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**State Response to Women Affected by the 1997 Crisis:
A Gender Analysis of the Social Investment Fund Programme
(SIF)**

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SUWANNEE PROMYARAT
Thailand

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Members of the Examining Committee:
Dr. T. Truong
Dr. A. Chhachhi

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Enquiries:

Postal Address:

**Institute of Social Studies
P.O. Box 29776
2502 LT The Hague
The Netherlands**

**Telephone: +31-70-4260 460
Telefax: +31-70-4260 799
email: zubli@iss.nl**

Location:

**Kortenaerkade 12
2518 AX The Hague
The Netherlands**

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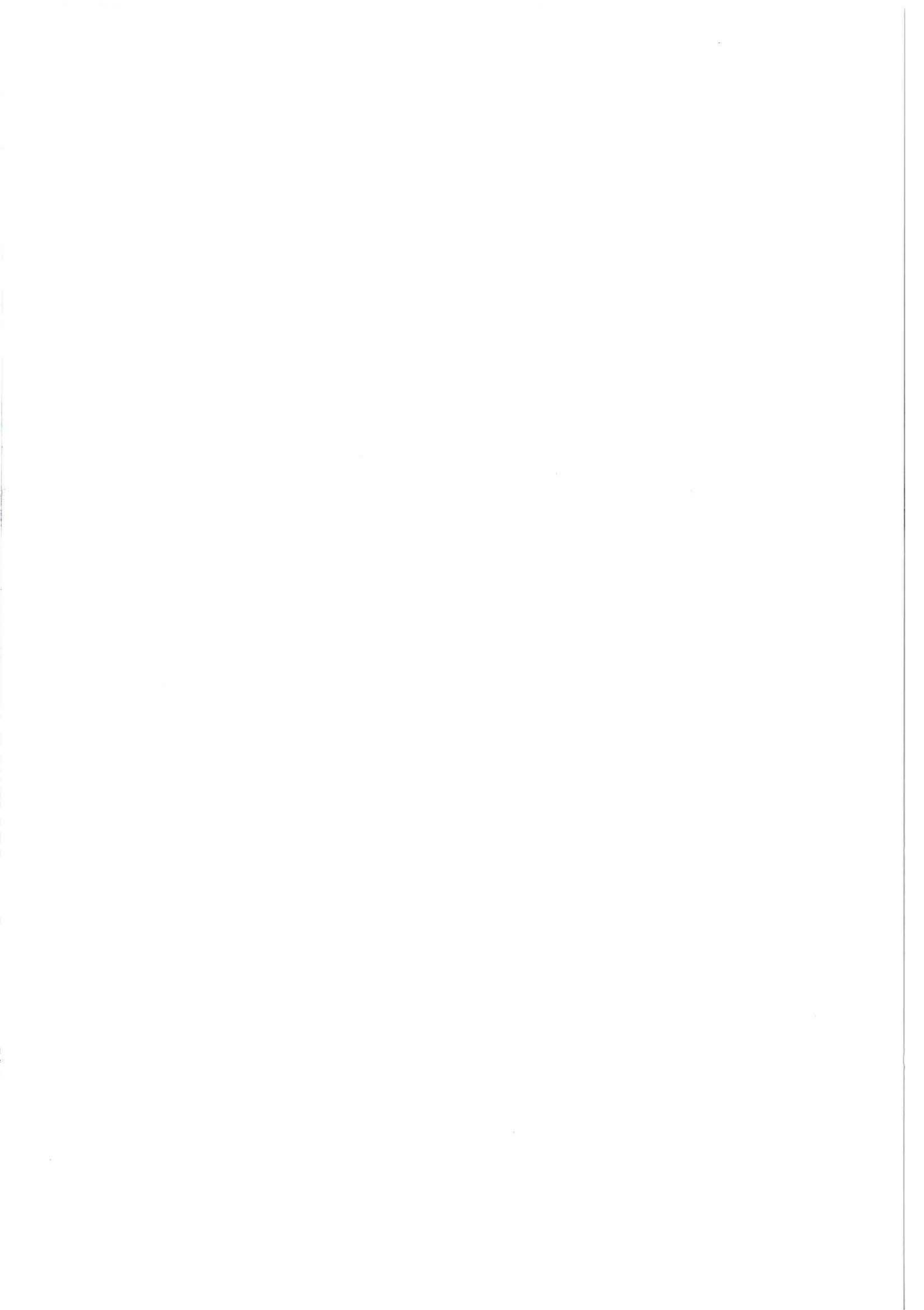
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CHAPTER 1

Introduction

I. Statement of the Problem

1.1 Historical Overview of Thai Development Performance

In Thailand there has been a profound change of development structure since 1960. This has paved the way for economic advancement. A massive infrastructure has been constructed to facilitate industrial expansion. Moreover, during the 1980s, the export-led growth policy attracted a wave of overseas investment. The influx of investment corresponded to a boost in exports of both traditional light industries (garment and footwear) and new industries (electronic and consumer goods) which resulted in a steady rise of export industries. (www.info.tdri.or.th) Some of these manufacturers shifted from the NICs, which were searching for the advantage of cheaper labour. (Karnjanauksorn and V. Charoenloet 1998) High growth rates continued until 1992 when the government liberalized the economy which led to an economic boom. Thus, Thailand was lined up to be the fifth 'Asian Tiger' economy. Unfortunately, in 1996, there were signs of cracks in the 'Asian Economic Miracle'. The swelling of the current account deficit, stagnant exports, high inflation rates and foreign speculators turned the Thai economic boom into a bust in mid 1997. (www.thailand.com)

The government policies on liberalizing the economy during the 1980s and 1990s brought changes to gender roles. The state mobilized young women to leave their households and go into the industrial processing zones. Women's labour was targeted because women were seen to be efficient, cheap and docile. The change of women's economic roles led to changes in the division of labour within the households. This new phenomenon of household and state relations resulted in changes in the socio-economic contexts, labour market situations and government strategies.

