

How Can Collective Action Transform Wealth into Well-Being?

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Abstract

There has been longstanding recognition of the potential positive impacts of collective action in development processes. Collective action has variously been argued to have social, political and economic benefits. It may contribute to social capital formation; it may increase the efficiency of democratic institutionalization; and it can also minimize transaction costs in ways that can help to improve economic performance. However, with the increasing acknowledgement that growth or wealth does not simply equate to development, and with growing interest in exploring development from a wellbeing perspective, the issue of collective action demands further attention. This paper examines the link between different forms of collective action and the social and cultural construction of wellbeing in the context of rapid change of Thailand. It is based on empirical research undertaken by the WeD -Thailand team in the South and Northeast, between 2004 and 2007. Thailand has a history in which collective action has been promoted by a number of different development agents; the state, the market, NGOs or civil society, international development agencies such as the World Bank and ADB, and communities themselves. All of these forms of collective action have been intended to have particular outcomes for the people who are involved in them. This paper argues that in conventional development analysis there has been a tendency to focus only on the instrumental outcomes of the action that primarily based on material aspects of wellbeing. Collective action driven by different agents promotes different sets of values and goals. These non-material aspects produced by collective actions became constituted well-being. This has meant that well-being construction under the process of collective action is a locus where identities and meanings are contested. The extent to which local people can achieve wellbeing through collective action therefore cannot be understood only from an objective welfare perspective; rather it is necessary to considered how the shaping of values and meanings has a broader significance for different people in their pursuit of wellbeing.

Introduction

The purpose of this chapter is to explore what part local-level collective action plays in people's construction of wellbeing. The notion of well-being has been proposed under the

challenged that material wealth does not necessary mean the same thing with 'well-being' (see for instance Gadry and Jany-Catrice; 2006). The word well-being therefore can be conceived as somehow an attempt to refine the meaning of the 'development' that we have used since the past four decades. In recent years, this notion has been strongly manifested in the policy debates in Thailand. Since the past National Development Plan (2001-2006), the NESDB (National Board of Economic and Social Development) has filled the word 'well-being' or **อยู่ดีมีสุข** (lately became **อยู่เย็นเป็นสุข**) in the National Plan document. In the public, most debates seem to focus on the 'GHP – Gross Happiness Products' that inspired by Bhutan King. However, the meaning of well-being, as was used in Thai language in a number of words is unclear.

In the WeD framework, we propose that the most comprehensive set of well-being outcomes comes from the individuals experiencing them. But as well-being is socially and culturally constructed, an individual can only make sense of their experience through the relationships they have with others. In other words, both material and non-material worlds are produced collectively, and well-being of individuals is a result of the consumption of material and symbolic goods of this process. Individuals are not passively consuming pre-existing goods, but are giving meaning to material and non-material outcomes through constant negotiation. This process cannot be done individually, but only through people's relationships and social engagement, including their engagement with cultural norms. Collective action could therefore play a crucial role in the construction of 'well-being', as this involves the interweaving of universal and local, material and non-material, and wellbeing processes and outcomes (McGregor;). We argue that collective mobilizations for development were driven or shaped by diverse forces, including the state and market (business), civil society (for example, NGOs), global development actors such as the World Bank, and the communities themselves. The previous analysis of collective actions seems to give attention of instrumental outcomes of collective action. The positive impacts of collective actions depicted by such analysis include it may help social capital formation, it may increase the efficiency of democratic institutionalization, and it can also minimize transaction costs in ways that can help to improve economic performance. This paper will go beyond the instrumental outcomes of the collective

action, by recognizing the contest of values occurred within the process of collective mobilization. Different agents promote different sets of values and goals, making collective action a locus where identities and meanings are contested. The extent to which local people can achieve well-being through collective action can not be considered only in the form of material outcomes. It must include non-material aspects.

Well-being research in Thailand

WeD Research Group is a research group that was established in Bath University, United Kingdom. The main focus of their interest is well-being studies that have been increasingly present in development studies literature in the past few years. This Research Group is currently conducting a research project called “Well-being in Developing Countries” in four countries; Peru, Ethiopia, Bangladesh and Thailand (see www.welldev.org.uk). In Thailand, the WeD research was undertaken in 4 communities in the Northeast and 3 communities in the South. Selection of the community is based on proximity of the selected community to the ‘center’, and such proximity is assumed to provide category of well-being construction in our analysis. The methods employed to obtain empirical data include community profiles, RANQ, Core Household Diaries and Quality of Life Survey (see www.wed-thailand.org).

The framework of Well-being in the WeD research is derived from three main families of concept, namely human needs, quality of life, and Resource Profile Approach. Well-being comprises both subjective and objective aspects. It includes the whole processes of human life, beginning from individual human and society having their values and goals. These values and goals drive them to pursuit for well-being. Actions of individuals in the pursuit for well-being are primarily shaped by resources they (individual and household) have. They will employ these resources to obtain the best possible outcomes (McGregor; 1998, 2003). The pursuit of well-being is happened under the ‘institutional triangular’ (Wood;); the community, state and market, under which actions are either constrained or enabling. The outcomes of the whole process are well-being. In this respect, well-being can be seen to be socially and culturally constructed.

In respect with the analysis of collective actions in particular, three groups of collective action were identified and chosen to conduct case studies, namely the religious concerned groups, saving and credit groups and informal labour group (Motorbike Rank). These three

groups are designated to represent ranges of driving force. This is in order to allow us to demonstrate the contested of values that happened in different forms and different places.

Well-being construction in modern development Thailand

The modern development from the past decades appears to have two contradictory views. On the one hand, there is a view that Thailand needs to catch up with the stream of globalization. This was particularly true when Taksin, the former Prime Minister of Thailand held the office and one key development strategy for Thailand was to enhance competitiveness of Thai business in the global market. In this view market economy seems to be an appropriate vehicle to bring Thailand into modern development. But on the other hand, there has been a view that the market economy or capitalist approach to development is a wrong kind of development. For instance, there has been an argument that capitalist invasion into the community village resulted in the destruction of community culture, bringing all aspects of hardships or ill-being into the village life. In the past year after Taksin's government was toppled by military junta, that later view of development gained momentum in development policy. The case in this point is the promotion of 'sufficient economy'¹ in the national development, albeit there is a less clear of whether this kind of development will retreat national economy that has been extensively dominated by modern capitalism. What lied behind these contradictory view is the competing views of development. Modern development in Thailand therefore can be seen as the land field where parties involved advance values which they want to promote. (say something more about the pursuit of well-being).

