

500 Baht Universal Pension Scheme

Thaworn Sakunphanit
Worawet Suwanrada

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Thailand

Summary¹

Target group:	Every elderly Thai person (60 years of age or older) who is not in elderly public facilities or does not currently receive income permanently (i.e., government pension recipients, government employed persons).
Target population:	6.87 million (approximately 95% of the elderly); Number of registered elderly: 5.65 million (82.2% of target population).
Benefits:	In-cash benefits, 500 baht (31.4 constant 2005 PPP \$) per month.
Delivery process:	In principle, the elderly or the authorized representative must register with the local authorities where he or she has inhabitancy registration. The qualified recipients can choose among four methods: <ul style="list-style-type: none"> • to receive cash directly from the local authority office; • to designate an authorized representative to receive cash directly from the local authority office; • to have the pension transferred to the elderly person's bank account; • to have the pension transferred to a bank account of an authorized representative. However, the elderly must bear the fee for the bank-account transfer if they do not have a Krungthai Bank account.
Total expenditure (fiscal year 2010):	33,917 million baht or 2,129.1 constant 2005 PPP \$ (approximately 0.37% of GDP).
Source of funding:	General tax revenue.

Information on the Authors

Thaworn Sakunphanit, Deputy Director, Health Insurance Research Office.

Worawet Suwanrada, Associate Professor, Faculty of Economics, Chulalongkorn University.

¹More detailed information on the socio-economic context of Thailand is available in case study 17 under "Socio-economic Context".

THE NEED FOR THE NEW PUBLIC PENSION SYSTEM

It is no exaggeration to say that various factors are forcing the Government of Thailand to consider designing a new public pension scheme. As mentioned in the case study on the Universal Coverage Scheme, Thailand is currently in the process of demographic change towards an ageing society. The National Economic and Social Development Board (NESDB) projected that the elderly population (those 60 years of age or older) will increase gradually and exceed 20 per cent in 2023 and that in 2030 the potential support ratio will drop to 2.52 (NESDB, 2007). The 2007 Survey of the Older Persons in Thailand by the National Statistical Office found that the main source of income for the elderly is financial support from their children. Nevertheless, the reduction of fertility rates may change this trend in the near future.

Among Thai people, the changes have started to raise public awareness about financial preparation for old-age livelihood. In the opinion poll, "Knowledge and Attitude toward the Elderly", conducted among 18-to-59-year-olds nationwide through the cooperation of the National Statistical Office, the Ministry of Social Development and Human Security, and the College of Population Studies of Chulalongkorn University in 2007, approximately 95 per cent of respondents said that financial preparation was crucial to prepare for old age. Unfortunately, this poll found that

42.4 per cent of respondents had not started to prepare financially or had not yet thought about their old-age years.

Theoretically, a public pension could – if well equipped – make up for the elderly's lack of private resources. Thailand had various types of formal income-maintenance systems that provided financial support to the elderly; regrettably, such systems were not available to all elderly people before the introduction of the 500 Baht Universal Pension Scheme. There were compulsory and contributory public pension systems only for private and public employees. Those systems were the Social Security Fund (private employees; contributory system), the Government Pension Scheme (for central and regional government officers financed by the national budget and by contributions), the Local Government Officers Pension Scheme (local authorities; non-contributory system), Private School Teachers and Headmasters Mutual Fund (private school teachers and headmasters; contributory system) and Public Enterprise Employees Pension Scheme (public enterprise employees; a mostly contributory system in the form of a provident fund, with employees required to save a certain portion of monthly wages and employers contributing on top of that) (Chandoevit, 2006 and Suwanrada, 2009). For the rest of the working population, there was no pension scheme. If necessary, they could access a means-tested old-age allowance system, which preceded the 500 Baht Universal Pension Scheme.

The lack of coverage and accessibility in the public-pension system caused

widespread requests for the reform of the current public pension system or the introduction of a new system. In addition, Part 9 of the Constitution of the Kingdom of Thailand B.E. 2550 (2007), is entitled "Rights to Public Health Services and Welfare from the State", thereby recognizing the State's role in upholding social rights. Furthermore, the Constitution contains "Directive Principles of Fundamental State Policies". Both parts concern the grand design of a future public pension system and have been clearly written, respectively, as shown by the following excerpts:

Constitution of 2007, Part 9, Section 53. A Person who is over sixty years of age and has insufficient income shall have the right to receive dignifiedly public welfare, public facilities and proper aids from the State.