There have been an increasing number of female internal migrants. A labour study in 1998 showed that women migrants were 85 percent but men 74 percent. The reason for migration for 47 percent of the females was economic. For males, education was the push factor. During the growth, industries were in need of women's labour because they worked more effectively and persistently. Particularly, when the government created export processing zones in the urban areas, they attracted massive numbers of migrant women. (B. Agarwal 1988) Women represented 64% of the labour force in 1996. (UNDP 1999) However, the high participation was in a narrow range of occupations. Therefore, they were treated as second class workers in terms of both payment and the value of their work. (T. Karnjanauksorn and V. Charoenloet 1998)

Another feature of economic development was an international orientation during the 1950 -1960s when there were tremendous investments from the USA. These were mainly for strategic reasons, but the result was huge transfers of money and men into Thailand. Most of these men were military personnel who came to Thailand for a short stay or leave from the Vietnam War. Moreover, the influence of the export led growth policy resulted in a shift in the concentration of development and in the demand for labour. The economic strategy was to extract surplus from the agricultural sector for industrial and service investment and for subsidizing urban dwellers in order to keep urban wages low, encourage foreign investment and promote tourism. The result has been increasing inequality among regions and social groups. Unfortunately, women who migrated to the city had to take low-paid jobs but paid a high cost of living. Little money was left for remittances. The desire to earn more money influenced them to enter prostitution. (L. Lim 1998)

During the boom, women labours were the main elements of Thai economic achievement, particularly, in the labour intensive industries i.e. textile industries. These industries preferred women to men but it should be noted that women were paid as unskilled labourers. When men were preferred, their skills and experiences were valued and earned them higher wages. However, since the time of the crisis, women have been the worst hit because women labourers are concentrated in labour intensive industries as

part of the unskilled work force. In the labour market, there is a division between women and men. This division of labour segregates the type of work offered to men and women. Women labours are conceived as '*unskilled*' labour. Women in these industries have no secure labour contracts and are on temporary contracts. They were among the first to be laid off and often receive little or nothing in compensation. Women are obliged to work longer hours with lower wages in hazardous working conditions at risk of sexual harassment. On top of that, the cuts in government services and the increase in consumer prices as a result of the SAP (i.e health, education and VAT) have placed a double burden on women. A case study showed that most of the 760 women workers laid off by the textile industry in Bangkok had school-age children. More than one in four of all households were female-headed. (UNDP 1999)

1.2 Impact on Poverty and Inequality

During the economic boom, GDP rose from 43.6% to 65.5% in only 3 years. (1986-1989). (T.Karnjanauksorn and V. Charoenloet 1998) The growth produced impressive achievements in people's well being. The numbers of people living in poverty were reduced from 42 million in 1975 to 16 million in 1992. Public provision of social services expanded, and there were substantial gains in social indicators such as life expectancy, infant mortality rate, and school enrolment rate. (J. Shivakumar 1999)

Despite some decreases, poverty remained severe in certain areas. Particular groups of people benefited from the boom, especially the middle class. However, the economic prosperity did not narrow the gap between the rich and the poor but further widened the gap. A report revealed that in 1999, the top 20% of households had incomes 9.7 times higher than the bottom 20%. In 1998, the top 20% earned 8.4 times more than the bottom 20%. The numbers of poor people who lived on less than 911 Baht or 20 US. Dollars per month increased from 12.9% in 1998 to 13.2% in 1999. The crisis again increased the number of people living in poverty from 6.8 million to 17.9 million. (Thai Development Newsletter 2000: 5)

A social and economic survey indicated that there were changes in poverty. The biggest increases in poverty were in the Northeast and the Southern regions, from 19.3% to 22.7% and from 11.4% to 15.6% respectively. The increase in poverty was bigger in rural Thailand, from 14.9% in 1996 to 16.9% in 1998. The study disclosed the increase in inequality. The Gini coefficient increased from 50.0 in 1996 to 50.6 in 1998. (T. Atinc and M. Walton 1999)

Despite the past achievement on human development indicators, Thailand fell from 39% at the end of the 1960s to 13% in 1992. In the labour sector, women lost their jobs first which meant loss of primary income leading to private income poverty (PIP)¹. In addition, the impact further affected the second (or social) income poverty² (SIP). (G. Ranis and F. Stewart 1998) In order to supplement the family income, women accepted low paying jobs or participated in informal trade. Hence, daughters had to drop out of school to take care of the households. The crisis situation has furthered the oppressive state of women and girls. Because of depression brought about by unemployment and low income, cases of domestic violence and prostitution have reached an alarming level. As a result, it has led women to experience further oppression and inequality. (T. Atinc and M. Walton 1999)

A report revealed that people were concerned about their children's future because of the limited access to schools and social services. Because husbands lost their jobs and wives who had resorted to selling had lesser sales, children were sent to work. Some girls were encouraged to become prostitutes. There was increased competition for survival resulting in psychological stress which led in turn to household and community violence. (T. Atinc and M. Walton 1999)

The crisis has had serious impacts on the patterns of migration. Internally, the impacts are found in growing urban - rural migration and the large number of

¹ income derived from the economic system, including employment and self-employment, subsistence production and income from assets. Or income distributed among households

² income derived from the state via social production of free (or subsidised goods and services as well as income transfers(i.e unemployment benefits. Or income allocated by government to social priority.

unemployed in Bangkok. It is government policy to encourage laid-off workers to return to the rural areas to be absorbed in both the agricultural and non - agricultural sectors. (National Women's Information Center) The crisis has contributed to extensive numbers of unemployed urban workers. The sharp devaluation of the Baht did not benefit export productions. Exports showed negative growth in labour-intensive industries which once were the top exports during the boom time. This meant 60-80 percent of the women workers lost their jobs. Women account for 80% of unskilled labourers. They have difficulty in finding new jobs because of old age, lack of new skills and low education. (T. Karnjanauksorn and V. Charoenloet 1998) In addition, women often lose jobs first because they are not recognized as primary bread winners (Gender Dimensions of the East Asia Crisis) Lost jobs, lost income and increasing consumer prices are stressful for women to maintain the households.

In addition, the social fabric has been affected. Some data have revealed a positive impact on social capital. Yet, there are many reports showing a high increase of family breakdown and erosion of traditional Thai values i.e. increases in crime, street children and suicides. The significant number of suicide cases may be related to the strain resulting from the loss of jobs and decreasing wages. However, it appears that poor mental health and suicides may be more characteristic of urban than rural areas. Interviews with rural households indicate that although there are stress-related illnesses, rural people do not commit suicide. This may indicate a strong point in Thai rural culture where traditional norms and values as reflected by the Buddhist ideology are stronger than in urban areas where the sense of community is weak. (G. Attig and B. Attig 2000) Nevertheless, there are cases of families and communities helping to support the people affected by the crisis. Returning migrants with no relatives are helped by local temples and communities. However, there is also competition among people and family members for limited resources.

The Government responded to the crisis with financial measures to stabilize the Thai economy (this included saving firms, banking and financial institutions). A 17.2 billion U.S. Dollar bailout package was loaned to Thailand by the IMF. The package

was granted on the condition of major restructuring to the Thai economy. (www.thailand.com) SIF, a short term government social safety net programme, was initiated to mitigate the social impacts of the crisis. A loan agreement of 120 million U.S. Dollars for a four-year term from the World Bank was to provide the community with a give-away fund. It was anticipated that it would ease the short term impact of the economic crisis on the poor through employment creation and provide services used by the poor and training programmes. It was to be a step forward to support social reform, especially decentralization, community empowerment and partnership development with civil society for the long term.