Modern development in Thailand rooted back into two key historical events of Thailand. First is the ratification of the Bowing Treaty (1855) (between Siam and British), that resulted in the disintegration of traditional mode of production, or self-sufficient economy. The Treaty put an end to the monopoly of the monarch in foreign trading, therefore stimulating the small farmers to produce for the world market. However, from the past two decades there is a view that capitalist

¹ The sufficient economy has been introduced by the present King, and widely promoted. At present, the Thai government stipulated that the sufficient economy to be one among other important development strategies and goals. However, there were also differences in views regarding sufficient economy, especially the argument that sufficient economy will retreat the whole system of economy.

mode of production does not completely dismantle traditional mode of production in rural Thailand (see Chattip; 1993). The majority of rural producers continued to own small plots of land, in the meantime increasingly earned living from modern sector of economy. The notion that the community village and mode of production of small rural producers in the community village have been surviving under the modern capitalism gained high consideration again after the economic crisis in 1997. It is proposed that development in Thailand shall adopt 'two legs of economy' approach (เศรษฐกิจสองขา); one is modern capitalist economy and the other is rural sector characterised by small rural producers in village community. This notion is well versed with the sufficiency economy proposed by the King mentioned earlier.

Second, while the Bowing Treaty marked the incorporation of the Thai economy into global economy, the reform launched by King Rama V during the 1880s, marked the 'continuity' of social cultural institutions under the Sakdina regime. The reform helped Thailand to avoid being colonized by Western Imperialism. The monarch, absolute government and social cultural regimes continued to evolve along with the integration of economy into global market. Fifty years later (in 1930), the absolute monarchy was ended by a 'peaceful revolution'. The monarch was challenged, especially from the military and seem to be decline. However, the advent of modern development in Thailand that marked by the use of National Economic (and Social) Development Plan in the early 1960s saw the rise of the monarch again (see Chaiyan:). This might be due to the reason that the military needed to make alliance with key traditional regimes in confronting with the communism. The rise the monarch under constitution is attested to by the roles of the King in resolving a number of political crises, resulting that the King gained high acceptance and popularity among the population. The continuity of traditional social cultural institutions along with the growing prevalence of market economy are key forces propelling modern development under which well-being is constructed.

Modern development that is characterized by rapid change has clearly happened since the 1960s when Thailand began the First National Development Plan. Growth in economic infrastructures and expansion of modern industry were evident. Along with the growth and

perhaps more fundamental one was an attempt to make change in values, or ways in which people perceive the world. Early the beginning of the rapid change at the end of 1950s, foreign technical advisors observed that the Buddhist ethic that orient toward 'giving' rather than seeking and accumulating materials would impede economic development. The technical advisor then advised the Thai government to reduce the role of Sangha. The government at that time launched campaigns to ensure that the population will not adhere to Buddhist ethics that was believed to impede economic growth. A clear example of this campaign is the motto of the Sarit's government 'work is money, money is work therefore happiness' (งานคือเงิน เงินคืองาน บันดาลสุข). This kind of value appears clearly among the villagers at present (to be discussed further in the next section). In short, modern development that characterized rapid change in the past four decades promoted a set of values that oriented towards market economy. Well-being of people became perceived as some things that can be achieved through purchasing with money – or materialist notion of well-being. However, the domination of material notion was not far from being challenge. Indeed, as we will discuss further, modern development has become the land field in which values are competing and well-being was constructed.

The Challenge meaning of development and value contest

It will not be too exaggerate to say that materialist notion of well-being has gained dominant in Thailand under the course of modern development since the past four decades. Meanwhile, competing view appears along. At the beginning of modern development in early 1960s the challenge was from the communist movement. Originally the communist was based in urban and tried to expand it base among the industrial workers and university students. In the 1960s the Communist Party expanded it base into countryside and this was mainly in response to the imbalanced development between countryside and urban (Bangkok). The key value the communism promoted to obtain support from rural population was centered around the ideology of equality. In response to this the state increase military operations, but were supplemented with a number of collective mobilization that implemented within rural development program. Examples of these are the 'Village Development Committee', established by the Royal Department of Community Development (RDCCD), different kinds of

occupation groups, youth clubs, women clubs (groups), etc. Importantly, these collective mobilizations were driven by the ideology of 'the nation, the religious and the king'. At present, there are a number of collective actions established by the state prevailing in locals. Villagers often expressed their view that they have too many 'hats' to wear as they are leaders or members of groups established in the village which sometime they cannot remember (to be discussed further).

From the early 1980s challenge from the communist movement to the state development in Thailand was weakened. This was primarily the result of the Ministry Office Resolution 66/2523, granted amnesty to those who joined the communist movement and opened the room for them to participate in 'development of Thai nation'. But the end of Communist Party of Thailand has only meant that political conflicts among key parties in Thai society were settled for certain level, while key issues and problems of development remaining. This is particularly the case for the widening gaps between rural and urban or modern economic sector. Rural poverty thus provided the ground for NGOs works that continued to challenge to modern development promoted by the state.

One important value promoted by NGOs movement is centered around the notion of 'community culture'. The concept of 'community culture' arose from two separate bodies of work which shared a common outlook: one from a group of NGOs (Nipot Tianwihand; , Bumrung Bunpanya;), and the other from a group of academics known as the Chattip School (Chattip Nartsupa; 2001). Bunpreng (1984), a veteran NGO leader, suggests that villagers are exposed to two competing streams of culture. The first is the culture of the state and global capitalism, which aims to infiltrate village life and enable the economic exploitation of villagers. The second is the 'community culture' that evolved from the village, and provides a repertoire for villagers to maintain their independence and contest this domination. Chattip (2001) suggests that the 'community institution' predates the formation of the state. Although community institutions have recently been under pressure from the state and the market, key features have survived, and Chattip has even suggested that they can play an important part in 'post-capitalist' society, when the state becomes obsolete.

Although the NGOs claims to be distinct from the state in the type of development and values they sought to promote, a number of aspects of NGO's work are similar to that of the state. There activities range from the promotion of alternative forms of agriculture, to the welfare of children, and people living with HIV/AIDS. From the last decades there was growing concern with environmental issues among NGOs. The grassroots movements, whether initiated by NGOs or local people, were allied to press the state to respond to environmental problems. In respect to this, some observers argued that the grassroots movement in a case of the Assembly of the Poor² pronounced 'a political (institutional) innovation of the poor'. In many cases the approaches that the NGOs adopted were encapsulated in the notion of 'empowering the grassroots', in order to achieve self-reliance, to rediscover and employ local knowledge, or reclaim social spaces (UNDP; 2003). Although the actions and approaches of NGOS can be seen to be distinctive from the state, their actions had a similar 'clientelizing' effect on villagers. Indeed, the logic underpinning many NGOs approach is similarly to the state welfare notion of 'de-commodification' (Esping-Anderson; 1990) where people are shielded or protected from the market.

