence, combined with the compromise within groups between good relationships and economic efficiency and productivity, questions the claimed connection between social capital and economic growth.

As it highlights the problematic nature of the relationship between social connections and economic growth, this study provides another critique of the promotion of social capital, and supports Cleaver's argument (2005) that increased participation at community level is not necessarily beneficial to the poorest and that relationships and collective activities can reproduce forms of exclusion of the poor. It also shows that participation is not necessarily beneficial for the rest of the community, and that economic growth is not automatically created from interactions and association in groups. It also supports the argument, made earlier in this chapter, that it is vital to recognise the political, social and economic context within which development policies and schemes are implemented. Overall, this study adds weight to the argument concerning the contested nature of social capital: both in terms of how it is achieved, and its supposed effects on economic growth and community cohesion. The findings from Ban Lao cast doubt on whether the presence of groups necessarily indicates the

improvement of a society. Instead, they suggest that the presence of certain groups may be an indicator of poverty and they may actually hinder economic development and cooperation for material gain. In addition, the divided and partial nature of participation reflects that not all members of a community gain from collective activity, and for those that do, the benefits are not necessarily experienced in the same way or result in the same wellbeing outcomes. The value of further research on this topic is therefore clear, in order to enhance understanding of the contested and unequal nature of social capital.

9.5 FUTURE RESEARCH

Further development of the research approach and findings of this study could be usefully undertaken in several other ways. Firstly, to evaluate the applicability of the methodology used in this study, it would be valuable to use the wellbeing framework to research other forms of collective action and types of community groups in a variety of contexts. These could include replicating the research in other villages within the regional and national context, and in rural, peri-urban and urban settings. This would enable a comparison to be made between membership of groups, their relevance within the community and individuals' lives, and between group activities and wellbeing experiences. This would highlight variations in local-level responses to government policies, differences and similarities in aspects of the interdependence of wellbeing, and therefore enable evaluation of the uniqueness of the Ban Lao context. Within Ban Lao itself, it would also be valuable to conduct a follow-up study, allowing investigation of changes over time both in terms of wellbeing experiences, and in the dynamic nature of groups in the changing Thai context.

Finally, while writing this thesis, the political stalemate following the annulled general election in April 2006 was replaced in September 2006 by military rule, as a result of the first coup d'etat experienced in Thailand for 15 years. Although the future of the Thai Rak Thai party (and of democracy itself) is uncertain in the present context, the alteration or elimination of their pro-poor policies including the availability of cheap credit, could have profound implications for communities and individuals particularly within the Isan region. This argument is based on the evidence in Ban Lao of dependence on sources of cheap credit for smoothing household expenditure including covering education costs, limited business investment, and providing opportunities for small-scale regular saving. A change in ruling party and policy focus would provide an opportunity to study the adaptive nature of individuals and the groups in Ban Lao in

their attempts to construct and enhance the many, and interdependent, aspects of wellbeing.

APPENDIX 1

Questionnaire survey
Community Group Participation and Savings and Credit Activity

RANQ ID Code: **43**   Name:
Place of Interview: Date:

1: Participation in Community Groups and Activities

1. Tell me about the community groups and activities that you participate in. If you do not participate in any groups or activities, **go to section 2**

2. For each group, when did you join

Name of Group			
Time			

3. For each group, how did you join

Name of Group			
Reason 1			
Reason 2			
Reason 3			

Codes: 1 – Influence of friends; 2 – Influence of family; 3 – Info from govt; 4 – Info from NGO; 5 – Chosen by village leader; 6-Chosen by group leader; 7-Information from group leader; 8 -Other

4. How well did you know the other members of the group(s) before you joined

Name of Group			
Relationships with other members			

5. What do you do in each group

Name of Group			
Responsibilities/ Positions			
Activities			

6. For each group, what were the most important reasons **for joining** the group – give eg or explain answer –see codesheet. i.e. what did you want to achieve from participating.

Name of Group			
Reason 1			
Reason 2			
Reason 3			
Reason 4			

7. For each group, please identify and explain the benefits (in order of importance) that you **have experienced** as a result of participation (whether expected or unexpected). For each, explain why this has been a benefit and if possible, give an example.

Name of Group			
Benefit 1			
Benefit 2			
Benefit 3			
Benefit 4			

8. Has anything annoyed you about participating in the group? Explain and give examples
   Yes(1) □
   Explain –
   No(2) □
9. Has anything made you happy about participating in the group? Explain and give examples
   Yes(1) □
   Explain –
   No(2) □
10. Have your reasons for participation changed since you joined the group. Explain.
    Yes(1) □
    No(2) □
11. If yes, what do you **now want to achieve** from membership

Name of Group			
Reason 1			
Reason 2			
Reason 3			
Reason 4			

12. Is anyone else in your household in any groups
    Yes(1) □   Which one(s)
    No(2) □
13. Do any of these include savings and/or loans?
    Yes(1) □   Which one(s)
    No(2) □
14. What is your view of the usefulness of the groups that you are in

15. What is your view of saving money

16. Saving and Credit in groups: (Use Codesheet)

Name of Group			
Save in the group. If not, why not			
Regularly or from time to time			
How much per month on average			
What are you saving for			
Mainly short or long term purpose			
Please discuss the 3 most recent occasions when you have used your savings (from groups			
Loan with any of the groups			
Have you ever been turned down for a loan from a group. Y(1), N (2)			
3 most recent loans from groups	Loan 1	Loan 2	Loan 3
Obtained from where			
Amount			
When obtained			
Reason for loan			
Interest rate and fees			
Period of loan			
Repayments			
Problems with repayment			