This paper will study the concept of social capital in respect of the SIF in Thailand and investigate whether it has positively affected Thai women and whether gender awareness has been addressed in the policy and if so, how it has been addressed. The study aims to provide a critical assessment of social capital. It attempts to investigate whether social capital benefits women and it is able to transform gender relations and enhance gender equity.

This paper will only study one of the social investment programmes and will use seven sub-project case studies. The method used is text and data analysis. The impact of the seven projects will be analyzed and results examined using a logical framework.

Given the limitations of the number of cases examined, the results from this study can not be generalized regarding the social investment fund programme, or even other safety net programmes.

II. Research Objectives

The objectives of this research are to find out whether the social investment fund programme, a model of social capital, has positively affected women. The concept of social capital will be analyzed from a gender perspective.

III. Research Questions

SIF, a crisis management programme, uses the Social Capital concept in community development expecting that the sub-project implementation by the community will help increase social capital and lead to community awareness raising and bring about political engagement. SIF introduces communities to the processes of Social Capital identification, community linkage and civil society. (Social Fund Office 2002) SIF works directly with the grassroots. What is needed is a formulation which will respond to women's long-term needs and thereby lead to gender equity. The 37 month-progress report showed that women highly benefited from SIF. However, a high number of women as beneficiaries is not a sufficient indicator for success. It is important to look into how gender was considered in the project implementation, and how women's participation can contribute to an enlargement of their power base and political resources to change gender relations in the long run. Therefore, the paper will try to answer the following questions:

1. How did SIF conceptualize social capital? What are the gender dimensions of social capital?
2. What is the relationship of social capital to SIF and how was the SIF project implemented?
3. Did the implementation of the project lead to promotion of gender equity at state, market, community and household levels? What should the implementation strategy be in order to promote gender equity?

IV. Research Methodology

Text analysis, some primary data and case studies will be analyzed by using a logical framework as the analytical tool.

V. Scope and Limitations of the Research:

The study will be carried out on the basis of data availability. Since SIF is about to be terminated, some information can not be provided in time. The 7 sub-projects granted by SIF as the case studies were randomly provided. The concept of social capital will be explored and the connection of social capital to social investment funds in general will be established. The study will investigate the elements in these projects that address social capital in terms of input /output/ outcome / impact by using a logical framework to see whether the project enhanced gender equity. However, this study only analyzes 7 sub-projects and one of the social investment fund programmes. Therefore, the results from this study can not be generalized.

VI. Organization Of The Paper

The study is organized as follows. After this introduction, the explanation in **chapter 2** will provide a discussion on the gender dimensions of the crisis. The main points of **chapter 3** will provide the conceptual discussion on social capital and gender. **Chapter 4** will offer a gender analysis of the 7 sub-projects granted by SIF and impacts of the project on social capital will be examined. Finally, **chapter 5** will review the lessons learnt from the case studies and give recommendations for future project implementations.

CHAPTER 2

The Gender Dimension of the Crisis

Introduction

This chapter will illustrate the impact of the crisis on the gender dimension, especially in employment, income earning and job security. These will give a picture of how the crisis has affected household and community relations as well as the responses from society both locally and internationally as well as government policies.

The Impact of the Crisis on Unemployment among Women and Men

Figures from the labour force survey in 1990 showed that about 56% of total population (56.4 million) participated in the Thai labour force. Among the total labour force, women accounted for 47% which were 52% of all Thai women whereas the male labour force was 60% of all men. In 1996, the country unemployment rate was 2% but in 1997 when the economy slumped, the rate rose to 2.2 and rapidly reached 4.6% in 1998 and 5.2 in 1999. Both women and men have been hit by the crisis but the figures reveal that women's unemployment rate was higher than men's 2.5%: 1.9% in 1997 and 5.5%: 5.0% in 1999. (Women in Thailand)

The participation of women in the work force in Thailand is higher than the other countries in the same region. Especially, during the first phase of export-oriented growth, the magnitude of Thailand's manufactured exports consisted of labour intensive products such as textiles, electronics, food processing, plastic and chemicals, clothing and shoes, as well as precious stones and jewellery. These labour intensive industries depended on women's labour and were low paid, low skilled, low status, with fewer opportunities for upward mobility. However, in early 1990 Thailand began to lose its comparative advantage in low-cost labour. (UNDP 1999)

Thai women have always been the most important component in the Thai labour force not only in term of the high rate of participation but also most of the leading export products are made by women workers. As it was quoted in Thailand report that the success of Thailand's export-oriented industry clearly depended on women working in labour intensive industries. (National Commission on Women Affairs 1995). However, the high participation rate is not an indicator of gender equality in the sexual division of labour. Like other export-oriented countries in the same region, Thai government policies to promote export-led growth development have been conducive to a high level of woman labour force participation for these well-known reasons: women are 1) less likely to get involved in industrial disputes 2) more suited to the repetitive and detailed jobs 3) can be easily hired and fired depending on the need of labour 4) can be paid lower wages. There is a division between men and women in the labour market. Women are considered to be and paid as unskilled labour even though companies gain and benefit from their experiences. Leading export industries prefer women workers to men because of the quality of skill women gain from domestic experiences and social roles imposed upon them such as docility, delicacy, manual dexterity and patience. (T. Karnjanauksorn and V. Charoenloet 1998)

Exploitation affects more than 70% of women working in these industries. Most women workers have a lower skill level than men, earn less than men, have little or no bargaining power, work in unhealthy environments and lack opportunities to development their skills. Moreover, women workers are always the first victims of layoffs because of economic slumps or their ages. This pushes women into work without legal protection or forces them to return to their homes to resume unpaid household chores. Skilled and unskilled women workers face discrimination from employers due to their gender and physiological factors including giving birth. (www.thaiwomen.net)

Following the economic crisis, Thailand had to accept the IMF regulations for economic survival. The conditions of the IMF programme included high interest rates and budget cuts. The loan conditions were pushing the economy into a slump. The

collapses of the small and medium scale enterprises which were the core of country's industries were laying off workers. The stagnation in real estate has generated huge unemployment in construction. Unemployment became extensive in all economic sectors such as banks, services and labour intensive industries. (T. Karnjanauksorn and V. Charoenloet 1998) Moreover, women who make up of more the one-third of all self-employed workers who depend on export orders have encountered a sharp decline of sales volume. Vulnerability has increased as a result of the crisis as women labourers depend on export orders. (UNDP 1999)

Survey from 1997- mid 1998 showed that number of laid off women closed to men. This was only figure that classified by sex. However, the survey on the same period from the National Statistic Office and the Ministry of Interior were 2,730,195 and 2,061,717 without sex classification. It revealed the unsystematic survey. The fact that the putting-out system is commonly applied to industries that employ women like garments, leather and shoes is a good reason to conclude that many more women have been laid off without being recorded. The economic crisis has become an exceptional excuse for companies, which have been looking for a way to escape from the responsibilities of old employees and increasing welfare relations like maternity leave, compensation for health hazards etc. Economic crisis also makes it harder for workers to organize and receive support from public. (T. Karnjanauksorn and V. Charoenloet 1998)