In history, businesses did not directly involve in politics. The businesses sought to influence the politics by offering fringe benefits to military and high rank officials who were powerful in politics, such as offering stocks or giving seats in directorial board of the company, etc. But from the past two decades the businesses became involved directly in politics. But the growing influence of the businesses was taunted by corruption image, and thus provided the ground for the traditional forces (bureaucracies) to topple the business from the government. The case in this point was the Chatchai Government whose ministers in the government were mostly from businesses. There was a coup d'ta removing his government from the office in 1980 with the charge of corruption. The country was then ruled by bureaucratic technocrats which largely represented the 'continuity' of traditional forces. In the past year, the Taksin government, that highly dominated by businesses, was removed from the office with the same

² The Assembly of the Poor (สมัชชาคนจน) was comprised of a number of grassroots groups throughout the country that were adversely affected by the state development projects. They staged a one hundred day protest by setting up 'The Village of the Poor' opposite Government House until the government agreed to address their concerns. See Prapas Pintopteang;

allegation. The country again became under the rule of bureaucratic technocrats with strongly supported by military. Development that was done under Taksin's policy is seen as 'wrong kind' of development, especially that went against 'sufficiency economy' philosophy.

To summarize, the materialist notion of well-being permeated all sector of Thai society following to modern development and rapid change. Changes were propelled by diverse forces, and different views of development promote different values. Collective action employed by the state and other development agents did not only result only in instrumental outcome (i.e., the state security, the betterment of standard of living, etc.), but also promote certain sets of values. We will continue to discuss the complexity of well-being construction as a result of values contest through collective action in development process from our empirical studies in the following section.

Local settings: Groups, networks, organization

The Northeast and the South of Thailand, where our studied sites are located appear to be different in a number of aspects. The Northeast has been known as the region with the highest poverty incidence of the country, primarily due to poor resource endowment, i.e., poor quality of soil and paucity of water regime. The region houses the biggest size of population of the country, representing roughly one-third of the countries' population. There are two remote rural communities we selected as our studied sites, representing two different ecological settings of the rural. Ban Dong located on Phu Phan Mountain Range in Mukdaharn Province, while Ban Tha located on the low-land (wetland) on Chi River bank in Roi-et Province. The sub-urban community, Ban Lao, is just about fifteen kilometers from the center of Khon Kaen town. Nai Muang, the urban community is located in Khon Kaen town. The community encroached public land, and infrastructure of the community is relatively poor. Thus this community is characterized slum.

Table 1: Groups and organization in studied sites

Group/Organization	NE				S		
	Rural		Sub	Urban Nai- Muang	Rural Tung- Num	Sub Chai- khao	Urban Kai-Ta- Lad
	Dong	Tha	Lao				
Village Million Bath Fund	/	/	/	/	/	/	/
Funeral Association	/	/		/	/	/	
Saving Group	/	/			/	/	
Women Group, Women Saving Group	/		/		/	/	
Agricultural Cooperation, Agricultural Groups	/	/		/			
Husbandry Farmer Group	/	/	/				
Occupation Groups	/	/					
Temple	/	/	/				/
Mosque					/	/	/
Para Rubber Purchasing Group					/	/	
Village Committee					/	/	/
Saving for Housing Group				/			
Social Provision Group			/				
Social Investment Fund Group*			/				
The Rice Bank Group		/					
Village Fund for the Poor		/					
Youth Club					/		
Volunteer for the Defense Nation Group							/
Volunteer for the Village Protection Group					/		
The Community Police							/

(Source: Community Profile of the Northeast and the South)

* Social Investment Fund was a Program supported by the World Bank to cushion impacts of the 1997 economic crisis on rural.

From the above table, the forms of collective actions that are widely found across the studied sites are Village One Million Bath Fund, funeral association and saving and credit group. Follow to these is the collective actions that are related with occupation and income generation. The presence of Village One Million Bath Fund was due to the government policy that universally implemented throughout the regions. The funeral association has been recently widespread. This is primarily due to the reason that expense related with funeral is high. Apart from this households usually spend sum of money for health of the member prior to their death.

Loss of member is therefore not only emotional crisis, but also financial crisis of the family. The funeral association is therefore recently widespread. Most of these associations are run by the communities.

From the Resources and Needs Questionnaire (RANQ), twenty five percent of people aged above 25 in the South are members of local clubs, associations and other forms of group (393 individuals), compared with 65 percent of those in the Northeast (871 individuals). Over 85 percent of members describe themselves as a 'general member', who is not involved in decision making. The RANQ survey also revealed that in the South poorer individuals are less likely to be members of local clubs, groups and associations than richer ones³. However, non-membership is distributed equally across all economic groups in the Northeast. The RANQ survey also suggests that men are more likely to be members of local clubs, associations, and groups than women, and this proportion is even lower in the South (10 percent of women are members in the South, versus 40 percent in the Northeast). Southern Buddhists are slightly more likely to be members of local clubs, associations, and groups than Southern Muslims (33.9 percent to 28.9 percent). These figures seem to suggest differential access to groups and organizations among different socio-economic groups of the population. However, being member of the groups does not necessary link to 'having access' that are resourceful for the member. In fact, as mentioned earlier, a number of people mentioned that there are too many groups that they are members. A few of leaders also feel that being the leader or member of groups is the burden, in terms of times allocated to the group activities and other forms of resources they contributed. In this sense being members or leaders of the groups rather deplete their resources rather than being resourceful for them.

It is interesting to consider what kinds of 'values' individuals have. The data is derived from the WeDQoL survey in the seven Northeastern and the Southern sites, which covered 369 individuals (184 from the Northeast and 185 from the South). The question we asked these individuals was 'what things do you need to be happy'. There are 48 items in the list that we

³ The categorization of socio-economic status is reported by the household head as part the RANQ (where 1 = ?? and 7 = ??).

requested individuals to justify into three categories; not necessary, necessary and very necessary. The goals shall inform us about to what extent collective actions existing in the community will assist individuals to achieve their goals (to be discussed in the case studies). The table below prioritized the items from 1st to 10th (frequencies) that respondents classified as 'very necessary', classified by sites. The items that respondents reported that are very necessary to be very happy (1st) are varied by sites. These include good health (Northeast rural and sub-urban), having money (South urban), having room or house to live (South rural), good family relationships (Northeast urban) and daily food (South sub-urban).

