

# Chapter 4

## Discussion and Recommendations

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## 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 Drivers<sup>7</sup> 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

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<sup>7</sup> 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
<b>General</b>	<ol style="list-style-type: none"> <li>1. Give importance to reducing illegal motorcycle taxi stands and rent seeking and set a policy to ensure greater competitiveness.</li> <li>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.</li> <li>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.</li> </ol>

Policy Issue	Recommendations
<b>Socio-economic participation</b>	<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> <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> <li data-bbox="544 595 1182 627">3. Educate motorcycle taxi drivers on relevant laws.</li> <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> <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> <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.</li> </ol>

Policy Issue	Recommendations
<b>Health</b>	<u>Health</u> <ol style="list-style-type: none"> <li>1. Require motorcycle taxi drivers to undergo intensive physical and mental health examinations when they register for and renew their motorcycle taxi license.</li> <li>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.</li> <li>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.</li> </ol>
	<u>Occupational safety</u> <ol style="list-style-type: none"> <li>1. Require motorcycle taxi drivers to undergo intensive tests on their knowledge of law.</li> <li>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.</li> <li>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.</li> </ol>



Policy Issue	Recommendations
<b>Security</b>	<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.
<b>Support for older people in communities</b>	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