There is evidence indicating an increasing number of women are forced into prostitution as the result of the crisis. For example, a study in Chiangmai showed that many housewives have become part-time sex workers because their husbands could not support the families. There is also an increasing number of students entering the sex industry because of the economic difficulties and the lack of other alternatives (UNDP 1999) as well as the rise of establishments offering sexual services. (See Table 1)

Table 1 Number of Establishments Offering Sexual Services, 1996-1998

Year	Number of Establishments
1996	7,318
1997	7,816
1998	8,016

Source: Report on the survey on commercial sex workers and the establishments offering sexual services, 1996-1998 in National Women's Information Center 1999: 29

These are reinforcing deep rooted gender biases. The crisis reinforced the notion that in times of falling income and job insecurity, men should be regarded as the most deserving of support from the government while women are only regarded as wives and mothers. From this it can be concluded that women have been more seriously effected by the crisis than men. The position of women in the labour market has been diminished by the crisis resulting in the increasing number of vulnerable women. Moreover, the negative impacts on women are being transmitted to the nation's children which has great significance on the human development of Thailand. (UNDP 1999)

For women, losing a job means losing meals for several mouths, and fewer opportunities for many children to continue their education. Studies found that earnings from women's productive work are used for meeting household needs and children's education, while men's earnings are turned to their own personal expenses, like cigarettes, alcohol, gambling, socialization and pursuing other women. (E. Eviota 1992) Women who lost their jobs are more active than men in looking for new jobs and start working again. Nevertheless, a study found that 60 % of the unemployed were women age over 30 years old. 2/3 of the unemployed have been unemployed between 1-6 months. Many women have problems in finding new jobs because of old age and unskilled labour. (T. Karnjanauksorn and V. Charoenloet 1998) (see Table 2)

Table 2 Number of Women Engaged in Skills Development, 1996

Sections	Number			
	Public institutes	Private institutes	Male	Female
Curriculum dev. Tech.& management	2,798	299	1,675	1,420
Mechanical tech. dev.	274	0	274	0
Industrial tech. dev.	699	31	567	133
Tech. dev. & industrial arts design	365	0	238	127
Tech dev. for electricity	1,079	0	555	524
Personnel dev.	3,483	0	1,949	1,534
Total	8,666	330	5,258	3,738

Source: Ministry of Labour and Social Welfare in Status of Women in Thailand: 27

Impact of the Crisis on Community Relations

The economic crisis has had dramatic impacts on the patterns of migration in Thailand. Internally, the impacts are mostly found in the growing urban-rural migration. With a large number of business bankruptcies and the increasing number of unemployed in the urban areas especially Bangkok, it has been the government policy to encourage laid-off workers to return to the rural areas to the agricultural sector. (Women in Thailand)

The economic crisis has posed greater challenges to Thai society and the coping mechanisms of individuals, families and communities. On one hand, they responded well to the crisis, providing indications of the cohesion existing in Thai society and the strength of traditional family and community networks, which have worked to bolster the negative impacts. The strength of these networks have been illustrated in different ways. For example returning urban workers with no immediate relatives were being taken in by

extended family or local temples which were supported by the communities. The returning migrants to rural homes have had the positive effect of reuniting families. On the other hand, the crisis has not only affected economic stability but has somewhat led to the degeneration of social values. The economic difficulties and uncertainty have placed severe pressure on family, and community relations including on adjustment and coping mechanisms. The fear has been expressed that these stresses and strains, because they contribute to the erosion of social values may result in losing the long-standing cohesion of Thai society.

Although the crisis has served to prove the strength of traditional family and community coping mechanisms, there was evidence that it has placed more pressure on traditional community networks in both urban and rural areas. A study in the villages in the North and Northeast has revealed that the crisis has affected the community in different aspects. Nevertheless, people were aware of the crisis. They were less familiar with some of the measures which have been introduced as the condition of the crisis management i.e increases in VAT and changes in regulations regarding free medical services, as well as the exclusion of drugs that were once part of the essential drug list. Moreover, the crisis has made the community confused and feeling uncertain and isolated. Members of the community blamed the rich for the cause of the crisis and were unable to understand why the poor should have to carry the burden. As stated by a community leader the crisis has taken place too quickly and has left them confused and let them down. They have been laid off without explanation. (UNDP 1999)

The positive impact of the crisis has also been reflected in Thai development. At some level, the ways some countries cope with the crisis has provided tangible evidence of the harmony, cohesion and unity in the Thai society, the strength of traditional family and community ties and the vigour of coping mechanisms in times of pressure. The positive results of the crisis are evident in different areas.

First, the crisis has opened many questions that have underpinned mainstream development strategy, leading increasing numbers of experts and people to search for

alternative development outside the mainstream. One of the remarkable alternatives was provided with positive incentive, the '*New Theory*' by His Majesty King Bhumibol Adulyadej in his address to nation on December 5, 1997 in which he articulated the need to create a society that is more self sufficient and satisfied.

Second, the crisis has not only demonstrated the strength of traditional coping mechanisms, it has also fostered larger self-reliance and self-sufficiency among local communities in both rural and urban areas. Communities which were well managed and self-regulating drawing upon long traditions of Buddhist ways of living (dharma) and self-help have been especially successful in coping with the crisis. This is reflected in many new initiatives in the area of saving group schemes and increasing numbers of communities practising the '*New Theory*' which is not only making them less dependent but also more assertive, understanding the new meaning of traditional social capital.

Third, the crisis did not bring a coup d'état as it used to. This may prove a significant political development. The civil society has gained strength from the crisis and this strength was reflected in the power of the reform agenda of the new constitution. The crisis has threatened the traditional authority and called for greater openness, accountability, more participation and empowerment of local communities. (UNDP 1999)

Impact of the Crisis on Household: Gender Relations at Household Level

The household is the most significant institution in every society. It is the basic unit which both cooperates and competes for resources. It is also a place where individuals confront and reproduce societal norms, values, power, and privilege. Gender norms expressed within the household are reinforced and reflected in society. (D. Narayan 2000)

Household as defined in the British 1851 census, consisted of husband, wife and children. The role of housewife in the 1881 census defined women's household chores

as unproductive. Therefore, the notion of the household consists of husband, wife and children, where wife and children are financially dependent on the husband, as historically specific. However, this ideal household type does not conform in reality. Even in British society only 29% of households precisely accommodate a man, a dependent woman and dependent children. It is often argued that this is a new phenomenon. Studies indicate that the majority of households have never conformed to this perfect British family; the composition of the household has varied tremendously. (N. Charles 1993)

The household system is women's subordination base. It was the ideological expectation that women could only achieve the main purpose of their existence through marriage to a man and it continues its operation through women's servicing work in the house as wife, mother and housekeeper. Today, the household system is still based on hierarchical relations where a man is the head and woman is the subordinate (E. Eviota 1992) which is not true in reality. Households are not entirely headed by men nor are men solely the primary wage workers. In fact, only one member's wages are inadequate for the subsistence of the whole family. There are a number of households in every society headed by women.