Table 2: What thing do you need to be happy

Item	Ne			South		
	Rural	Sub	Urban	Rural	Sub	Urban
Good health	1 st	1 st	6 st	2 nd	4 th	2 nd
Having money	4 th	2 nd	2 nd	9 th	7 th	1 st
Having a room or house to live in	7 th	3 rd	3 rd	1 st	5 th	5 th
Good family relationships	3 rd	6 rd	1 st	7 th	8 th	7 th
Daily food	2 nd	8 th	8 th	4 th	1 st	4 th
Access to water	8 th	5 th	5 th	3 rd	2 nd	3 rd
Access to electricity	9 th	4 th	4 th	5 th	3 rd	8 th
well behaved children	5 th	7 th	-	10 th	6 th	6 th
Education that you can give to your children	6 th	9 th	7 th	-	10 th	9 th
Good behavior	-	10 th	-	6 th		
Being a good provider				8 th		
Being employed	-	-	9 th			
Household goods like pots, furniture					9 th	
Access ability to health care/services	10 th	-	-	-	-	-
Having children	-	-	10 th			
Making merit						10 th

Case studies

a) Religious based collective actions

Millenarian Group

In the context of Thailand, millenarianism refers to the collective mobilisation of rural people in response to increased state control (see Cohn, 1957 and Kaplan, 1997 for examples from other countries). For example, in the Northeast millenarian movements arose in response to King Rama V's bureaucratic reforms (ref). The movements mobilize the peasantry using religious and folk beliefs, especially the belief that Vientiane⁴, the former center of the Lao ethnic group in previous will be returning, characterized the millennium.

While the millennium group of Ban Dong is not directly linked to these peasant movements, the term is appropriate as religious and folk beliefs are used to encourage participation. The history of the group is linked to the 'origin myth' of Ban Dong, which usually attributes the foundation of the community to the arrival of two spiritual leaders. The first was the 'Black-dressed Prophet' (ฤษีผ้าดำ), an ascetic from outside the village, who earned the respect of the original Bru inhabitants by his adherence to an ethical code that resembles the Buddhist precepts and practice of austerities. His popularity aroused the suspicion of the Lord of Sakon Nakorn who had him arrested and imprisoned. After his release he returned to Ban Dong and lived there until his death. The second leader was a monk who erected a thudong (tent), later on stationed in the cape nearby mountains. He was followed by a few Yo households, who lived alongside the Bru in Ban Dong. The monk persuaded the villagers to build a pagoda in the temple, which he dedicated to the Black-dressed Prophet. .

The background briefly outlined above generated organization of activities, rather in informal ways, of the villagers who are faithful to the two leaders. One important activity that the villagers organize annually is the ceremony to pay tribute to the two leaders. The ceremony takes place on the first full moon day of April, and every household in Ban Dong is expected to contribute. Participants in the ceremony are not only from Ban Dong, but also from other nearby

⁴ By history, the population residing in the Northeast at present migrated from Lao; the right side of Mekong River. They had thought that Vientiane was their capital. Under the rule of Thailand, they continued to have a dream to reunite under Vientiane.

villages that are Bru ethnicity. The ceremony consists of pouring water on the prophet's walking stick, and telling inspirational stories about the prophet and the monk, which will guide listeners towards good and happy lives. Recently it has also included secular entertainments such as mor lam (folk opera) and an open-air cinema, which increased the cost of the event, and required the organizers to raise the expected contribution and request donations from celebrants.

In general, villagers from Ban Dong emphasized that while the ceremony did not affect their material wellbeing, attending it and 'making merit' increased their spiritual wellbeing (สบายใจ, having good spiritual health). They also said it taught them how to be kon dii (good people) by adhering to the precepts and making merit, which was the path to happiness taken by the founders of the village. But the value of 'making merit' or pursuing happy life by following the footsteps of their spiritual leaders does not far from being contested.

However, the extent to which the millennium group creates spiritual (subjective) wellbeing is also varied to groups of people involved. There is no clear definition of membership of the millennium group so that the people of Ban Dong are more or less the subscribed to the groups. At the core of the members is the group that identify themselves as direct descendants (having blood ties) to the Black Dressed Prophet. This group conforms to practices of the Prophet (avoiding eating meat, etc.) more strictly than other group. Some of youth members of this group continue to leave their hair uncut. Old women of this group will gather every lunar day⁵ to make khun mak beng⁶ and bring these to the pagoda at the temple to pay respect to the Prophet.

The second group is general villagers of Dong. As indicated earlier, view regarding the ceremony has been growing divided. The old expressed their views to us that they are unhappy with the ways in which ceremony is organized, especially that related with entertainment, feasts which cooked from meat and liquor (alcohol). They think these have resulted that the 'true

⁵ won pra – the day to observe the precepts, similarly with going to the church of the Christians; there are two Buddhist days in a month

⁶ Khun is literally meaning bowl. In this case they use banana leave to make different shape of materials, including bowl and pagoda. Khun mak beng is commonly used in a number of ritual perform in the Northeast.

meaning' of the ceremony is altered. The young generation seems to prefer entertainment and alcohol drink in the ceremony.

The next group involving in the millennium group is the leader and state official. Key figures at local, such as the kam nan (head of the sub-district) who later won local election to be the Member of Provincial Council sponsored the celebration larger than ordinary members. Local politicians usually presented during the ceremony. Finally, the monks who reside in the temple where the ceremony is convened also actively take part in the celebration. The abbot expressed his view that the celebration is just a means to draw attention from lay Buddhists to come close to religious and absorb religious principle into their everyday life. He raised concern that the ceremony itself became more important and people lose the sight of actually the aim of the ceremony.