Directive Principles, Section 84(4). The State shall pursue directive principles of State policies in relation to economy to provide savings for the people and State officials for their living in old age".

SOCIAL DEBATE PRIOR TO THE INTRODUCTION OF THE 500 BAHT PENSION SCHEME

In order to extend the coverage of old-age support to the rest of the population, there are three policy options. The first is to change the existing means-tested old-age allowance scheme to a universal-pension scheme, financed through taxes. The second policy option is to establish a new

contributory public pension scheme. The third policy option is the promotion of the so-called Community-based Social Welfare Fund. This option can theoretically be regarded as a privately provided (or initiated) pension system. This section will cover the main points pertaining to the second and third options.

ESTABLISHMENT OF A NEW CONTRIBUTORY PUBLIC PENSION SYSTEM

To date, the establishment of a new contributory public pension system has been proposed in many forms. Until the proposal of the so-called National Pension Fund, the Ministry of Finance used to promote a defined contribution scheme called the National Provident Fund, which would force employees to save more. This scheme also expected high-income groups in informal sectors to voluntarily participate. Nevertheless, this proposal has been criticized and is still pending because it does not focus on medium- or low-income groups, which constitute the majority of the population without formal old-age income-maintenance tools.

Recently, Thai academics conducted many studies, which were supported by the Thailand Research Fund, the Thai Health Promotion Fund or the Foundation of Thai Gerontology Research and Development Institute (see Pananiramai, 2003; Chandoewit, 2006; Khamnuansilpa et al., 2006; Patamasiriwat, 2007; Suwanrada, 2008b; Chandoewit et al., 2008; and Suwanrada, 2009). The studies looked at maintaining the means-tested

old-age allowance system for the initial elderly cohort (especially for the truly underprivileged elderly) during the transition period and establishing a contributory pension scheme for the rest of the working population. Moreover, in these studies, the central government and/or local authorities give financial support to the poor. In addition, local authorities are proposed as the node of contribution collection. Among the reasons why many academic researchers prefer a contributory pension to a universal pension are the following: pensioners can be self-reliant and maintain their dignity as opposed to begging from the government; resources are allocated to the truly unprivileged elderly rather than being allocated equally; there are concerns about increasing the financial burden on future generations affected by the drop in fertility; and there is the matter of the budget capacity of the Government.

From 2006 to 2008, these studies were presented many times not only in academic forums but also in broad public forums in which many stakeholders participated, including academics, central and local government officers, practitioners, NGOs, politicians, community representatives and general participants. In addition, in the Elderly Council Congress 2008 in April 2008, participants agreed to the policy option of establishing a contributory pension scheme for the rest of the population. The National Elderly Committee also approved, in principle, the introduction

of this policy option. The Fiscal Policy Office of the Ministry of Finance relinquished the idea of a National Provident Fund and proposed a National Saving Fund option, which focuses on establishing a contributory pension scheme for the rest of the population. The National Saving Scheme for Old-Age Promotion Sub-committee, which was assigned by the National Elderly Committee, became the platform for brainstorming and revising the Ministry of Finance option.

Finally, after the introduction of the 500 Baht Universal Pension Scheme, in December 2009, the Cabinet of Prime Minister Abhisit Vejjajiva approved the National Pension Fund Act B.E. 25XX,² which aims to establish the additional pension scheme for the working population in the informal sector in addition to the universal noncontributory 500 baht pension. This Act is waiting for parliamentary approval at the Council of the State. This option represents a voluntary, contributory and defined contribution-type pension scheme. The target group of this scheme is the 20-to-59-year-old working population that is not affiliated to any compulsory public pension scheme. The basic contribution is 100 baht (6.3 constant 2005 PPP \$) per month, which is paid at a government Savings Bank or a Bank for Agriculture and Agricultural Cooperatives. The Government adds to the worker's contribution at the level of B50, B80 or B100 per month, depending on the contributor's age. Low-income workers or mem-

²At the time of publication, it had not yet been approved by the Parliament.

bers who cannot afford to pay temporarily can skip the contribution without any penalties. The benefits, in the form of life annuities, will be allocated to the contributors when they turn 60 years old. The level of the pension depends on their contributions. For people with low economic capacity (such as the disabled) who cannot fully contribute, the Government will contribute 50 per cent of the normal rate into their individual account.