For a Thai family, the norm of the society was an extended family, a big family including grandparents. Now, it has changed. The number of nuclear families is increasing. The average household size is 4.4 persons. There is a tendency for it to become smaller. It is anticipated that by 2005, the average size will be 3.7 persons. The number of single female heads of the household is increasing from 20.2% in 1992 to 23.6% in 1994 (Office of the National Commission on Women's Affairs 1994)

The economic crisis has hit the hardest the household's, in where both adult members have lost their jobs. Households' incomes were cut and became insufficient. Lives have become harder each day. Women who played the major role in running the household and controlled the family finance had to cope with difficulties. They have depended more and more on loan sharks with interest rates as much as 29% per day, but

unfortunately, due to lack of funds, they cannot pay back their loans. The loan sharks have begun to attack communities which sometimes ends up in violence. Police could only offer limited help which led to increasing social unrest. (World Bank 1998) Women and girls have to face disproportionate cuts. Some of them had to cut down food intake from three to only one meal per day. There was a rise in domestic violence. (T. Atinc and M. Walton 1998) The loss of family income caused higher cases of school drop-out. In 1998, it was estimated that a large number of students, 254,217, had to end their studies because of the economic crisis. Moreover, about 70,000 primary school teachers found themselves without jobs because the government slashed the education budget. (UNESCAP 1999) (see Table 3)

Table 3 Economic and Gender Relations

	Male	Female
Traditional Identity	Bread winner	Caregiver
Roles	Income-earner	Mother, wife
Reaction (to male job loss)	Stress, humiliation, alcohol, drugs, violence	Stress, conflict, anger, hopelessness, depression
Adaptation	collapse, defeat	Take action; find risky low-income, low-status jobs and take care of family
Consequences	Redundant males in households, collapse, family break-up	Shaky new confidence, vulnerability, family break-up

Source: D. Narayan 2000: 177

According to the seminar to solve the conflict between employers and laid off employees, the mental health problems related to family life have been the major reasons for people seeking counselling. (Status of Women in Thailand 1998) (See table 4)

Table 4 Percent of Clients Receiving Hot-line Counselling Service, 1996-1998

Problems	1996 (%)	1997 (%)	1998 (%)
Physical aspects	2.60	3.14	4.19
Mental aspects	25.55	23.64	20.95
Family	18.52	19.09	19.35
Financial problems	3.67	2.59	5.89
Work	3.21	2.70	3.00
Study	3.78	3.92	4.47
Adjustments	8.55	9.21	10.66
Others	34.02	35.69	31.63

Source: Status of women in Thailand

The crisis has also encouraged illegal activities, such as drug use among low income and unemployed people. The sale of amphetamines is an easy way to make fast money when jobs are difficult to find. Some children have become drug addicts since their parents struggle to earn money to support the family. Parents have no time to supervise and discipline children. Drug dealers and their clients are of all ages. Drug abuse was the top list of criminal offences in Bangkok and amphetamine related crime was the top of the nation-wide list. Thai society has also experienced an increase in suicide and psychological problems. In some areas, suicide cases were reported to occur daily. The most frequent reason for suicide is inability to pay debts or find jobs. (A. NaRanong 1999). There was also an increase in mental health problems among the people. Data from the Public Health revealed the high increase

of outpatient visits in 1998. In addition, cases of gambling were heightened. The number of those gambling rose from 256,079 in 1995 to 316,111 in 1998 and as of April 1999 there were 115,605. (G.Attig and B. Yoddumnern 2000)

It is difficult to assess domestic violence in Thailand because there is no systematic collection of data on the number of women who confront domestic violence. It should be noted that most of the abused women are not likely to report to the police because they are afraid of worse violence from husbands. The most important reason is the police themselves who hold traditional beliefs that domestic abuse is not a serious issue, only a family matter. Consequently, the official figures of victims are very small compared to the real occurrences. The record from the Institute of Gender and Development Research found that 2,298 women who requested help were 25-40 years old. 1,072 of them have experienced confinement within their own houses. This figure is only part of the whole. (Women in Thailand) Both men and women stated that under economic pressure, they have more disputes. Moreover, alcohol, drug addiction, gambling, polygamy and promiscuity are sources of domestic violence against women. (D. Narayan and R. Chambers 2000)

Responses from Government, International Organizations and Civil Society

The crisis has tested Thai's political resolution. In the past, the crisis could provoke political instability, as it occurred in other effected countries. However, the political institutions have showed not only stability but also great determination in response to the crisis. Only a few months prior to the crisis, the Parliament adopted the new Constitution which led to many constitutional reforms on relationships between state and civil society. Moreover, it also changed the government to strengthen the country's capacity to deal with the crisis. Government has carried out a wide range of measures in response to the crisis. The measures can be classified into 4 main headings:

- Measures aimed to stabilize the economy
- Measures to reduce and redirect levels of expenditures
- Measures aimed at providing protection to the unemployed and vulnerable groups.
- Measures aimed at addressing long-term impediments in the Thai economy. (UNDP 1999)

Furthermore, the government made several decisions which signalled the priority corresponding to social reform agenda. First, the Parliament proceeded with passage of the new Constitution which introduced a political reform system. Second, the Government endorsed the revisions to the 8th National Economic and Social Development Plan (this Plan focuses on community development and people) to better respond to the crisis with the following three major guidelines 1) Minimize the effects from the increasing unemployment. This was done through measures to alleviate unemployment in urban areas and promote employment generation in the rural areas to absorb returning migrants. 2) Foster the underprivileged groups of people and those affected by the crisis. This was carried out by assistance measures in the areas of social welfare, education and health. 3) Prevent and alleviate social problems. This included drug use, crimes and promoting admirable social values. (www.worldbank.org) The critical and innovative element of Thailand's response to the social impacts of the crisis was the advocating for decentralization and community development as emphasized in the 8th plan. At the policy and programme level, the Government viewed the crisis as an opportunity to advance reforms towards decentralization, good governance, community empowerment and moving toward broader development partnerships with civil society. This approach is aimed at rebuilding and bringing together social capital eroded by the economic growth and to strengthen the informal community based safety net. As was stressed by a spiritual leader, Phra Subin Panito, a strong community was the most important development starting point. However, a strong community coupled with government support would foster development which could stand on its own. (J. Shivakumar 1999)

According to Ranis and Stewart (1998), there are a wide range of changes resulting from the crisis which can be divided into three types:

- The immediate effects of the sharp reversal from capital inflows to outflows
- Government policy changes (plus IMF's conditions)
- Individual and household responses

The first of these could be the source of problems but the latter two were the efforts to adjust to it. The effect of these responses was a huge and sudden increase of unemployment and the consequence of a decrease of PIP (see footnote 1 and 2). Several immediate programmes were initiated to solve the massive unemployment. Labour export programmes have been encouraged. For the Government, the agricultural sector is less affected by the crisis. Therefore, rural agriculture has become the Government's target to motivate unemployed urban workers to return to their homes in rural area. The increasing number of rural immigrants have put more pressure on the already fragile rural economy and has resulted in increasing rural poverty by providing shared subsistence for migrants. Rural communities have become shock absorbers. Simultaneously, to assist rural communities in alleviating the shock, Government has initiated SIF, a short term social safety net programme.

