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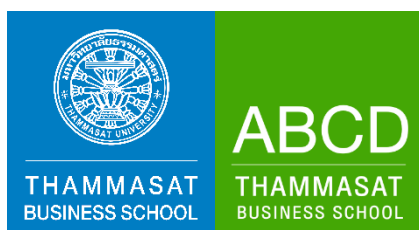
Population Ageing in Thailand Informal Workers' Preparedness for Active Ageing

Volume 3

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Population Ageing in Thailand

Volume 3

Informal Workers' Preparedness for Active Ageing

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Abbreviations and Acronyms

BMA	Bangkok Metropolitan Administration
ICT	information and communication technology

Chapter 1

Introduction

Thailand is expected to transform from an ageing to a super-aged society¹ by 2035 (Prasartkul, 2019). In 2019, more than 40% of the population younger than 60 years had not been prepared for quality ageing with regard to health and income security (Suvetwethin, 2019 [2562 BE]). Better preparing older people is a measure on the national agenda on population ageing (Department of Older Persons, 2019 [2562 BE]). Active ageing depends in no small measure on how people live and work before they reach old age.

As of 2018, 55.3% of the working population was in the informal sector.² Many informal workers find themselves in working conditions that do not contribute to active ageing. Their wages are low. They neither work regularly nor enjoy work security. They work long hours, with little or no opportunity for skills or vocational development. They have little access to formal funding sources. They are prone to accidents and occupational hazards. They do not belong to a strong organisation and there seems to be no policy guiding the informal workforce to active ageing (Nirathron et al., 2018 [2561 BE]). This study supports attempts to prepare informal workers for ageing.

Motorcycle taxi drivers belong to the informal workforce in the transport and storage occupation grouping; 2018 statistics reveal that the group constituted 2.5% of the total informal workforce (National Statistical Office of Thailand, 2018). Motorcycle taxis are extremely important in transporting the Bangkok population (Oshima et al., 2007; Ratanawaraha and Chalermpong, 2014), as they connect one type of transport to another and have an uncanny ability to bring people to areas beyond the reach of other public transport systems, such as the small side streets commonly found in Bangkok. In 2018, there were 91,582 motorcycle taxi drivers at 5,760 motorcycle taxi stands in all 50 Bangkok districts (Department of Land Transport, 2018 [2561 BE]), plying different types of terrain. The number did not include unregistered motorcycle taxi stands and drivers who work on electronic platforms such as Grab. The same year saw motorcycle taxis provide 6 million rides to the public per day, making THB65 million–THB130 million a day or THB23 billion–THB40 billion a year (Chongpattaranichpan, 2018 [2561 BE]). The expansion of the city and public transport systems means that the number of motorcycle taxi drivers will be increasing (Ratanawaraha and Chalermpong, 2015).

¹ The government defines an 'ageing society' as one where the share of the population aged over 65 years exceeds 7% of the whole population and a 'super-aged society' as one where more than 20% of the total population is 65 years and older.

² The 2018 survey by National Statistical Office of Thailand showed a total of 38.3 million workers, out of whom 21.2 million or 55.5% were informal workers, who are without social protection. Informal workers, according to the office, do not include those who voluntarily contributed to the Social Security Fund under the Social Security Act, Section 40. Otherwise, the number of informal workers would be much higher.

This study is based on the conceptual framework of active ageing and linked to the decent work agenda of the International Labour Organization, as the two components complement and support each other.

1. Motorcycle Taxi Driving as an Occupation

Motorcycle taxi service first appeared in 1979 and taxis have become more numerous. In 1994, official estimates put the number of motorcycle taxi stands at 1,570, with 37,500 vehicles (Poapongsakorn, 1994 [2537 BE]). The government regulated motorcycle taxis in 2003–2005 to reduce rent seeking and allowed motorcycle taxi drivers to use their motorcycle vests as security for loan applications, but rent seeking persists.

After the 2014 military coup, the National Council for Peace and Order introduced a policy to regulate motorcycle taxis to allow motorcycle taxi drivers and others who want to provide public transport to do so legally. They need to register to become motorcycle taxi drivers.³ Some legal breaches persist, e.g. fare overcharging, unsafe driving, and rent seeking (PostToday Online, 2014 [2557 BE]; Tanpisit, 2016 [2559 BE]; Thairath Online, 2018 [2561 BE]). Public transport drivers are also adversely affected by clandestine taxi services available through various applications. However, the undesirable behaviours of certain motorcycle taxi drivers, coupled with greater ease in using public transport services via applications, have lent support for public transport services via applications.

Motorcycle taxi driving is supervised by laws covering (1) motorcycle taxi registration; (2) motorcycle taxi licenses; (3) motorcycle bodies and other parts; and (4) others, including motor vehicle tax, car insurance under the Road Accident Victims Protection Act, fares, vehicle inspection and passenger safety devices, and driver conduct (Vichitrananda, 2008 [2551 BE]). Such measures are all important for the safety of drivers and passengers but are often not observed, leading to payment of ‘convenience fees’. The agencies directly responsible for the occupation are the Department of Land Transport, the Metropolitan Police Bureau, and district offices of the Bangkok Metropolitan Administration (BMA).

³ A motorcycle taxi driver is required to have a motorcycle taxi license, pass a screening check for criminal records conducted by Centre for Records of Drivers of Public Transport and Hazardous-Substance Transporting Trucks, possess a motorcycle registered for public transport, belong to a registered motorcycle taxi stand, possess a clean bill of health declaring that the person does not have a chronic disease likely to cause unsafe driving or is not mentally disturbed or deranged, undergo 3-hour training, and pass written and physical competency tests. The health form, approved by the Medical Council of Thailand, consists of two parts. The first is completed and certified by the applicant and includes such details as record of personal chronic diseases, accidents, and major surgeries. The second is completed by a medical doctor who, having examined the applicant, certifies that the person is not so physically disabled that he cannot perform his duty; does not show any sign of mental illness, derangement, or retardation; and does not show signs of drug addiction, alcoholism, infectious or socially intolerable leprosy, dangerous tuberculosis, or socially intolerable elephantiasis. The doctor submits a summary of the examination and certifies that the applicant is physically fit. The Department of Land Transport announces the time of registration for public transport.