PROMOTION OF THE COMMUNITY-BASED SOCIAL WELFARE FUND

In many areas of Thailand – for example, the Songkhla, Lamphang, Trat or Khonkaen provinces or Metropolitan Bangkok – a large number of communities have initiated the so-called community-based social welfare fund. The objective is to solve the lack or inadequacy of publicly provided social welfare services, particularly pension coverage. These schemes provide various types of welfare throughout the life cycle of community members. The benefits often include family support (maternity fee), an education loan, a community business loan, a subsidy for medical expenses and a subsidy for funeral expenses. In some groups, a pension is also one of the special-feature benefits (Suwanrada, 2009). Some Thai practitioners and academic researchers emphasized this scheme as the core for old-age benefit expansion.

Table 1 shows the benefits package of the type found in the community-based social welfare fund in Songkhla (a province in the south of Thailand), which

is known as the Contractual One-Baht Expenses Reduction Group. In principle, members of the scheme will strictly decrease their unnecessary expenditures by 1 baht (0.06 constant 2005 PPP \$) in order to contribute with 1 baht per day. After paying the contribution continuously for 180 days, the member will be eligible for all types of benefits except a pension, which requires a long-term contribution over 15 years. The level of the pension depends on the duration of contribution (table 1). Chob Yodkaew, the founder of this scheme, thinks that everyone can contribute 1 baht per day by cutting unnecessary expenses. Thus, the scheme is friendly even to the poor because of its low contribution rate and its accessibility.

However, Suwanrada (2009) has pointed out limitations to the community-based social welfare fund and particularly its pension benefits. There exists no interregional insurance function because each group is administered under a unified rule but is financially independent without any cross-subsidization across communities. In addition, the financial sustainability of the scheme depends on the internal situation of the communities, such as the number of members, the balance between contributions and benefits, the returns of the fund, and the age structure of the members. There are some community funds that have a large proportion of elderly members due to the attractiveness of the funeral expense subsidy and pensions. Meanwhile, there is no guarantee that younger generations

Table 1 | Benefit package of the community-based social welfare fund in Songkhla Province.

Type	Details	
Maternity pay	<ul style="list-style-type: none"> • For newborn baby: 500 baht per birth (limited to 1,000 baht/year); • For mother: medical expense subsidy of 100 baht/night (limited to 5 nights/birth). 	
Medical expense subsidy	100 baht/night (limited to 10 nights per year).	
Education loan	30% of educational expenses.	
Funeral expense subsidy	2,500 baht-30,000 baht (according to contribution periods)	
	180 days - 2,500 baht	1,460 days - 15,000 baht
	365 days - 5,000 baht	2,920 days - 20,000 baht
	730 days - 10,000 baht	5,840 days - 30,000 baht
Debt clearing for the deceased	Maximum 30,000 baht (limited to debt to local/community savings organization and continuously and punctually repaid debt).	
Savings reward for the deceased	Reward of 50% of the deceased's savings (limited to 15,000 baht and local/community savings organization account; 100 baht monthly paid to the surviving family).	
The needy	Fund will pay contribution as his/her representative.	
Contribution-collector compensation	130 baht/collection time (30 baht will be used as daily contributions of the collector to the fund).	
Pension	300 baht-1,200 baht/month (depending on contribution period)	
	15 years - 300 baht/month	40 years - 800 baht/month
	20 years - 400 baht/month	45 years - 900 baht/month
	25 years - 500 baht/month	50 years - 1,000 baht/month
	30 years - 600 baht/month	55 years - 1,100 baht/month
	35 years - 700 baht/month	60 years - 1,200 baht/month

Note: US\$1 = 32.324 baht (as of first quarter of 2010) and 1 constant 2005 PPP \$ = 15.93 baht.