Households have had to find alternative livelihoods. Laid off women have been forced to accept lower wages and hazardous working conditions or turn to the informal sector. Moreover, family have had to adjust to the shrinking of incomes by substituting low-cost sources of nutrition. While, inflation jumped from 4.4% in 1997 to 10.7% in 1998, the price of food increased 10.2%. The price of electricity, gas and water mounted more than 18%. Moreover, The VAT increased from 7% to 10%. (T. Atinc and M. Walton 1999) which also resulted in the cut of family expenditures on education (school, uniforms and book expenses).

Nevertheless, the cuts of government expenditures are reflected in the reduction of SIP (especially in Thailand where an unemployed scheme was not yet been initiated),

and the cut of government spending on social services and subsidy programmes. Government budget for the Fiscal Year 1997 was cut by 6%. For the Fiscal Year 1998 a total of 182 billion Baht was cut as there is likely to be an increase in government expenditure going to foreign debt service following depreciation. (T. Atinc and M. Walton 1999) There is also an increase of government expenditure on the bail-out of the private sector, due to government guarantees, implicitly or explicitly. These two reasons are likely to put downward pressure on the proportion of government expenditures available for the social sector allocation ratio. With the pressure on both government expenditure and social allocation, SIP is likely to increase in the absence of specific counter measures.

According to civil society, the lessons learned from this crisis were reflections on national development in search for better development solutions suitable to Thai society. The development debate was divided into 2 major strands, namely globalizers and localists. (P. Phongpaichit 1998) During the boom, some people saw globalization as a development shortcut which would give way to rapid growth and modernization. Capital and technology were the major keys in bringing prosperity. Old fashioned society and political structures would be by-passed as the globe shrunk. Globalization was the way to the future. Moreover, the world would never adapt to the ways of Thailand, but Thailand had to adapt to the world. According to this strand, in order to gain foreign recognition, the solution was reform.

In contrast, the localists viewed globalization as a threat. While the economy expanded fast, it also easily went wrong. The environment deteriorated and the gap between the rich and poor became wider. Money and greed overcame politics. Industrial growth was promoted without a clear strategy. Agriculture was left behind. The educational system deteriorated, and the social structure became too fragile. Saneh Chamrik, a senior academician, tried to encourage political leaders to pay attention to human rights issues and work harder to improve national resource access of the poorest citizens. He argued that instead of promoting human rights, government always placed a higher priority on liberal capitalist goals meant to serve foreign investment. Government

was enslaved by the demands of multinational corporations or foreign capitalists and prioritised their needs as absolute policy for national development. Consequently, Thai society had to face a conflict of interest between local rights and economic worth. (Thai Development Newsletter 2000)

There is also a third position which directs the debates towards the realm of values. Watts (2002: 1-2) stated that if we study beyond the lens of economics and look deeper, it is a '*crisis of value*' which is affecting the majority of social institutions. It is the conflict between pre-modern Asian values and the value of modernity (mostly from the West). The misapplication of government structures to build personal wealth and cushion social status in the communities combined with individualism (economic greed) and the worst form of Asian values (feudal patronage system). What is happening in Asia today is the free individual enjoying material wealth, part of a small group of patron elite. The crisis of value has brought a '*turning point*' where identity is a main concern. Identity will help people find themselves. Cultural values and economics have been alienated. When economies start and focus on the local, people produce and trade their own products and build up horizontal trade networks, while hierarchical ties are weakened.

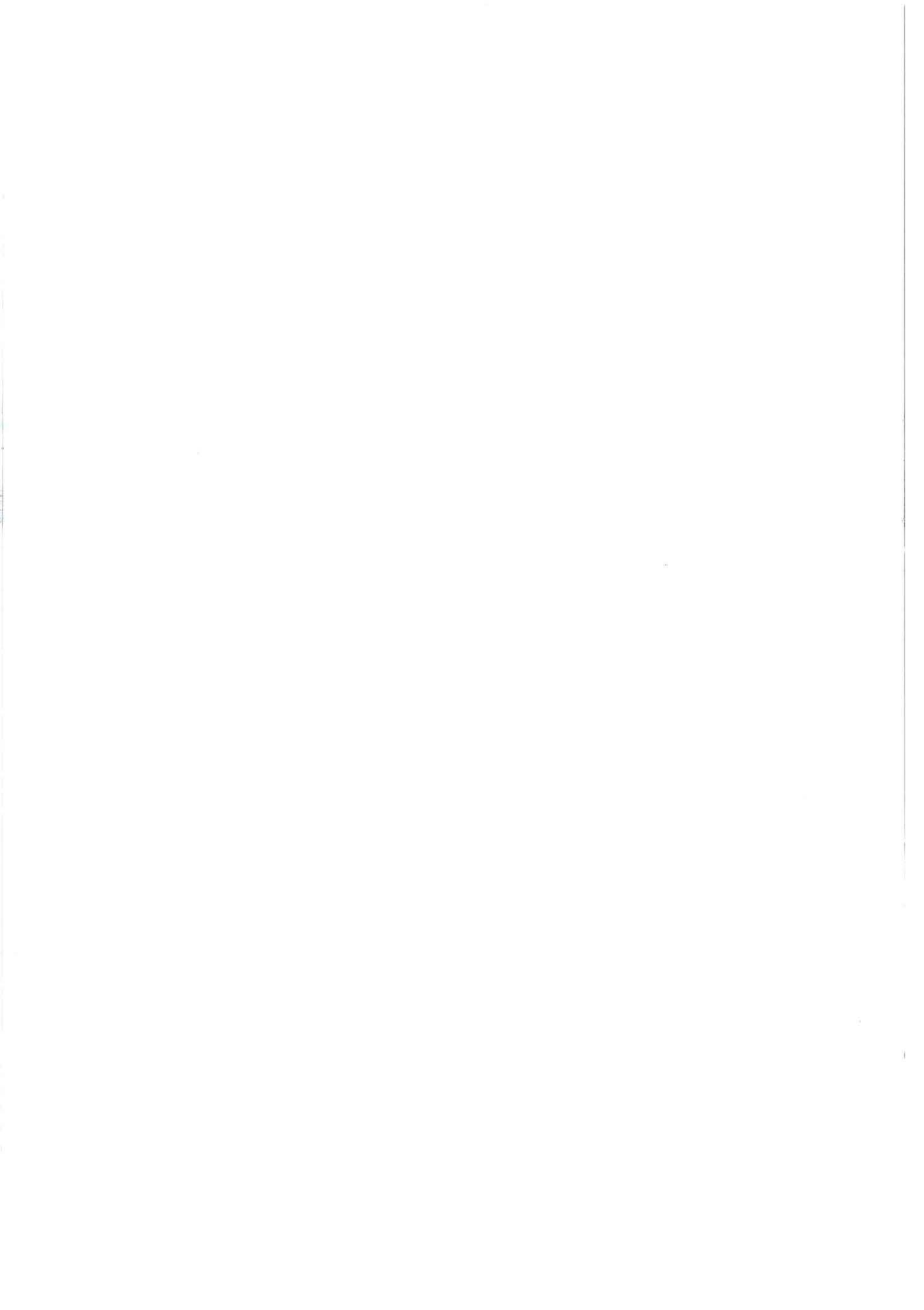
According to Sen (A. Sen 2002) a lot has been learned about the role of values from the spread of economic growth and development in Asia as well as its' superior economic performance. The most important is the negative lesson that European culture is not the only road to modern success. This can be traced back to the times when European civilization appeared to be the sole route to industrial success and the focus was on the Protestant ethic and the spirit of capitalism. Sen cited Weber 's classic study saying '*we now know that other values work too - and often work better.*' (www.unesco.org)