2. Motorcycle Taxi Drivers' Attempts to Set Up Organisations

Motorcycle Taxi Stands:⁴ Area-based Organisations

Motorcycle taxi drivers form area- and occupation-based organisations. The law requires the motorcycle taxi drivers to belong to a motorcycle taxi stand or queue. The stand must be registered and the stand applicant must specify its location, committee members, and the list of motorcycle taxi drivers at the stand. A stand is an area for receiving passengers and thus implies the presence of an organisation as prescribed by law. Each stand has a head, who supervises the work and coordinates between its members and external agencies and manages potential conflicts within and outside the stand. The organisation lays down a code of conduct, which every member must observe. The stand head, therefore, is important in connecting members and external agencies, especially government authorities and other local influential figures, which can affect the stand's operations. The members meet daily, allowing them to exchange information. Some stands form savings groups for collective savings, or savings cooperatives, from which members may also borrow. Some set up cooperative-like stores, which serve their members and the public. The stands offer public assistance as volunteers, providing public service at royal ceremonies, for example.

Motorcycle Taxi Association of Thailand

The Motorcycle Taxi Association of Thailand grew out of attempts by motorcycle taxi drivers to organise during 2003–2005. It was officially registered in 2010 to protect the rights of drivers, represent its members in coordinating with government agencies and other organisations, upgrade and ensure members' life security, and support public activities for the social good. As of 2014, the association had 3,329 members, 130 female and 3,199 male, representing 3% of the total number of motorcycle taxi drivers in Bangkok. The association's leadership committee consists of representatives of 16 motorcycle taxi stands. Its role is to provide educational and vocational support by coordinating with external agencies and to manage such issues as illegal stands. Since 2016, however, the committee's role has been diminished because of corruption related to loans and membership dues. After it decided to partner with GoBike, a Malaysian company, to upgrade the passenger and parcel transport service through various applications, the committee lost the trust of many members. In the same year, the association joined hands with three other networks of informal workers –homeworkers, street vendors, and domestic workers – and established the Informal Worker Confederation. In 2018, the association elected a new committee. So far, there is no clear policy to prepare motorcycle taxi drivers for active ageing (Changthongmadan, 2019 [2562 BE]).

⁴ A stand is a place for receiving passengers as prescribed by the BMA subcommittee.

3. Active Ageing and Decent Work

Active ageing consists of three interconnected and mutually supporting pillars: (1) good health, i.e. no diseases requiring high-cost healthcare, no health risk, engagement in physical activity, and access to health service; (2) economic and social participation, i.e. employment, skills and vocational development, and participation in family and community activities; and (3) security, i.e. adequate income support, savings, good family relationships, and housing security (World Health Organization, 2002; Nirathron et al., 2018 [2561 BE]). Every life stage is crucial for active ageing, which depends in no small measure on support for all the dimensions above and on how people conduct themselves before they become aged.

Because it depends on the quality of work life before ageing, active ageing has much to do with decent work, a value that sums up all the minimum standards to which workers are entitled in their work life. Decent work can be achieved through four interconnected measures: (1) productive employment, i.e. promotion of job opportunities, education, and skills; (2) fundamental principles and rights at work, e.g. fair remuneration; (3) social protection, i.e. occupational health, social security, and other measures guaranteeing security and quality of life; and (4) social dialogue, i.e. organisation for greater education and empowerment (International Labour Organization, 2013). The combination of decent work and active ageing, therefore, links work to ageing.

Studies on the preparedness of motorcycle taxi drivers fall into two groups: one dealing with the preparedness of informal workers and another with the characteristics of the occupation of motorcycle taxi drivers. In the first group are two important studies. A 2011 study on health and socio-economic preparedness found that informal workers are not quite prepared for old age. They may be somewhat prepared on the social and health fronts but not so on the economic front, although much of the workers' attention has always been given to economic considerations. The study proposes that such preparedness is the responsibility of the workers but that the state must support them (Sindecharak and Netiparatanakul, 2011 [2554 BE]). A 2018 study dealt with farm workers, homeworkers, and self-employed workers, using active ageing and decent work as its conceptual framework. The study suggested that preparedness can result from services related to active ageing, workers' conduct, workers' prospects when they age, and how to realise the desired future. Workers attach the most importance to health, followed by the economy (employment and income) and family relationships. However, the three groups do not have access to decent work. They cannot work regularly, which results in irregular earnings, low remuneration, health and safety problems, lack of skills and vocational development, and little organisation, all contributing to the lack of preparedness for old age (Nirathron et al., 2018 [2561 BE]).

A 2017 study, which gave an overall picture of the motorcycle taxi occupation, found that most drivers are male, living in the upcountry. Their income depends on the location of the motorcycle taxi stands, and their work is mainly delivery of passengers, parcels, and documents. The main obstacles to their livelihood are not knowing the best time to earn money, personal issues such as health and pregnancy, and problems arising out of

government policy and operations of government officials. Motorcycle taxi drivers attach greater importance to health service than to housing. They are worried about their health and approaching old age, which affect their livelihood (Reed et al., 2017). Previous studies dealt with the impacts of legal supervision and control, rent seeking (Selaanan, 2005 [2548 BE]), supervision and control problems (Vichitrananda, 2008 [2551 BE]), management, improvement of quality of life, security, support for motorcycle taxi drivers' efforts to organise (Ratanawaraha and Chalermpong, 2014), and health and work safety (Noochana, 2014 [2557 BE]).