Tadika

The Tadika is a religious based collective action similarly to the millennium group described above. But it has a specific purpose; to educate children with Islamic religion. The Tdikka in Tung Nam, similarly to other Tadika in other Muslim communities in the Southern of Thailand, is long established. Tadika is run by local Mosque committee, under the leadership of Toh Imam, a Muslim religious leader in the community, and is financed by community fund raising and zakat⁷. Some Tadika also receive support from TAO (for example teacher salary), however, many are reluctant to accept this in case of it licenses the state intervention. Teachers in previous were from inside the community and they worked on volunteer basis. At present most teachers are from outside the community and get paid, albeit the pay scale is relatively lower than other kinds of job, and the salary is varied to funds the Tadika raised. The class is usually operating on weekend. This is largely to allow children to attend the state school during weekdays. Muslim children aged from pre-school up to secondary school age are supposed to attend. In previous families who did not send their children to religious school were sanction severely, especially through social and cultural measurement (such as avoid to affiliate with

⁷ Zakat is a regular donation of approximately 10 percent of income that Muslims give to the Mosque (equivalent to the tithes in Christian communities). In the past this was paid in rice, however, since rice farming has declined in the South, the quantity of Zakat has declined also.

those families, etc.) At present, although community sanction is still imposed on families who do not send their children to school, the severity of the sanction is to lesser extent. Apart from Muslim religious practices that are instructed, a number of Tadika, including Tadika of Tung Nam also teach Malayu and Jawi languages. In addition, Tadika also acts as a childcare center of the community, taking care of small children (along with religious instruction) while their parents working outside.

Although most Muslim families send their children to Tadika (it is a requirement for Islamic higher education), some are irregular attending and a few do not attend at all. Respondents who sent their children to Tadika expected their children to be taught about Islam and trained in Islamic practices, wanting them to be a good Muslim when they became adults. Number of children attending the school has decreased. Respondents said that this is possibly because villagers feel a weaker sense of being Muslim person. At present, most teachers are from outside the community. According to the village leaders, some families view religious study as less important than secular study, and feel that attending formal school during the week and Tadika at weekends is too much for their children. Additionally, those who do not send their children to the Tadika may have personal conflict with the leader, and others feel that the Tadika curriculum is obsolete and its regulations are too strict.

Both the Millennium of Ban Dong and Tadika (religious children school) of Tunngnam are based on religion, therefore both collective actions promote religious value. This kind of value is generally standing in oppose to materialist value that has been promoted by the state (and the market) under the course of modern development in Thailand. In this regard, the Millennium Group and Tadika are also driving value contest. However, the extent to which values both collective actions promoted is challenging to other values seem to be different. In case of Tadika the contest of value is more vibrant than that of the Millennium Group of the Northeast. In history, the state imposed education which curriculums were entirely decided by the central government. In the areas where people were Buddhist, the impose of state education was successful, as Buddhism is regarded to be 'official religion' of the state. In the Northeast, the Buddhist temples adopted curriculums of the state in combining with religious education when

state education was newly introduced. But the case for the southernmost provinces is different as the majority of populations are Muslim.

The religious based collective actions described above also manifested identity contest. In case of Southern Thailand, the state has attempted to impose the state identity, mainly through education, since the reform launched by King Rama V. Meanwhile local people attempted to maintain their own (local) identity and usually the struggle to maintain identity is related with Islamic religion. The widespread of Tadika school children in the southernmost region can be seen as the response to education of the state that imposed universal curriculum throughout the country. This includes religious study which is entirely about Buddhism. The state school therefore is seen to disintegrate Islamic identity. This can be attested to by the view of the leaders of Tadika of being reluctant to accept budgets from TAOs for fear that the local government will manipulate their children school in the similar way as the central state. In case of the Northeast of Thailand, as Buddhism is predominant in the region, religious therefore played minimal role in identity struggle. The Millennium Group rather pronounced identity struggle among different groups in local than the contest to the state. Ban Dong, initially was dominated by Bru, an ethnic minority originated from Laos. Later on Yoh, Phutai and Laos ethnic groups moved into the areas. The religion of Bru was characterized as supernatural (phi or spirits) while other ethnic groups were generally Buddhists. Bru is generally viewed by other ethnic groups to be undeveloped. The Black Prophet described above that originated the celebration in Ban Dong was the leader of Bru. In this respect, the ritual performed in the celebration and the story told in the celebration can be seen as that pronounced identity of the Bru. However, the identity struggle of the Bru in case of the Millennium Group is the struggle to be integrated (in to Buddhism and other kinds of local identity), rather than to deny. This can be seen from the fact that ritual performed in the celebration, happened in Buddhist temple, is generally combined between supernatural and Buddhism.

b) Saving and credit

One of the most common forms of rural collective action is the savings and credit group, which has been initiated by communities, national and international NGOs, and most recently, GoT. At present, the saving and credit forms of collective action is encapsulated within the debate of microfinance. Collective action in this light is seen to increase sources of funding, increase the efficiency of delivery or enhance the access, etc. The forms of saving and credit that are existed in local are considerably varied. The case studies we will discuss below will focus on three types, the state-led, the community-led saving credit.

State-led savings group

GoT recently introduced the 'One Million Baht Scheme' to provide a rotating fund of one million THB to all communities in Thailand⁸. The fund is implemented in conjunction with the local savings group, which is required to recruit a supervisory committee through the local congress (ประชาคมหมู่บ้าน - literally means or conflate with civil society). The committee must be elected by at least 70 percent of eligible voters to ensure popular endorsement, and the community also needs to have a functioning savings group. The purpose of the One Million Baht Scheme is to 'provide opportunity' for the lower income group to access credit source which they can invest in their occupation, leading to increase income.

While Chaikao, a southern community of our study, had had a savings group before the launch of the scheme, this was dissolved due to non-payment of loans and conflicts among members. The collapse of groups related with 'money' was not unusual. It was noted by Akin () in his study on cooperative group of farmers in Central Plain that members are distrusted each other when the group got to manage money. This is primarily due to the notion about money indicated in the proverb that 'money is disheartened' (เงินทองเป็นของบาดใจ). The one million THB scheme was a compelling reason to re-establish a saving group of Chaikao, and a committee was formed from local government officials such as the head of the TAO (Kamnan) and TAO members.

⁸ GoT has now distributed over 73,500 million THB.

The saving group of Chaikao obtained fund from the One Million Bath Scheme, and then delivered the fund to members. In this case the saving group is a middleman or the mediator between the state and the members of saving group. For the state side, this is to avoid risk and high cost to monitor the loan. For the saving group side, the One Million Bath Scheme makes availability of loans with low interests. Accumulation of finance can be growing from interest charged to their members that are higher than the interest the group pays to the One Million Baht Scheme. The similar approach has been used in the Bank of Agriculture and Agricultural Cooperative (BAAC) which the Bank lends money to the members through the group that provides collateral for member. The groups of client of BAAC primarily comprise kin, therefore monitoring of loan through the kin group was highly effective. However, the saving group of Chaikao also mobilize saving from the members, in the view that they will be able to rely on themselves in the future.