Source: Table 3, Suwanrada (2009), p. 57.

will participate voluntarily in such areas, potentially harming the long-run financial sustainability of the fund (Suwanrada, 2007). At this stage, Prime Minister Abhisit Vejjajiva's Cabinet made the decision to allocate subsidies for well-

organized groups in order to empower the community-based social welfare funds. Nevertheless, this Government has not clearly emphasized the use of the community-based social welfare fund for pension coverage.

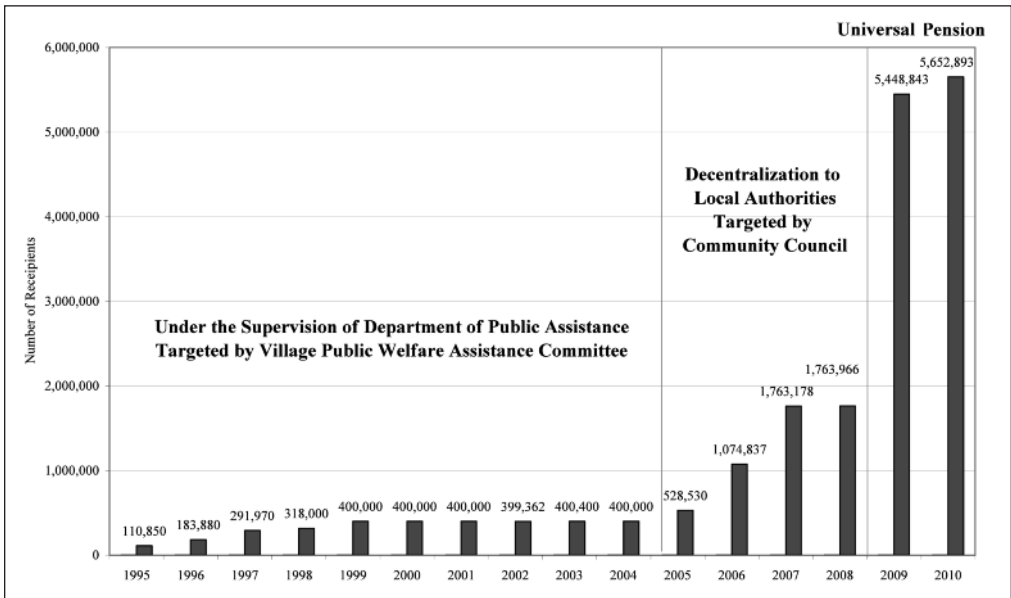
THE PROCESS OF INTRODUCING THE 500 BAHT UNIVERSAL PENSION SCHEME

HISTORICAL BACKGROUND: BEFORE THE UNIVERSAL PENSION SCHEME

The old-age allowance system was established in 1993 in the form of a means-tested system under the aegis of the Department of Public Welfare. The system provided financial assistance to the underprivileged elderly, defined as a person at least 60 years of age with inadequate income to meet expenses, lacking a sup-

porter, or who is abandoned or unable to work. The allowance per person per month was 200 baht or 12.6 constant 2005 PPP \$ (US\$7.90 in 1993). In the beginning, the process of selection was as follows. First, the village public welfare assistance committee had to identify eligible elderly. After that, the selection committee for the provincial underprivileged elderly would recheck the eligibility of the targeted elderly and pass the lists of their names to the provincial governor for official approval. In the first year after the introduction of this scheme, the number of recipients was merely 20,000. In 1995, recipients had increased to 110,850 (see graph).

Number of recipients of old-age allowances after 1995.



Source: Figure 2-1 in Suwanrada and Kamwachirapithak (2007) and Ministry of Social Development and Human Security.