From the above conceptual framework and research review, the conceptual framework is derived (Table 2.1):

Table 2.1. Conceptual Framework

Active Ageing	Decent Work Agenda	Preparedness for Old Age to Achieve Active Ageing		
		Getting or Using Service, and Own Conduct	Expectations after the Age of 60	Preparations
Social and economic participation	<ol style="list-style-type: none"> 1. Employment opportunities 2 Social dialogue 	<ol style="list-style-type: none"> 1. Employment support 2. Skills development 3. Information on occupations 4. Group membership 	<ol style="list-style-type: none"> 1. Vocation 2. Income 3. Family relationships 4. Community relationships 	<ol style="list-style-type: none"> 1. Vocation 2. Family relationships 3. Community relationships
Health	<ol style="list-style-type: none"> 1. Basic rights 2. Social protection 	<ol style="list-style-type: none"> 1. Health promotion 2. Knowledge about occupational health 3. Health information 	<ol style="list-style-type: none"> 1. Physical health 2. Mental health 	<ol style="list-style-type: none"> 1. Physical health 2. Mental health
Security	Social protection	<ol style="list-style-type: none"> 1. Social Security Act, Section 40 2. National Savings Fund 3. Education and further learning 	<ol style="list-style-type: none"> 1. Income 2. Housing 3. Family relationships 4. Community relationships 	<ol style="list-style-type: none"> 1. Income 2. Housing 3. Family relationships 4. Community relationships

Source: Compiled by the authors (2021).

Chapter 2

Outline of the Study

1. Data Collection

We conducted a field survey to find out what factors related to preparedness of motorcycle taxi drivers for old age. Data were collected from January to June 2019, targeting motorcycle taxi drivers – 100 males and 30 females, 45–60 years old. The sample of male motorcycle taxi drivers was taken from the member list of the Motorcycle Taxi Association of Thailand in the most populated districts: 54 from Khlong Toei, 39 from Bang Na, and 7 from Lak Si. Sampling of females could not be done in the same way because of their insufficient number on the membership list. Proportional allocation was adopted, yielding 30 samples, of whom 16 were from Khlong Toei, 12 from Bang Na, and 2 from Lak Si. Sample selection was based on snowball sampling. The tool used was the structured interview, consisting of questions on demographic profile, work, health service used or received, economy, security and own conduct, prospects after the age of 60 years, and own conduct to realise expectations or preparedness. Qualitative data were derived from in-depth interviews for case studies and from group conversations. Data were quantitatively processed and analysed, using descriptive statistics, i.e. percentage and average. The significant percentage level was set at 10% and the average at 5%.

2. Demographic Profile, Income, Expenses, Debt, Savings, and Prospects

Of respondents of both sexes, 51.5% have finished primary education whilst 22.3% have finished lower and upper secondary education or received vocational education of certificate level. A higher proportion of female than male motorcycle taxi drivers have lower and upper secondary education. Most motorcycle taxi drivers are married (76.2%) and come from the upcountry (87.7%).

Most motorcycle taxi drivers (66.2%) earn THB326–THB650 per day (US\$10.76–US\$21.45),⁵ whilst 26.1% earn THB651–THB975 per day (US\$21.48–US\$32.18). As many as 92.3% of the respondents earn more than the minimum wage. A high income comes with long working hours. The lowest number of working hours is 88 per month and the highest 540. The average hourly income is THB52.00, whilst the average hourly minimum wage in Bangkok is THB40.62. Most motorcycle taxi drivers earn THB15,000 (US\$495) or more per month. The lowest income is THB9,000 (US\$297) per month whilst the highest is THB30,000 (US\$990) per month.

Male motorcycle taxi drivers have a higher proportion of debt and less savings than their female counterparts.

⁵ THB1 = US\$0.33.

Every motorcycle taxi driver wants to enjoy active ageing, attaching the greatest importance to economic participation, i.e. having adequate income for daily living, followed by health needs, i.e. being in good physical and mental health and able to work. The motorcycle taxi drivers want recognition from the community. They want their families to be financially independent and have housing security.

Chapter 3

Results

The survey results are described in line with three aspects related to the preparedness of motorcycle taxi drivers for old age: (1) health, (2) socio-economic participation, and (3) security.

1. Health

Health Status

Almost half of the motorcycle taxi drivers have chronic diseases, the women more than men. The most common are hypertension, allergies, and diabetes. Three-fourths see a physician regularly, exercising their entitlement to health security benefits (gold card) and social security. Most say their illnesses are work-related, e.g. body aches and pains and allergies. About one-fourth (28.5%) have met with traffic accidents. They all say that the three most common work-related problems are dust pollution, traffic congestion, and accidents, which are partly solved by using protective equipment. All use a safety helmet and more than half (53.8%) use facial masks. One-third (33.8%) use sunglasses.

Health-related Self-care

Motorcycle taxi drivers take greater care of their mental than physical health. Nearly all say they understand that they cannot avoid unfavourable events, so they are ready to live with them and follow and observe religious teachings. More than 90% of motorcycle taxi drivers adopt mental health practices, including maintaining a positive outlook, controlling their emotions, participating in religious ceremonies, praying, and giving alms.

To promote physical health, more than 90% of the motorcycle taxi drivers said they regularly eat more fish, vegetables, and fruit. More than 80% said they try to get sufficient rest. About three-fourths follow healthcare advice. About half, however, do not have annual health check-ups or exercise 30 minutes a day at least 3 days a week. Women (66.7%) are more likely than men (43%) to have annual health check-ups and to seek knowledge about personal healthcare (83.3% for women, 72% for men). Some respondents engage in risk behaviours. Nearly three-fourths said that they prefer sweet, fatty, and salty food. Drinking is generally recognised as a risk behaviour, but more than half of the men said they drink alcohol. Group interviews showed that the main purpose of visiting doctors is to get medical certificates rather than consult about health. The certificates are required to apply for and renew motorcycle taxi licenses (Table 3.-1).