All of these views and recommendations from international development organizations, civil society and government policy have combined to push forward the onset of Social Investment Fund Programmes. Included are: government policy which

responded to the social reform agenda i.e. the new Constitution (people's charter) which introduced political reform system; the revisions to the 8th National Economic and Social Development Plan; reforms towards decentralization and good governance; community empowerment; broader development partnerships with civil society; local wisdom; and social values. These are targeted at strengthening the informal community bases. SIF, therefore conceptualized social capital, through the Thai value system with Buddhism as a core concept of moderation, self satisfaction, loving kindness and cohesiveness and as a development strategy to incorporate grassroots in community work in order to set up a foundation of civic awareness at the community level, SIF's long-term objectives. SIF means to encourage and support Thai civil society. However, SIF's short-term objectives are to provide a social safety net as well as to cushion the social impact, particularly, in terms of the absorption of rural immigration. Thus, SIF was designed to be a mechanism through which a wide range of community groups could access resources for projects.

Conclusion

The economic crisis has had a serious impact on Thai society. It has not only affected economic stability but has also led to the degeneration of social values. Small and vulnerable people have had to pay the price of this crisis. Women were the hardest hit when family members lost their jobs and the household incomes were cut. Things are worse since women's economic participation in reproductive and domestic unpaid workload is not counted. Besides, policy maker's views toward women's policies have not yet materialized. Women are not regarded as deserving of assistance since they are only observed as wives and mothers, not as economic contributors. As a result, women are often left out of development programmes. However, the crisis has drawn upon responses from various organizations. SIF, a crisis management programme has been established to cushion the social impacts with the expectation that in times of crisis, a strong community will help rescue the poor, vulnerable, elderly women and children.



CHAPTER 3

Social Capital and Gender: An Inquiry into SIF Theoretical Premises

Introduction

The concept of Social capital has gained popularity among policy makers and political leaders. During the 1980s, the concept of social capital was to respond to the stabilization and structural adjustment programmes of the IMF and the World Bank. (J. Harriss 2001) This chapter will study the concept of social capital in SIF which brings together different theoretical perspectives. At the level of operation, it seems to only be capable of promoting networking between individuals and communities without any specific attention to gender relations. This chapter tries to uncover the main theoretical premises of the debate on social capital to show how this debate has influenced the use of social capital in SIF, and to highlight the key area of gender blindness.

Social Capital: Debate among Theorists

Coleman, an American sociologist tried to integrate sociology and economics by using social capital to explain differences of individual 's chances to improve their human capital by staying in school. Eventually, they will improve themselves and society. Social capital should be started in the family. The good relationship among family members will reflect the quality of social networking. He believed that social capital as a resource focusing on family to formal organizations could increase the individual's human capital and socio-economic property. (E. Wall and G. Ferrazzi 1998)

Coleman added that the community '*resides in the functional community, the actual social relationships that exist among parents, in the closure exhibited by the structure of relations, and in the parent's relations with the institutions of the community*'. (www.ncrel.org) Social capital emphasizes the ability of the family to work

for the interest or well-being of every member of the family, the ability of the community to work for the common good, a strong sense of community, common values, shared trust and willingness to intervene in problems to create a positive atmosphere. It is a stock of values and social networks, which helps people to cooperate and trust each other to overcome dilemmas through collective action. (S. Marysse 1999)

There is a strong complementarity between human and social capital. Coleman emphasized the role of strong communities and ties among parents, educators and students in promoting schooling. Education and learning can reinforce behaviour, skills and values contributing to social co-operation and participation. Education, learning and training is related to greater trust, co-operation, reciprocal engagement and social cohesiveness. (S. Cote 2001)

In contrast to Coleman, Putnam argued that social capital is about the conditions for creating a sense of responsiveness and effective institutions (E. Wall and G. Ferrazzi 1998). He has stated that *'whereas physical capital refers to physical objects and human capital refers to the properties of individuals, social capital refers to connections among individuals - social networks and the norms of reciprocity and trustworthiness. In that sense social capital is closely related to what some have called civic virtue. The difference is that social capital calls attention to the fact that civic virtue is most powerful when embedded in a sense network of reciprocal social relations. A society of many virtuous but isolated individuals is not necessarily rich in social capital'*. (www.Infed.org) Accordingly, the economic crisis will either increase or erode social capital and may have long term outcomes for a community's ability to create and maintain alternative delivery services. (C. Moser 1998) Moreover, social capital can be the cause of good governance and economic development, political opportunity, social energy and ideas, and the boosting up local representation and bargaining power. (www.worldbank.org)

To Putnam, social capital is a set of social organizations which are comprised of trust, norms and networks. This will promote co-operative actions. (E. Wall and G.