17. Would you be willing to participate in an interview to discuss further your motivations and achievements as a result of participation in a savings group. **Go to section 4**

Yes(1) □   Contact details and times:

No(2) □

2: Previous Participation

1. Have you ever been a member of any other community group(s). If not, **go to section 3**

Yes (1)□

No (2) □

2. When did you join

Name of Group			
Time of joining			

3. How did you join

Name of Group			
Reason 1			
Reason 2			
Reason 3			

1 – Influence of friends; 2 – Influence of family; 3 – Info from govt; 4 – Info from NGO; 5 – Chosen by village leader; 6 – Chosen by group leader; 7 – Information from group leader; 8 - Other

4. What is your view of the usefulness of the groups that you were in

5. What is your view of saving money

6. Saving and Credit in groups: (Use Codesheet)

Name of Group			
Save in the group. **If not, why not**			
Regularly or from time to time			
How much per month on average			
What are you saving for			
Mainly short or long term purpose			
Please discuss the 3 most recent occasions when you used your savings (from groups)			
Loan with any of the groups			
Have you ever been turned down for a loan from a group. Y(1), N (2)			
3 most recent loans from groups	Loan 1	Loan 2	Loan 3
Obtained from where			
Amount			
When obtained			
Reason for loan			
Interest rate and fees			
Period of loan			
Repayments			
Problems with repayment			

Appendix

7. What were the most important reasons **for joining** the group

Name of Group			
Reason 1			
Reason 2			
Reason 3			
Reason 4			

8. Why did you leave or why did the group stop functioning

9. What were the most important **benefits** from membership – give examples where possible.

Name of Group			
Benefit 1			
Benefit 2			
Benefit 3			
Benefit 4			

10. Did anything make you happy about participating in the group
    Yes(1) □ Explain

    No(2) □
11. Did anything annoy you about participating in the group. **Go to section 4**
    Yes(1) □ Explain

    No(2) □

3: Non-participation

1. Why not – please explain answers

Reason 1	
Reason 2	
Reason 3	

Codes: 1-Did not think of participating, 2-Did not want to participate, 3-There was no suitable group, 4-Unable to join.

2. Do you have any desire to participate in a community group. Explain.
    a. Yes(1)   □
    b. No(2)   □
    c. Don't know(3)□
3. Do you want to participate in a group that saves money. Explain.
    a. Yes(1)   □
    b. No(2)   □
    c. Don't know(3)□
4. If yes, what do you want to achieve – explain

Reason 1	
Reason 2	
Reason 3	
Reason 4	

5. What is your view of the usefulness of the groups in the community

6. What is your view of saving money

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4: Other Saving Facilities (Use Codesheet)

1.Do you have any account?	2. Yes (1) No (2)	3. Location	4. Avg saved per month	5. What saving for	6. Save regularly or t-t	7. Long or short-term
Current account						
Saving account						
PO/nat saving centre						
Other saving account (specify)						

5: Other Credit Facilities (other than from community groups)

1. Sources	2. Sources borrowed from in last 5 yrs	3. Main reason for borrowing	4. Amount in most recent loan	5. Repayment details including when obtained	6. Any refusal of loans in last year. Y(1), N(2)	7. Who turned you down	8. Emergency source of borrowing money
Bank (which)							
Microcredit (govt)							
Microcredit (ngo)							
Moneylender							
Trader							
Landlord							
Friend/neighbour							
Relative							
Million baht fund							
Cooperative (BS)							
Other, specify							
N/A – No Loan							

6: Household Financial Mgt

1. In relation to meeting the entire household expenditure requirements, how important are your individual savings contributions (from all sources). Explain answers
   a. Not important(1)   □
   b. Quite important(2)   □
   c. Very important(3)   □
   d. Absolutely vital(4)   □
   e. N/A (no savings)(5)   □

2. How important are the loans that you have received
   a. Not important(1)   □
   b. Quite important(2)   □
   c. Very important(3)   □
   d. Absolutely vital(4)   □
   e. N/A (no loans)(5)   □

3. How well would you say your household is managing financially these days? Would you say you are (tick only one box)
   a. Living comfortably (1)   □
   b. Doing alright (2)   □
   c. Just about getting by (3)   □
   d. Finding it quite difficult (4) □
   e. Finding it very difficult (5) □
   f. Don't know (6)   □

4. Comparing your family's income now with your expected income for the next year, what do you expect to happen? Your family income:
   a. Going up (1)   □
   b. It will be the same (2)   □
   c. Going down (3)   □
   d. Don't know(4)   □

7: Connections and Relationships

I would like ask you about the connections you have to different places and the different people that you know. Please explain what are the places you go to, why do you go there, who do you see there and how often do you go.

1.	Who do you visit every day	Who do you visit every week	Who do you visit every month	Who do you visit every year
Name and relationship of person to you	1 2 3			
Location	1 2 3			
Reason	1 2 3			
Occupation of	1			

person	2 3			

2.	Where do you go daily eg market, clinic, temple	Where do you go weekly	Where do you go monthly	Where do you go yearly
Name	1 2 3			
Location	1 2 3			
Reason	1 2 3			

3. Please discuss the three most recent crises you have experienced, including:

What Happened	How did you deal with crisis	Who did you turn to
1		
2		
3		

8: Personal Information

1. Time living in this village (not including any periods of temporary migration)

Entire life	
25-50 years	
10-25 years	
5-10 years	
1-5 years	
1 month – 1 year	
Less than 1 month	

2. Global Happiness – taking all things together, how would you say things are these days? Would you say you are:

      e. Very happy(1)   □

      f. Fairly happy(2)   □

      g. Not too happy(3)   □

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