Men (94.0%) fare better than women (73.3%) in 'letting it go', not becoming stressed, and not overthinking. Women carry double burdens of family care and income earning (Table 3-1).

The questionnaire included a question about health services that respondents had used or received so far: general treatment, health information, and advice on occupational safety and health. More women than men received such services. Fewer than 50% of respondents receive healthcare and disease prevention services.

The main health providers are health centres, whilst the providers of occupational safety and health services are BMA district offices and motorcycle vendors. The important sources of health information are radio and television.

Recommendations on Preparedness

Motorcycle taxi drivers suggested that health services, including health inspection and education, would be much more accessible if they were provided at motorcycle taxi stands. Motorcycle taxi drivers also suggested that a system or scheme should be established to cover the cost of treatment of victims of work-related accidents.

Table 3.1. Factors Related to Preparedness in Terms of Health

Factors Related to Preparedness in Terms of Physical and Mental Health	Female (n=30)		Male (n=100)		Total (n=130)	
	Number	%	Number	%	Number	%
<u>Service used or received</u>						
- Healthcare and disease prevention	10	33.3	36	36.0	46	35.4
- General treatment	28	93.3	84	84.0	112	86.2
- Treatment for underlying diseases	14	46.7	31	31.0	45	34.6
- Advice on occupational safety and health	23	76.7	58	58.0	81	62.3
- Aid in time of accidents*	2	6.7	26	26.0	28	21.5
- Aid in time of emergency illness*	2	6.7	3	3.0	5	3.8
- Health-related information	26	86.7	82	82.0	108	83.1
*Asked only of respondents who had accidents or illnesses requiring emergency care.						
<u>Current practices</u>						
- Have physical check-up	20	66.7	43	43.0	63	48.5
- Have check-up for specific diseases	13	43.3	31	31.0	44	33.8
- Seek knowledge on health	25	83.3	72	72.0	97	74.6
- Do 20–30 minutes daily exercise at least 3 days/week	14	46.7	45	45.0	59	45.4

- Always keep body moving	30	100.0	100	100.0	130	100.0
- Eat healthful foods	27	90.0	90	90.0	117	90.0
- Eat fish, vegetables, and fruit regularly	27	90.0	96	96.0	123	94.6
- Take Nutritional supplements	9	30.0	33	33.0	42	32.3
- Take energy drinks	11	36.7	74	74.0	85	65.4
- Consume sweet, fatty, and salty foods	27	90.0	69	69.0	96	73.8
- Smoke cigarettes	4	13.3	30	30.0	34	26.2
- Drink alcohol	7	23.3	60	60.0	67	51.5
- Try not to be stressed	23	76.7	92	92.0	115	88.5
- Observe and practice religious teachings	30	100.0	97	97.0	127	97.7
- Practice religious activities	28	93.3	94	94.0	122	93.8
- Pray	19	63.3	53	53.0	72	55.4
- Pay respect to Buddha	26	86.7	83	83.0	109	83.8
- Give alms to monks	26	86.7	71	71.0	97	74.6
- Merit-making	27	90.0	90	90.0	117	90.0
- Meditate	3	10.0	11	11.0	14	10.8
- Be mindful	29	96.7	99	99.0	128	98.5
- Accept that some problems cannot be solved	30	100.0	99	99.0	129	99.2

Practices related to preparedness for old age

- Exercise 30 minutes a day at least 3 days a week	15	50.0	45	45.0	60	46.2
- Eat healthful foods	27	90.0	96	96.0	123	94.6
- Eat food from the 5 food groups	28	93.3	98	98.0	126	96.9
- Reduce risk behaviour, e.g. smoking cigarettes, drinking alcohol	28	93.3	56	56.0	84	64.6
- Have health check-ups	21	70.0	44	44.0	65	50.0
- Seek knowledge on healthcare	25	83.3	70	70.0	95	73.1
- Do not overwork	24	80.0	72	72.0	96	73.8
- Let it go, do not be stressed	22	73.2	94	94.0	116	89.2
- Be optimistic	30	100.0	99	99.0	129	99.2
- Control emotions	29	96.7	100	100.0	129	99.2
- Do activities with family	30	100.0	95	95.0	125	96.2
- Do activities with community	24	80.0	53	53.0	77	59.2
- Pray, give alms, meditate	30	100.0	94	94.0	124	95.4
- Join religious activities	30	100.0	95	95.0	125	96.2

2. Socio-economic Participation

Action Taken with Regard to Socio-economic Participation

All the motorcycle taxi drivers want to continue working into their advanced years. Nearly all (96.2%) want to continue for at least 5 more years and more than half (61.5%) want to do so as long as possible. The motorcycle taxi drivers do not want to switch to other work, partly because of their income and partly because of their age. For those older than 45 years, no other work offers independence and generates so much income.

Those who state that they earn sufficient income for their daily living constitute 85.4%, but almost everyone (97.7%) says that they can financially support family members. To build their capacity to participate in the economy, more than half say that they try to learn how to use new information and communication technology (ICT) tools. Women are more likely to work on improving their ICT skills than men (76.7% vs. 63.0%). Almost all respondents have made efforts to take care of their family members by improving their living conditions and offering moral support and advice. Only 20% of respondents said they participated in community activities for the public good; women participate significantly more than men (66.7% vs. 47.0%) (Table 3.2).