In 2000, the allowance amount increased to 300 baht or 18.8 constant 2005 PPP \$ (US\$7.47) per person per month. In 2002, the rule for targeting the

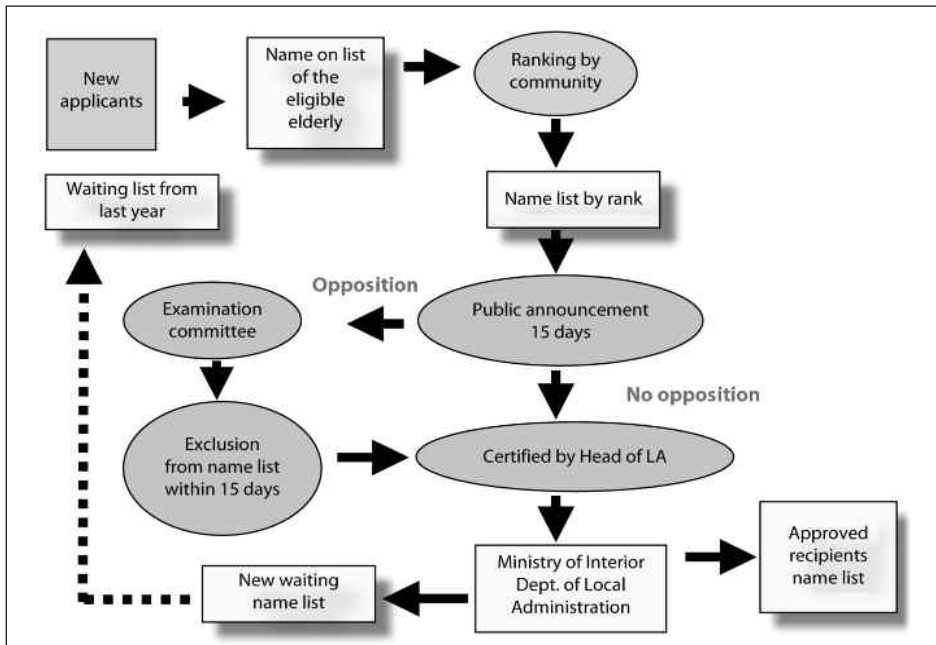
appropriate recipients was revised and priority was given to the elderly in several underprivileged situations or those living in remote areas with minimal public serv-

ices. In addition, the selection committee was diversified in order to include representatives from local authorities, from elderly-related local organizations or from the community.

In 2005, there were significant reforms of the means-tested old-age allowance system. Because of Thailand's decentralization process, the tasks of identifying clients and defining allowance payments were delegated to local authorities through grants from the central government, namely, the Department of Local Administration in the Ministry of Interior (Internal Affairs). The definition of "underprivileged elderly" was maintained. The targeting process (see figure) occurs cooperatively between local authorities and the *prachakom* (community

council). The community ranks the elderly on the new applicant list and the waiting list (from the previous fiscal year). The community councils use a range of methods for ranking, such as ranking the elderly by age, using the majority-voting mechanism, adopting the community committee system, ranking by various characteristics of the elderly, and allocating the allowance to all elderly (Suwanrada, 2009). In addition, local authorities with adequately strong fiscal resources can use their own funding to increase allowances (the total must not exceed 1,000 baht or 62.8 constant 2005 PPP \$ per month) or increase the number of qualified recipients. In 2006, benefits were increased to 500 baht or 31.4 constant 2005 PPP \$ (US\$13.88) per person per month.

Targeting process of the old-age allowance system.



Source: Figure 1 in Suwanrada (2009).

LIMITATIONS OF THE MEANS-TESTED OLD-AGE ALLOWANCE SYSTEM

In practice, there were many limitations to the implementation of a means-tested old-age allowance system. All local authorities had to follow the process that was made clear by the Ministry of Interior Order on Old-Age Allowance Payment of Local Authorities B.E.2548 (2005). However, according to Suwanrada (2009), the local authorities' understanding of the process was extremely diversified. Some allocated the transfer to all elderly without applying any means-tested eligibility criteria while others followed the process strictly. The definition of *prachakom* was also treated differently. Some authorities created a two-tier committee system or cross-check or overview system in order to maintain the transparency and good governance of the selection process. Nevertheless, this did not prevent inefficiency problems from occurring. More than 50 per cent of underprivileged elderly did not receive the old-age allowance, according to the Monitoring and Evaluation Project of the National Elderly Plan by the College of Population Studies, Chulalongkorn University.