Savings groups established solely to access these funds are usually inactive albeit the fund was allocated to the villagers. This is true for all community we studied in the South and the Northeast. Saving group is just appearing on the paper to be able to obtain the fund from the government. However, Chaikao is exceptional. The saving group has its function separately from the One Million Bath Fund, although many members do not distinguish between the One Million Baht Fund and saving group that run by villagers themselves. The group aims to provide credit, promote saving, and encourage community cooperation. Most members do not mind that the saving group is directed considered that the saving groups are beneficial for them.

Membership of the group is individual, and members are required to save 100 THB every month. Initially the group had 75 members, however, this has since increased to 300, despite some resignations. Members are both Buddhist and Muslim, however, as Muslims cannot take interest, this is described as an 'operational fee' (ค่าบริการ), which is permissible⁹. Currently 15 percent of the profit is taken as remuneration for the committee, 70 percent is paid to shareholders, and the remaining 15 percent goes to local social and cultural projects. The group leaders would like to increase social provision for the members (for example,

⁹ Some strict Muslims have refused to pay these fees as they regard them as equivalent to interest.

compensation for hospitalization and funeral costs), as members have indicated that this would be desirable.

Community-led savings groups: money

The savings group at Bo Ton Sae (a section of Ban Tung Nam), a rural community of the South, was established by the local community in response to problems obtaining formal credit because of a lack of appropriate documentation, and the high interest rates charged by informal sources. Households were also experiencing 'economic problems' (ปัญหาเศรษฐกิจครอบครัว) due to a shortage of cash for household consumption. The main objective of the group was therefore to make credit available at a low rate to 'smooth' household consumption. Although the group was initiated by the community, it is still eligible for government support, for example, managerial training and advice on accounting.

Ban Bo Ton Sae Saving Group was formed in 1996. Initially there were only 21 members and most of them were relatives. The objective of the Group at that time was to save money and provide borrowing with a small amount of money they had among the members. Four years after that the members of the Group grew to 165. These members were from Tung Nam Village as well as from nearby communities. In 2005 there were 348 members and 25 percent of the members were residing Ban Tung Num. According to the leader of the Group, the reason for which most people of Ban Tung Nam did not join the Group was due to failure experience of the Group in previous. Some of them don't trust the leader and do not accept the regulations of the Group. The greater numbers of the members were from outside Ban Tung Num, especially the majority from Ban Tha Manglug, even though there was a saving group in that village. The same leader said that this is because they 'trust' the leaders, the Committees of the Group more than the saving group of their own village. The recent conflict between the leaders and the members in Ban Tung Nam resulted that 32 members resigned from the Group. Meanwhile villagers from Ban Than Manglug applied to be the members of the groups and purchased stocks (saving) from the resigned members. The majority of members of the Group are Buddhists. This is primarily due to the prescription of Islamic religion that denies interest charged.

Apart from increasing the access to financial resources for member, the credit and saving group in rural areas recently has made availability of some form of welfare, which may be

differed from, or the same as those provided by the state. Most members of the saving group of Ban Bo Ton Sae (a cluster of Ban Tung Nam), reported that they subscribed to the Saving Group because they wanted to receive welfare provided by the Group. The benefits and welfares the Group gave to its members included; 1) health expense (500 bath for hospitalize and 10 percent of the profits of the Group are allocated for health fund of the members), 2) funeral expense for the death of members and members of households of the members, 3) emergency borrowing for child delivery, abrupt death and accident, 4) scholarship for sons and daughters of the members, 5) interests for saving, 6) borrowing.

Community-led savings groups: in-kind

Savings and credit can also occur 'in-kind', as is the case with the rice bank in Ban Tha, a village of the Northeast. Rice bank is a common form of collective action in rural areas, which is designed to increase 'self-reliance', and the food security of local members. Ban Tha villagers established the rice bank in 1989, with support from the state in the form of materials to construct the rice barn. All households are eligible for membership, and each member must hold a stock of 50 kg of rice to be eligible for borrowing. Members must borrow at least 100 kg of rice, but no more than 500 kg, and pay 15 percent interest per annum. Although the bank's interest rate is high in comparison with formal credit institutions (for example, BAAC charges less than eight percent), members seem to accept this and no one complained about the rate during our interviews. Its popularity is indicated by the fact that it started with only 250 kgs and currently has over 18 tons.

The rice bank operates both as an insurance against flooding and a ready source of cash because members can also borrow rice to sell (some members likened it to an ATM). Respondents described feeling safer (ภูมิใจ) and more confident about the effects of flooding because of their participation in the bank. One member described his pride in the bank, which is said to be the most successful in the locality. The leaders also explained how it enhances community cooperation and unity because the profits are not distributed to individual members, but are given to the temple or community for local celebrations.

Three types of saving and credit groups discussed above can characterize three different kinds of values and goals that go beyond instrumental outcomes which are usually prescribed in the objectives of the group. Firstly, values and goals related with consumption. As we shall see from the discussion above, all form of saving and credits are related with some aspect of consumption of the members, albeit may be varied to different extent. The rice bank is to ensure paddy (main staple food of the Northeasterners) consumption while community based saving and credit aims to smooth household consumption that purchased by cash. The saving and credit attached to One Million Baht is less explicit in consumption. The objective of One Million Baht Scheme itself was said to expand financial ability of the households to invest in occupation. In fact, this Scheme was an instrument to boost up the economy that was drowse from the economic crisis. The government at that time diverted money into pocket of people through this Scheme, while people will use this sum of money to by goods so that the economy will get rolling. It was widely appeared that people who borrowed money from the One Million Baht did not spend money on investment. Rather a great amount of people use money to buy mobile phone and other consuming goods. This kind of consumption may seem to be negatively impacted on borrowers. But it can be also seen to be positive to public as the consumption of the people will get the country's economy rolling over.

Secondly, what is underlined across three types of saving and credit group is the 'community welfare'. In previous, the community village was a unit underpinning mutual help among the members which mostly are kin groups. Relationships that prescribed by community institutions were therefore the traditional form of community welfare from which members can derived when necessary. The incorporation of the community village into the wider socio-economic structure resulted the traditional forms of community welfare are insufficient. Members of the saving and credit groups expressed their view that they were members of the group because they expect welfare from the group. Different sorts of welfare are therefore generated from saving and credit group.