As members of a stand, all motorcycle taxi drivers receive information on services related to work. More than half (60.8%), and more women than men, have received education and/or additional training on their current work, whilst few (9.2%) have received training for new occupations. A constraint on training of women is that they must look after their families. The training that motorcycle taxi drivers want most is in English and Chinese conversation because it can help them better serve an increasing number of tourists and visitors (Table 3.2).

The sources of work information are the head of the stand or members of the stand committee and BMA district offices. The major sources of education and training information are BMA district offices and motorcycle vendors, whilst the main vocational development agencies are BMA's vocational training schools.

Preparedness for Ageing through Socio-economic Participation

More than 95% of the motorcycle taxi drivers said they are diligent, persevere, and keep in good health, with almost 90% keeping abreast of information on their occupation or on income generation. Yet, only 61.5% are interested in information on work-related skills development. These practices are all related to their current occupation, whilst far fewer respondents try to find information on work to supplement their income (45.4%), possible career change (33.1%), and vocational training (6.2%). Female respondents are more likely to keep up with changing occupational trends or income generation (100.0% of females, 83.0% of males), seek information to develop vocational competence (73.3% of females, 58.0% of males), and join vocational training (13.3% of females, 4.0% of males). Male drivers are more engaged in seeking information on possible career change (38.0%

of males, 16.7% of females) and looking for supplementary work (53.0% of males, 20.0% of females) (Table 3.2).

In family relationships, more than 90% of motorcycle taxi drivers give care, advice, and moral support to family members; model filial piety; provide financial and material assistance to family members; teach children how to show gratitude; and participate in family activities. Women and men have similar rates of practice. (Table 3.2)

In community relationships, more than 70% of motorcycle taxi drivers maintain relationships with peers, follow community news, and help with community work such as funerals and weddings. More than half the motorcycle taxi drivers help with public work. Less than half organise community groups. More women than men foster community relationships to prepare for ageing (Table 3.2).

Recommendations on Preparedness

Motorcycle taxi drivers attach importance to management of influential figures, illegal stands, and GrabBike, which have a direct impact on their income and work security. Other issues they focus on are fixing the location of motorcycle taxi stands, training for alternative occupations when they cease their current work, and promoting their employability in old age if they return to their original domicile.

Table 3.2. Factors Related to Preparedness in Terms of Socio-economic Participation

Factors Related to Preparedness in Terms of Socio-economic Participation	Female (n=30)		Male (n=100)		Total (n=130)	
	Number	%	Number	%	Number	%
<u>Service used or received</u>						
- Development of capacity for new occupations	4	13.3	8	8.0	12	9.2
- Additional learning and/or training	22	73.3	57	57.0	79	60.8
- Information related to present occupation	30	100.0	130	100.0	130	100.0
<u>Practices to improve the quality of current life</u>						
- Earn sufficient income for daily consumption	26	86.7	85	85.0	111	85.4
- Be thrifty	30	100.0	96	96.0	126	96.9
- Be able to financially support family members	30	100.0	97	97.0	127	97.7
- Learn to use new ICT devices	23	76.7	63	63.0	86	66.2
- Help with family activities	28	93.3	96	96.0	124	95.4
- Give support to family members, such as moral support	29	96.7	98	98.0	127	97.7
- Participate in activities designed for the public good	20	66.7	47	47.0	67	51.5
- Participate in community cultural and traditional activities	23	76.7	50	50.0	73	56.2
- Chat or exchange views with neighbours	28	93.3	88	88.0	116	89.2
<u>Practices related to preparedness for old age</u>						
- Keep healthy	29	96.7	96	96.0	125	96.2

- Work hard	30	100.0	100	100.0	130	100.0
- Seek information to develop occupational competency	22	73.3	58	58.0	80	61.5
- Seek supplementary work	6	20.0	53	53.0	71	54.6
- Seek information that is useful for career change	5	16.7	38	38.0	43	33.1
- Attend training programmes	4	13.3	4	4.0	8	6.2
- Seek friends or networks to support present occupation	15	50.0	50	50.0	65	50.0
- Follow information on changes related to occupation or earnings	30	100.0	83	83.0	113	86.9
- Maintain close relationships with family members	29	96.7	100	100.0	129	99.2
- Give moral support to family members	29	96.7	99	99.0	128	98.5
- Give financial support to family members	30	100.0	97	97.0	127	97.7
- Join activities with family members	27	90.0	92	92.0	119	91.5
- Teach children how to show gratitude	29	96.7	96	96.0	125	96.2
- Model filial piety	29	96.7	99	99.0	128	98.5
- Maintain relationships with peers in the community	28	93.3	81	81.0	109	83.8
- Regularly follow community information	29	96.7	79	79.0	108	83.1
- Help with various community events, e.g. funerals or weddings	25	83.3	74	74.0	99	76.2
- Assist others in the community	19	63.3	59	59.0	78	60.0
- Help with community activities for the public good	20	66.7	49	49.0	69	53.1
- Join community groups	17	56.7	44	44.0	61	46.9

3. Security

Actions Taken with Regard to Security

Of the motorcycle taxi drivers, 78.5% have a financial plan for their future, whilst only 69.2% (80% for females, 66% for males) have savings or property for this purpose. More than 95% think it is important to maintain good family relationships to prepare for old age, model filial piety, and teach their children how to show gratitude to their parents (the motorcycle taxi drivers); 86.2% have prepared for future accommodation.

Nearly every motorcycle taxi driver with domicile in the upcountry (97.3%) keeps contact with family members back home; 80.7% want to return home. The connection with the original domicile is part of long-term security, and women more than men maintain more contact with their families back home.