The implementation failure forced the Government to go from a means-tested to a universal scheme. The ILO (2004a and 2004b) and Mujahid, Pannirselvam and Doge (2008) also recommended the introduction of such a scheme. The change in government ideology was also a critical factor in the transformation. It was reflected in the

policy speech that Prime Minister Abhisit Vejjajiva delivered to the Parliament at the start of his Cabinet in December 2008 as well as in his opening speech at the Elderly Council Congress 2009 in April 2009, in which he showed concern that the old-age allowance be a right for the elderly and a reward representing gratitude from society.

IMPLEMENTATION OF THE 500 BAHT UNIVERSAL PENSION SCHEME

The 500 Baht Universal Pension Scheme officially started in April 2009, following the decision taken during the meeting of the National Elderly Committee. In the period April-September 2009 (mid-fiscal year 2009), the Government of Thailand allocated additional monies to implement the scheme as one item of an economic stimulus package, using its authority under the Order of National Elderly Committee on Old-Age Allowance Payment B.E. 2550 (2009). For fiscal year 2010 (October 2009-September 2010), the Order of the Ministry of Interior on Old-Age Allowance Payment B.E. 2550 (2009) was launched in October 2009. The source of funding switched to coverage in the annual government budget.

All elderly (60 years of age and older) who are not in elderly public facilities or do not receive permanent income (i.e., recipients of a government pension, government-employed persons) are eligible for the Scheme. In principle, the elderly or their authorized representatives must

register with the local authorities, where they are registered as Residential Inhabitants. The qualified recipients can choose among four methods: (a) to receive cash themselves directly from the local authority office; (b) to designate an authorized representative to receive cash directly from the local authority office; (c) to have the pension transferred to their bank account; or (d) to have the pension transferred to the bank account of the authorized representative. However, the elderly must bear the fee of the bank-account transfer if they do not have a Krungthai Bank account. To dis-

seminate the information on the universal pension, announcements were made by local authorities and a commercial film on free television or an advertising board was used to convince the elderly to register. At the same time, a booklet on the basic rights of the elderly (produced by the Ministry of Social Development and Human Security) was distributed.

As of fiscal year 2010, recipients of the 500 baht pension represent approximately 77.5 per cent of the elderly population. There are still 1.22 million elderly who have not yet registered for the Scheme (table 2).

Table 2 | The elderly and the 500 Baht Universal Pension Scheme.

	Number of Elderly
No. of elderly (as of 30 September 2009)	7,239,755
No. of recipients (means-tested system) (A)	1,872,182
After introduction of universal pension	
- 1st round registration (April-Sept. 2009) (B)	3,576,661
- 2nd round registration (Oct. 2009-Sept. 2010) (C)	204,050
No. of registered elderly (A+B+C)	5,652,893
Government officers	360,679
Unregistered elderly	1,226,183

CHALLENGES AHEAD

As mentioned earlier, the three competing schemes are a concern for the Cabinet of Prime Minister Abhisit Vejjajiva. The Prime Minister has not disregarded any of the proposed options. One big challenge ahead for Thailand is

to clarify the grand plan for the design of the public pension system. Based on the speeches of the Prime Minister, it is possible to sketch the blueprint of his grand design for a future public pension system. The government officers benefit from their own pension system. While the 500 Baht Universal Pension Scheme is going

to become the basic pension and constitute a social protection floor for the elderly, old-age benefits under the Social Security Fund or life annuities from the National Pension Fund will become the first tier for private employees and the rest of the population (excluding government officers).

Currently, there are a few movements that can be expected to promote adjustments among various previously fragmented pension systems. For example, owing to the targeting process, the 500 Baht Universal Pension Scheme is going to be transferred from local authorities to the authority of the central government. In addition, the so-called National Welfare Provision Promotion Committee has been formally established to sketch the grand design of Thailand's social protection scheme.

TOWARDS THE IMPLEMENTATION OF A SOCIAL PROTECTION FLOOR IN THAILAND

JOINT IMPACT OF THE UNIVERSAL COVERAGE SCHEME AND THE 500 BAHT UNIVERSAL PENSION ON THE ESTABLISHMENT OF A SOCIAL PROTECTION FLOOR

Poverty Reduction

An income-security scheme such as the 500 Baht Universal Pension Scheme and the Universal Coverage Scheme contribute to poverty reduction. A study showed the impact of the Universal Coverage Scheme on poverty reduction during the period 2001-2004 (Siamwala & Jitsuchon, 2007). Recent analysis revealed that around 88,000 households

Table 3 | Poverty impact of out-of-pocket payments (as a percentage).