C) Urban collective action

Motorbike taxi

Klai Talaad has been existed just about since 40 years when people from different areas moving into this place to earn their livings in the city. This suburb community is rather different from rural community in a number of aspects. Residents are engaged in a daily struggle to make a living, which requires them to be independent and self-reliant, and reduces their desire to engage in collective action, or address the problems of the community as a whole. There are no community leaders¹⁰, although there is a community committee, which was established by the Municipality forty years ago to coordinate development in the community. The committee organizes annual events such as Mothers' Day, and the King's Birthday; people attend these but are reluctant to share in their organization.

Residents are not attracted by collective action as they are too busy, goods, services, and credit¹¹ are readily available, and the diversity of the community means that groups lack the basis of social capital and trust needed to be successful. For these reasons the only groups are recreational (customers of a teashop¹², and bull-fighting, cock fighting, and song bird groups), and occupational (motorbike taxi stands, fresh market merchant groups). As the fresh market group meets occasionally, the motorbike taxi stand was the best local example of collective action.

Motorbike taxi driving is an easy occupation to enter (requiring only a motorbike and an identifying vest), which is important in a context of increasing unemployment, where existing networks are a crucial factor in gaining a job. For example, the founder of the case study stand was from Phatthalung and couldn't join an existing stand because he didn't have any connections. When other migrants from Phatthalung arrived, he encouraged those who had worked as drivers to set up a stand. Additionally, motorbike taxi driving is a steady job as increasing numbers of people commute to work or shop in Hat Yai, and require inexpensive transport to and from the community.

¹⁰ In Klai Talad the Imam is a spiritual figure.

¹¹ The One Million THB fund is rarely used in Klai Talad, owing to the bureaucracy involved.

¹² Teashops act as informal community centers, especially among Muslims, where people exchange information, build networks, and gain acceptance from the community. Local politicians, community leaders, and the community committee also use them to canvass and disseminate information.

Motorbike taxi drivers operate independently (free-lance), or as members of motorbike taxi stands, which are commonly found at the end of sois (lanes), or in pedestrian areas with a large throughput of traffic. Stands initially played an important role as drivers were unregulated, and anonymously dressed, making it difficult to identify a taxi, unless it had been fetched from a stand. However, as more people became drivers, the government required everyone to register and wear an identifying vest, which enabled drivers to work independently and avoid paying stand fees. The government also required permits for new stands, which made it harder for stand owners.

For this reason, most stands are now run collectively and are fairly informal (usually consisting of up to five motorbikes). Although all members enjoy the same rights, each stand has a 'leader', usually a senior or respected figure who oversees the stand, ensures good order, and encourages community participation. The role of the leader is limited as members prefer to discuss things among themselves, and potential leaders find it difficult to gain everyone's acceptance. Stands persist because the growth in full and part time motorbike taxi drivers mean that existing drivers need to band together to protect their interests. For example, by establishing stands in areas with many potential passengers, and refusing to allow other motorbikes to pick up the passengers in the areas around the stand. Membership of a stand also creates a sense of unity among members who often help each other, for example, by making a collective donation to pay for a wedding or a funeral (to which they would all be invited). Members give free rides to each other's family members, and can ring the stand for help if they have a flat tyre or an accident. If a member urgently needs money, he is allowed to solicit passengers in the market, and intercept them on their way to the stand. Additionally, needy members can take an interest free loan from the central fund (for example, for children's tuition fees and doctor's bills), which is raised through fees for 'parking services' (delivering documents and paying utility bills).

In Klai Talad there is a large and well organized stand (the 'upper stand'), located by the main pedestrian exit from the community, which has agreed regulations to ensure it operates

fairly and efficiently, and can bargain effectively with the municipality¹³. Due to its size, it is also able to offer informal social insurance and welfare to its members (as described above). The stand leader resolves conflicts, monitors the behaviors of members, collects fees for parking services, and ensures the participation of the members in municipal activities¹⁴. Disputes have been caused by gambling and drinking on the stand, swearing at passengers, and heckling female passersby; all of which were resolved with a verbal warning from the leader, followed by a penalty (imposed by majority vote) if the behavior continued.

Unity within the group depends not on strong leadership, but on the acceptability of the rules and regulations; for example, i) the first motorbike at the stand is entitled to the first passenger (order of arrival is recorded on a white board), even if that passenger is a friend or relative of another driver, ii) the admission/ dismissal of drivers is decided by a majority vote, iii) to avoid competition between stands, passengers are allotted on the basis of their proximity to a particular stand. The group has received infrastructural support from the municipality (who use the stand to disseminate information), and a 'donation' of 5,000 Baht from a rich resident, who in exchange receives free rides for himself and his relatives.

There are currently 50 members, but this varies as new members are occasionally admitted, old members leave, and past members are readmitted. Theoretically anyone who wants to earn income and has a friend on the stand can join, however, the group's aim is to maintain a limited number of committed members to ensure a reasonable income for all members. This is not easy, as rejecting a new member implies rejected the person who recommended them. For example, a prospective new member might be a friend from the same province, a local relative (by blood or marriage), a regular passenger, or someone with a historical connection to group, all of whom would be difficult to refuse. The motivations and interests of members can be grouped according to whether they are 'general' (irregular, less committed), or 'core', as described below.

¹³ It negotiated with the State Railways of Thailand for permission to set up a stand alongside the railway tracks, and with the police to ensure leniency over registration of motorbike drivers and use of identifying vests.

¹⁴ Participation is mutually beneficial as members interpret it as a sign of social recognition, and it also enables them to negotiate for improvements to the area around the stand.

General members

Some older members don't need to earn money as they are supported by their family, and join the stand for something to do, and some additional income. Others come to the stand irregularly, or don't work a full day (earning only 100 THB per day, as opposed to the maximum of 250 THB), as it is part of their daily routine, and provides an opportunity for socializing. Students have joined the group to earn extra income and hang out with their friends. Some new members have just moved into the community and are driving until something better comes along; they don't expect much from membership and will leave if they find a better job. Often they feel the income is insufficient to raise a family (particularly if they used to work in the formal sector), and would choose a higher income over social support and security.

Core members

Most have been members for many years, and don't plan to leave the group to engage in other work; consequently they're more interested in ensuring a steady income. Others worked as motorbike taxi drivers elsewhere, and joined the stand to ensure a steady income, although they also enjoy the companionship. A few members joined the group as they could earn more money this way than in other jobs, or as a freelancer. This is because passengers will pay more to stand members as they believe they are more responsible and committed. Working every day has secured the core members regular passengers, who occasionally request parking services, which earn them extra income.