Less than half of the motorcycle taxi drivers have received assistance for financial, family, and health problems. However, few (19.2%) have received advice on housing problems and even fewer have received assistance for housing problems. People who are pivotal in supporting motorcycle taxi drivers' life security include family, relatives, and friends, who are the main advisors and main assistance givers. Some motorcycle taxi drivers have sources of assistance other than family, e.g. informal loan sources, specialised financial institutions, and commercial banks. However, when it comes to housing, only 10.8% (all men) say that they have used or received housing loans from financial institutions.

The motorcycle taxi drivers all attach greater importance to savings with savings groups than to long-term investments such as Social Security Fund . This is the case even when they can afford to contribute to any of the three social security scheme options.⁶ Unlike savings groups, the social security scheme cannot provide access to loans. With regard to accident insurance, the Road Accident Victims Protection Act guarantees greater security for them. One-third (33.1%) of the motorcycle taxi drivers have life insurance. More men are insured against accidents than women, whilst women are more likely to take measures to ensure financial security other than savings (Table 3.3).

⁶ Social Security Fund, as prescribed in the Social Security Act, Section 40, provides three options:

		Option 1	Option 2	Option 3
Contribution by a member (/month)		THB70 (US\$2.31)	THB100 (US\$3.3)	THB300 (US\$9.9)
Contribution by the state (/month)		THB30 (US\$0.99)	THB50 (US\$1.65)	THB150 (US\$4.95)
Protection Coverage	Work injury/sickness	☐	☐	☐
	Disability	☐	☐	☐
	Death	☐	☐	☐
	Child allowance	-	-	☐
	Old age	-	☐	☐

Table 3.3. Practices to Ensure Financial Security

Respondents Who Take Measures to Ensure Financial Security other than Having Savings	Female (n=30)		Male (n=100)		Total (n=130)	
	n	%	n	%	n	%
Taking any of following financial security measures:	29	96.7	85	85	114	87.7
- Bank deposit	20	66.7	63	63	83	63.8
- Membership in cremation welfare fund	15	50.0	59	59	74	56.9
- Membership in social security scheme under the Social Security Act, Section 39*	11	36.7	22	22	33	25.4
- Membership in community savings group	7	23.3	9	9	16	12.3
- Membership in social security scheme under the Social Security Act, Section 40	1	3.3	12	12	13	10.0
- Joining in chit funds**	3	10.0	3	3	6	4.6
- Membership in National Savings Fund***	0	0	1	1	1	0.8

n = number.

* Under the Social Security Act, Section 39, former members of the Social Security Fund can retain their membership by contributing THB432 (US\$14.26) per month. The benefit package covers sickness, disability, maternity, child allowance, old age, and death.

** The chit fund is a traditional way of fundraising. It involves at least three people. Each person chips in money. The one who takes the money has to pay interest.

*** The National Savings Fund is a voluntary pension fund for self-employed workers. People aged 15–60 years are eligible to apply. The minimum contribution is THB50 (US\$1.65) per month, up to THB13,200 (US\$435.60) per year. The amount is matched fully or in part by the government up to a prescribed limit.

Source: Nirathron, Baribanbanpotkate, Pattanasri, and Sawatsuntisuk (2020).

Preparedness for Financial Security

Nearly every motorcycle taxi driver takes measures to ensure economic security: 60% try to avoid additional debt, economise, and save, or are involved in community activities such joining a community savings group and cremation welfare fund, whilst only 36.9% are members of the Social Security Fund.

Almost all the motorcycle taxi drivers (90.0%) want to have a single house. More want to live with their children (85.4%) than with their spouses (73.8%). Whether they want to return to their original domicile or not, they prepare for old age by fostering good relationships with people in their original domicile, regularly keeping up with information on housing and providing financial and material assistance to family members in the original domicile. The number of those who say they have savings or property as a financial plan for old age is lower for men (66.0% of males, 80.0% of females) (Table 3.4).

Table 3.4. Factors Related to Preparedness in Terms of Financial Security

Factors Related to Preparedness in Terms of Financial Security	Female (n=30)		Male (n=100)		Total (n=130)	
	Number	%	Number	%	Number	%
<u>Service used or received</u>						
- Advice on financial, family, and health problems	19	63.3	35	35.0	54	41.5
- Assistance for financial, family, and health problems	19	63.3	41	41.0	60	46.2
- Advice on housing problems	4	13.3	21	21.0	25	19.2
- Assistance for housing problems	0	0.0	13	13.0	13	10.0
- Access to housing loans	0	0.0	14	14.0	14	10.8
<u>Practices to improve the quality of current life</u>						
- Plan financially for the future	25	83.3	77	77.0	102	78.5
- Have savings or property as a financial plan for old age	24	80.0	66	66.0	90	69.2
- Teach children how to show gratitude	29	96.7	97	97.0	126	96.9
- Model filial piety	30	100.0	99	99.0	129	99.2
- Maintain close relationships with family members	30	100.0	99	99.0	129	99.2
- Plan for future housing	27	90.0	85	85.0	112	86.2

Practices related to preparedness for old age

- Thrift	30	100.0	97	97.0	127	97.0
- Not incurring debt	30	100.0	99	99.0	129	99.2
- Joining community savings groups and/or a cremation welfare fund	19	36.7	59	59.0	78	60.0
- Joining the Social Security Fund and/or National Savings Fund	15	50.0	33	33.0	48	36.9

Chapter 4

Discussion and Recommendations

Motorcycle taxi drivers are prepared unequally for different aspects of ageing and prepare unequally for each. We categorised the dimensions related to preparedness for old age into (1) services used or received, (2) practices to improve the quality of current life, and (3) practices related to preparedness for old age (Tables 3.1, 3.2, and 3.4). The motorcycle taxi drivers receive more support for their health than for economic security. Yet, the way they conduct themselves in health matters does not support preparedness. With regard to socio-economic participation, they attach considerable importance to their current work and social participation, whilst giving much less attention to doing supplementary work or changing their career in the future. More than half have savings, but their awareness of the public support system for older people, such as the Social Security Fund, should be raised (Table 3.4).