	1996	2000	2004	2008
Pre-payment poverty headcount (A)	14.4	18.6	10.9	8.6
Post-payment headcount (B)	15.8	20.3	11.5	9.0
Poverty impact (difference between post- and pre-payment poverty headcount) (C)	1.4	1.7	0.6	0.5
Poverty impact, increase in % ((C)/(A))	9.9	9.1	5.5	5.4

Source: Limwattananon (2010), Analysis of Health and Welfare Survey (various years).

in 2008 were prevented from falling below the poverty line. Out-of-pocket payment for health care had increased the number of poor Thai households by 9.9 per cent (= 1.4/14.4) in 1996 (table 3).

This figure dropped to 5.4 per cent (=0.5/8.6) in 2008.

Universalism Rather Than Targeting

Thailand is gradually moving from a tar-

getting approach to universalism. For both health and elderly-income allowances, the country previously used a targeting approach because of fiscal constraints. However, there was concrete evidence that the poor were not protected properly and some non-poor received this benefit from both inclusion and exclusion errors.³

An egalitarian approach to providing equal access to necessary health and social services was debated in the 1970s. Two decades later, after the economic crisis, social movements successfully managed to have the concept included in the 1997 Constitution, which led to a universal health-coverage policy in 2002. The efforts of other social movements and further advocacy by the organizations of the elderly pushed the idea of universal elderly income security into the 2007 Constitution. Finally, the current Government announced the 500 Baht Universal Pension Scheme and amended the Elderly Act. Although the allowance amount is not enough to live on in decent conditions, it provides more living security over the old-age time span.

Although mainstream social protection in Thailand is moving towards more egalitarian policies, the balance of social-risk management between individuals and institutions is still a topic of hot debate, especially regarding the pension system. Many affluent groups advocate libertarian or laissez-faire views.

COMMON CHALLENGES FOR THE UNIVERSAL COVERAGE SCHEME AND THE 500 BAHT UNIVERSAL PENSION SCHEME

Infrastructure (Supply Side)

Building health-care infrastructure should be the first step prior to the arrangement of health-care financing for universal coverage. Well-functioning local governments are also needed in order for the universal pension to be successful in an informal economy.

Administrative Capacity

The capacity to design, implement and monitor the system in the specific context must be established and maintained. This is a long-term investment.

Ageing Society

Strategies to ensure healthy and productive older people are needed. Social health protection schemes will help to guarantee access by everyone and actively improve health service benefits in a way that encourages people to change their behaviour towards a healthier lifestyle.

Another issue is long-term care for the elderly who lose their physical capacities and the need for health care and long-term care. Home care should come before institutional care, and the traditional pattern of care within the family must be encouraged as much as possible.

³An inclusion error is one in which benefits reach individuals who were not intended to be beneficiaries. An exclusion error occurs when intended beneficiaries did not receive the benefit.

Financial Sustainability

The Universal Coverage Scheme and the 500 Baht Universal Pension Scheme now depend on general revenue financing through an annual budgeting process. Because of budgetary competition among ministries, the Schemes remain vulnerable to receiving budgets below the actual cost of services. Current taxes are not enough. New taxes are needed.

KEY FACTORS FOR REPLICATION (SOUTH-SOUTH COOPERATION)

Political and System Ideology

Experiences in Thailand have shown that having a political ideology with an appropriate emphasis on social justice is a prerequisite for social policy formulation. Economic development that emphasizes growth and ignores redistribution leads to inequities and social unrest.

Participation of Stakeholders

The interrelationship between civil society, academics and politicians regarding policy is the key to success. Prof. Dr. Prawase Wasi proposed the concept of a "triangle that moves the mountain". The triangle consists of (a) creating relevant knowledge through research, (b) social movement or social learning, and (c) political involvement (Wasi, 2000). This triangular approach was applied successfully during the agenda-setting, policy formulation and policy implementation of the Universal Coverage Scheme and the 500 Baht Universal Pension scheme.

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