Core members wanted a better leader (someone who was educated, well-known, and able to work with external agencies), and stronger rules and regulations. They also wanted the leader to be directly elected, and to take more responsibility for decision making to avoid 'factionalism' within the group. They appreciated the cooperation of members in contributing money to a central welfare fund, and wanted this to continue to ensure their security. Poorer members described feeling happy and satisfied because their work was secure (residents will always need transport to and from the community), and their income compared favourably to the daily income earned by other family members.

Well-being construction and the contest of value

Collective actions existed in a variety of forms; in a village of one hundred households there could be more than ten groups and organizations. These collective actions were promoted by different agents; the community (including kin groups), the state agencies, NGOs, etc. Some collective actions involved the whole members of the community (e.g. the rice bank, the Millennium Group), some are confined to specific group of members. However, the extent that these collective actions created differential access is complex. Given the varieties and the numbers of groups and organization available, the limit access to these groups seems not to be an important issue. The access to some kind of collective action could be even creating negative impacts to the family, for example memberships of One Million Bath Scheme and similar kinds of organization promote 'indebtedness' among the members. In this respect the access to this type of collective action could result in ill-being rather than well-being.

This paper showed that apart from instrumental outcomes, the collective actions also generate values. The religious based collective action (Millennium Group and Tadika) promoted community values related with religion, in which the notion of making merits, being a good Muslim person socialized. In case of saving and credit collective actions, the local groups were largely instrument to enhance production, i.e., to make availability of credits for household production, and to generate income from saving that were accumulated. The immediate outcome of these collective actions is the increase of access to financial resources. However, people who borrow money from these groups did not use credit only for investment. In fact they also used money for various kinds of consumption, therefore this kind of collective action promote values related with consumerism. The motorbike rank that established in urban context aimed for ensuring the distribution of passengers among their members (distribution of employment). The value that this kind of collective action sought to promote was the unity among members of the community, which in such an urban context the sense of individualism is prevalent.

The values that generated from collective actions are associated with well-being in the sense that these values are generally related with what kind of good life to lead; being a good person of Muslim or Buddhism, having sufficient financial resource to smooth consumption of

the household or community welfare, having unity and solidarity among the community members, etc. However, within the collective actions there are contesting of values, either from within the groups or from outside. In this light the pursuit of well-being through collective action does not generate only objective aspect or well-being. In fact the values and meanings reproduced and contested in collective actions have a broader significance than the objective wellbeing.

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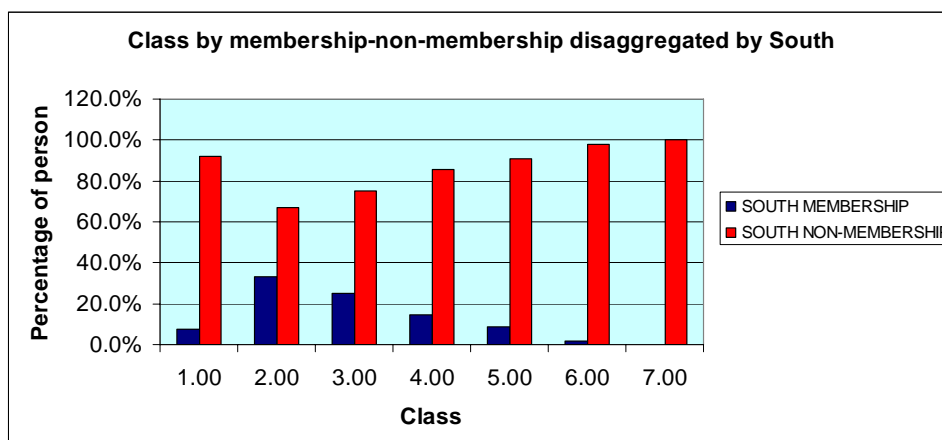
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Appendix

Table Types of organizations that individuals are members of, or hold a position in by site
(percentage)

Types of organisation	Villages							Total
	S Peri	S Rural	NE Peri	NE Rur	NE Rem	S Urb	NE Urb	
Burial association	11.6	4.5	41.9	25.2	47.4	.0	14.7	29.8
Savings and credit	25.0	32.6	27.2	31.3	2.1	.0	37.3	24.8
Community organisation	6.3	5.6	14.4	23.8	36.1	14.3	29.3	20.4
Religious (church based and rotating)	19.6	22.5	.3	1.7	.5	71.4	.0	4.8
Women's organisation	8.9	6.7	4.5	6.1	5.2	.0	1.3	5.5
Farmers' organisation	5.4	12.4	.3	.6	1.5	.0	5.3	2.4
Service co-operative	2.7	4.5	3.8	1.7	.5	.0	.0	2.3
Other	20.5	11.24	7.6	9.5	6.7	14.2	12.0	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(112)	(89)	(313)	(345)	(194)	(7)	(75)	(1135)



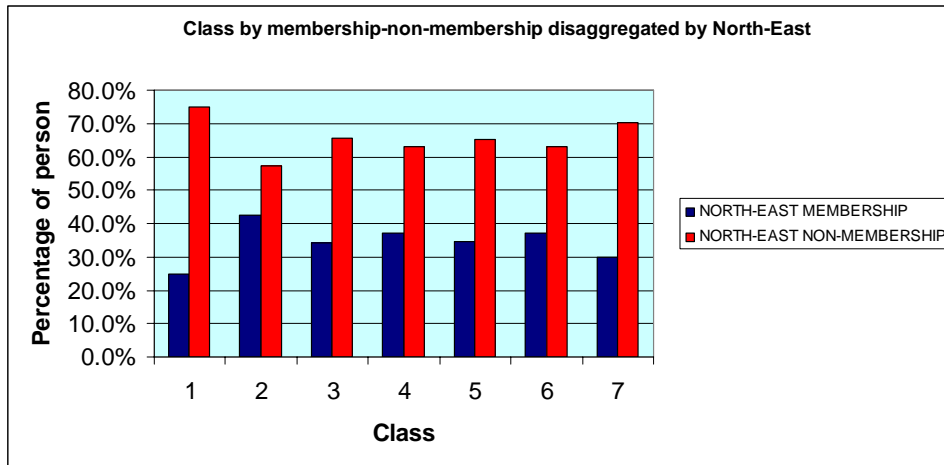


Table and membership-non-membership by regions

REGION		SEX		TOTAL
		MALE	FEMALE	
SOUTH	MEMBERSHIP	17.2%	9.5%	13.3%
	NON-MEMBERSHIP	82.8%	90.5%	86.7%
NORTH-EAST	MEMBERSHIP	37.6%	34.0%	35.8%
	NON-MEMBERSHIP	62.4%	66.0%	64.2%