1. Motorcycle Taxi Drivers Are Comparatively Better-off

The study collected data on the income, savings, and debt of the motorcycle taxi drivers, which show that they enjoy incomes higher than the minimum wage and the wages of some groups of informal workers such as homeworkers, farmers, and some categories of street vendors. A study on income and savings (Nirathron et al., 2018 [2561 BE]) found that a high daily income is attributable to long working hours for any occupation category of informal workers. Our study also shows that motorcycle taxi drivers have greater opportunity to earn and save than other groups of informal workers and that 96.2% want to continue their current work. The findings can be interpreted to mean that driving a motorcycle taxi provides an opportunity to make a good income. The study's outcome affirms that high income is a reason why few respondents are willing to use services to learn new occupations. Several services are provided to motorcycle taxi drivers but they may not respond to their needs and conditions, considering the low rate of participation.

2. Socio-economic Participation

If they attend training programmes for supplementary work or for future careers, the motorcycle taxi drivers lose the income they could have earned during programme hours. Women have an additional struggle managing their time as they have to take care of the family. This is partly why women earn less than men and are less willing to find supplementary work. The study finds, however, that more women than men attend ICT training, whilst more men than women seek information on possible career change. Women and men both have time constraints, but we found that both seek opportunities to build their capacity, either for their current job or for an alternative occupation.

Understanding this will help policymakers come up with measures to develop motorcycle taxi drivers' capacity, particularly now that technology is so important.

To prepare for old age, all motorcycle taxi drivers attach the most importance to working hard and persevering, followed by keeping up with information on their current work. The information is partly available at the motorcycle taxi stand they belong to. The finding reflects how they attach much less importance to future careers or career change, even though the case study indicates that some motorcycle taxi drivers see the importance of training for a new career to earn income after they return to their original domiciles.

The motorcycle taxi drivers attach great importance to family, who affect their security when they age. More than 80% hope to spend their later life with their children. The respondents gave importance to the community, too – not as much as to family relationships but still in no small measure; 83.8% said that a good relationship with the community is part of ensuring preparedness. However, fewer respondents participated in activities for the public good or assistance to others in the community, which is worth further study. The motorcycle taxi drivers are in close contact with the community. If given support, they could play an important role in public activities in support of the ageing society.

3. Security Preparedness

Most respondents take measures to ensure financial security now and later. The most common is depositing money in banks and joining the social security scheme under the Social Security Act, Section 39 and various community funds (Tables 3.3 and 3.3). Table 3.4 suggests that the respondents prefer community funds to public schemes, i.e. the Social Security Fund or National Savings Fund, although public schemes provide more security than community systems. The preference may be because loans are easier to access through community funds if members meet the deposit requirement. Motorcycle taxi drivers have little access to formal lending sources because they are self-employed with uncertain income and often do not have security for loans. TCG Loves Motorcycle Taxi Drivers⁷ is a case in point. It turned down some loan requests because the motorcycle taxi drivers did not have collateral, confirming the importance of group welfare. With appropriate management, the motorcycle taxi drivers cooperative could become a significant mechanism for savings and loan access.

Although almost 80% of respondents said they have a financial plan for old age and about 70% claimed they have savings or property for their future, only 36.9% have joined the Social Security Fund and/or National Savings Fund. Most can contribute to the Social

⁷ TCG Loves Motorcycle Taxi Drivers was a project of the Thai Credit Guarantee Corporation, providing loans to motorcycle taxi drivers who were registered with the Department of Land Transport, possessed a motorcycle taxi driver ID card, and intended to buy a new vehicle or maintain the existing one. The loan could be used for emergencies or resolving an informal debt. The project operated from 21 February to 4 March 2019 (Thai Credit Guarantee Corporation, 2018 [2561 BE]).

Security Fund but they do not fully understand its benefit, confirming the importance of raising awareness of social security.

Few motorcycle taxi drivers make use of the lending service for housing security. Yet, preparedness related to residence in old age is not confined to buying houses. The motorcycle taxi drivers do plan or prepare for housing and intend to foster good relationships with the community in their original domicile. A significant finding is that everyone wants 'recognition' from the community, implying that they all want to be part of the home community. Probably for this reason, therefore, they emphasise fostering good relationships with the community and keeping up on information about housing there. Providing financial and material assistance to family members is part of preparedness. Motorcycle taxi drivers invariably want to spend their lives with family members, whether spouses or children. Almost all respondents confirmed that they want to live with family; only one said he may spend the latter part of his life at a geriatric-care institution if he has no choice. Family, therefore, is a source of long-term security.

4. Role of the Motorcycle Taxi Drivers' Organisation in Preparedness

Motorcycle taxi drivers have a better chance than other informal workers to form an organisation recognised by law. Their organisations support drivers in preparing for old age, such as by providing information and knowledge about the law. Each stand can represent the drivers, empower them, help them in their daily lives, and provide access to long-term savings and loans through savings groups and community enterprises. The stands provide information on drivers' occupation. The drivers' close contact with the people in the community and in various side streets has made them 'eyes on the streets', potentially helping discourage crime and support the ageing society. The drivers can help take care of older people, not only by transporting them but also by facilitating their other daily activities. Although the drivers attach little importance to activities for the public good, this potential role can become more prominent especially when technology advances. For instance, drivers can be easily contacted through various channels in case of emergency.

The Motorcycle Taxi Drivers Association of Thailand was established in 2010, but it does not yet have a clear role in supporting drivers' efforts to prepare for old age.

5. Role of Decent Work in Preparedness

Connecting active ageing with decent work not only highlights preparedness efforts but also supports access to decent work, paving the way for policies to develop the capacity of workers to prepare for old age. Drivers should be able to have access to decent work.

6. Role of Gender in Preparedness

Gender plays a role in limitations and potentials in preparing for old age. The advantage of female respondents in savings and debts, community relationships, and support of activities for the public good reflects women's greater ability to manage their finances as well as the importance women attach to the community and public activities, because family burdens directly affect their earnings, rest, and well-being. Gender is worth further study when we discuss how to help motorcycle taxi drivers improve their preparedness and their role in the community in coping with ageing.

7. Policy Recommendations

We recommend general and issue-specific policies (Table 2-6). Issue-specific policies are divided into socio-economic participation, health, financial and housing security, and support for older people in communities.

Table 4.1. Policy Recommendations to Facilitate Preparedness of Motorcycle Taxi Drivers for Active Ageing

Policy Issue	Recommendations
General	<ol style="list-style-type: none"> 1. Give importance to reducing illegal motorcycle taxi stands and rent seeking and set a policy to ensure greater competitiveness. 2. Classify motorcycle taxi drivers according to scope of service and type of location – e.g. main streets, side streets or local roads, economic areas, and places near public transport systems – since each type entails different opportunities and occupational risks. 3. Empower motorcycle taxi drivers’ organisations, developing them at the taxi-stand and association levels. Such policies are expected to strengthen the roles of organisations in (a) promoting mutual support with greater empowerment, (b) supporting and empowering motorcycle taxi stands and the association by providing them greater opportunities to ensure drivers’ safety and health in cooperation with government agencies and the community, (c) developing the information-sharing system to disseminate updates to members of motorcycle taxi stands and the association, and (d) enhancing the capability of organisational leadership so that motorcycle taxi drivers’ organisations can effectively represent motorcycle taxi drivers at the taxi-stand and association levels and support members’ efforts to prepare for old age at all levels.

Policy Issue	Recommendations
Socio-economic participation	<p data-bbox="544 308 824 339"><u>Economic participation</u></p> <ol data-bbox="544 347 1890 999" style="list-style-type: none"> <li data-bbox="544 347 1890 419">1. Design a service system to promote services through legally approved applications for greater competitiveness and set up a transparent system of supervision and control. <li data-bbox="544 427 1890 587">2. Encourage motorcycle taxi drivers who work on electronic platforms or applications to provide service on main streets. Whilst motorcycle taxi drivers who do not work on electronic platforms work in the community and in side streets, operating as self-employed workers or occupational groups. Such work sharing will lead to a greater role for taxi stands in community support. <li data-bbox="544 595 1182 627">3. Educate motorcycle taxi drivers on relevant laws. <li data-bbox="544 635 1890 707">4. Require motorcycle taxi drivers to undergo intensive tests on their knowledge of law when they apply for a taxi license and register their motorcycle taxi. <li data-bbox="544 715 1890 874">5. Develop occupational skills through surveys of training needs for vocational development, search for ways and means to disseminate information on vocational training through channels appropriate to the occupational requirements, and encourage motorcycle taxi drivers to take advantage of technology in their occupational development. <li data-bbox="544 882 1890 999">6. Promote the role of the motorcycle taxi stands and the association so that they can support their members in socio-economic participation, e.g. by establishing a savings cooperative to promote savings, provide access to loans, and further develop competencies, all to promote for occupational development.

Policy Issue	Recommendations
Health	<u>Health</u> <ol style="list-style-type: none"> 1. Require motorcycle taxi drivers to undergo intensive physical and mental health examinations when they register for and renew their motorcycle taxi license. 2. Set central coordinating agencies to be responsible for health examinations of motorcycle taxi drivers, e.g. government or public hospitals and private clinics registered as health examination units in or near areas where motorcycle taxi stands are located. 3. Promote health through continuous health education, regular physical activity, and reduction of risk behaviours, directly and through organisations at taxi stand level and association level.
	<u>Occupational safety</u> <ol style="list-style-type: none"> 1. Require motorcycle taxi drivers to undergo intensive tests on their knowledge of law. 2. Educate motorcycle taxi drivers on their knowledge of relevant laws to ensure that they understand and are aware of work safety and the use of protective equipment. 3. Require motorcycle taxi drivers to wear protection masks and coordinate with agencies, such as the Government Pharmaceutical Organization, in the provision and sale of protection masks at a special price.

Policy Issue	Recommendations
Security	<u>Financial security</u> 1. Provide education on various forms of savings in line with the interest and earning capacity of individuals. 2. Support the empowerment of financial organisations established by occupational groups. 3. Support access to loans for housing and occupational investment.
	<u>Housing security</u> Promote the potential of the community to provide housing and living quarters for older people, and especially to create work and employment, and health services.
Support for older people in communities	Encourage motorcycle taxi drivers to play a greater role in supporting older people in the community and to participate more in activities for the public good, as volunteers or paid workers, e.g. acting as the eyes and ears of the community and transporting older people. Technological advances will help facilitate this role.

8. Recommendations for Future Studies

8.1. Management of Motorcycle Taxi Occupation

1. Ways to manage the motorcycle taxi occupation to reduce rent seeking and promote fair competition
2. Ways to strengthen motorcycle taxi drivers' organisations
3. Ways to strengthen financial organisations of motorcycle taxi drivers' groups

8.2. Preparedness

1. Preparedness of other groups of informal workers, especially the economically disadvantaged, e.g. subcontracted workers, whose numbers are increasing
2. Ways to create jobs in the community so that older persons who are healthy enough to work can participate in economic activities.
3. Roles of the community in promoting active ageing
4. Gender issues in the support of preparedness and the role of motorcycle taxi drivers in ageing communities
5. Ways to promote the role of motorcycle taxi drivers in supporting ageing communities

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