Ferrazzi 1998) Trust is essential for economic and social development. Individuals do something for the general good not because they believe that their actions will be rewarded through positive development relations. Nowadays, we need trust when we enter an unfamiliar sphere. As cited on Seligman *'The emphasis in modern societies on consensus is based on interconnected networks of trust – among citizens, families, voluntary organizations, religious denominations, civic associations, and the like. Similarly the very legitimation of modern societies is founded on the 'trust' of authority and governments as generalizations'*. (www.jhu.edu)

Putnam pointed out that the relations and interactions of social organizations, like trust, norms and networks can improve social efficiency. He believed that the networks of civic engagement like neighbourhood associations, choral societies and sport clubs represent horizontal interactions which necessarily advocate trust, reciprocity and co-operation. (www.dlc.dlib.indiana.edu)

Bourdieu, a French sociologist, thought Putnam's theory would yield negative impact of trust and network found in some communities or groups which may exclude others from access to resources. This would lead to social conflict and violence. (E. Wall and G. Ferrazzi 1998)

From the standpoint of gender, Bourdieu argued that economic status perpetuates the differences between men and women by the roles assigned to both sexes. In the economic modes of production, men work outside the home while women take care of the household. Men's domination is perpetuated by this division. Marriage as an institution has manifested the economic symbol - men's domination and women's subordination. Social capital accumulated through marriage exacerbates women's subordination, particularly when men assume the position of the household head. Upon marriage, the man manifests his domination by asserting his masculinity and the woman automatically accepts her feminine role. (P. Bourdieu 1998)

Bourdieu disagrees with Putnam's view. Instead of social capital bringing solidarity, he finds it is divisive. Social capital isolates people since it depends on membership in the social groups. The group members set up their own rules and regulations to include and exclude other members. Bourdieu defined social capital as the totality of all actual and potential resources associated with the possession of a lasting network of institutionalized relations of knowing or respecting each other. His concept of social capital encompasses the resources derived from one's belonging to a group. Relations of social capital may exist on the basis of material and / or symbolic relations of exchange. They may also be institutionalized and expressed by a name or title which shows one's belonging to a family, clan, nobility and party. Exclusive groups tend to concentrate social capital and use mechanisms like marriage regulations or initiation rites to avoid dilution which would reduce the privilege arising from group membership. To him, the amount of social capital held by an individual depends on the extent he or she can mobilize a social network, and from the capital help by the members of that network. He used the concept to explain why people holding similar economic and cultural capital differ considerably in their achievements.

Bourdieu identified the oppression of women during marriage saying *'just as, in the least differentiated societies, women were treated as means of exchange enabling men to accumulate social and symbolic capital through marriages, which functioned as investments leading to the creation of more or less extensive and prestigious alliances, so too today they make a decisive contribution to the production and reproduction of the symbolic capital of the family. The social world functions (to a greater or lesser extent, depending on the field) as a market in symbolic goods, dominated by the masculine vision: for women, as has been noted, to be is to be perceived, and perceived by the male eye or by an eye informed by masculine categories - those that one implements, without being able to state them explicitly, when one praises a women's work as feminine or, on the contrary, not all feminine.* (P. Bourdieu 2001: 98-99)

Functioning of Social Capital

In Putnam's study, he found out that civil society has had good success because it was supported by a 'civic community'. This was also implied in the higher levels of interaction and the stronger democratic atmosphere. It is the reason for the economic prosperity in the Northern part of Italy as compared to the South. The communities in the North received better services from the well functioning local government and prosperous economy. The public activities of the people have built an atmosphere of mutual co-operation, strong social networks, equal political relations and the tradition of citizen participation. Behind all these phenomena was the cultural heritage of mutual trust between people. (www.jhu.edu)

Social capital is public goods. (E. Wall and G. Ferrazzi 1998) The more it is used, the more it grows. It enables people to build communities, to commit themselves to each other, and to knit the social fabric. It is assumed that the more people connect with each other, the more they will trust each other and the better off they are individually and collectively because, there is a strong collective aspect to social capital. (Ross Gittel and Avis Vidal 1998) However, Bourdieu argued that when people get together, they will develop their 'habitus'³. The social networks activated by the habitus can further become institutionalized in the form of memberships which result in social exclusion and conflict. (E. Wall and G. Ferrazzi 1998: 307)

Forms of Social Capital

The system of networks involve numbers of people i.e people in the circle of church, sport, and clubs. There are three types of network: 1) bonding will bring people who share a sense of identity and common purpose i.e religion, ethnicity and socio-economic status close together 2) bridging refers to relations with distant associates and colleagues or people from the different demographic characteristics 3) linkages are the

³ attitudes, outlooks and disposition shared by people with similar class in different factions or gender positions, not between the ruling and subordinate classes.

capacity to gain access to resources, ideas and information from formal institutions beyond the community. (www.landcareresearch.co.nz/research/social) The networking can be set-up in the form of horizontal networks which will bring equality and enhance civic engagement as well as co-operation. Putnam added that the success of Silicon Valley was due to the horizontal networks of informal and formal co-operation which developed among small companies in the area.

Vertical networks or hierarchical structures can not sustain social trust and co-operation. There are good and bad networks, i.e Ku Klux Klan, or fundamentalist brotherhoods. The relationship among their members may be very close and a lot of mutual help can be provided. However, they are clearly not civic networks since they are built on distrust and segregation of the outsiders and used violence. (S. Marysse 1999) Forms of social capital are moral resources in the communities.

On one hand, the foundations of social capital are trust or positive values with respect to development, norms and obligation and networks of people's activities, particularly voluntary networking, co-operation and long term relationships. The networks of civic management like neighbourhood association, choral society, sport club promote trust, reciprocity and co-operation within the society. (www.jhu.edu)

On the other hand, Bourdieu considers social capital as part of social segregation. The creation and power of social capital relies on membership in a social group whose members set up their boundaries. He develops his concept by defining various forms of capital as cited in E. Wall and G. Ferrazzi

'Capital can present itself in three fundamental guises: as economic capital, which is immediately convertible into money and may be institutionalized in the form of property rights; as cultural capital, which is convertible, on certain conditions, into economic capital and may be institutionalized in the form of educational qualifications; and as social capital, made up of social obligations (connections), which is convertible, in certain conditions, into economic capital and may be institutionalized in the form of a title of nobility'. (E. Wall and G. Ferrazzi 1998: 306)

He also reflects Marxist terminology with his notion of social life as a continual competition for position within the context of limitation from the social structure. In this rendering, human activity is mainly targeted at controlling and accumulating different kinds of capital. However, Bourdieu's position is different from Marx because the focus for conflict is not between the ruling class and subordinate classes, but among different factions within each class. People struggle to keep or improve their social positions within various areas of institutionalized activities which he called 'field'. (E. Wall and G. Ferrazzi 1998: 307)

He noted that the forms of capital go beyond economic conception which emphasizes material exchanges. The meaning covers immaterial and non-economic forms of capital, particularly cultural⁴ and symbolic⁵ capital. The different types of capital can be acquired, exchanged, and converted into other forms because the structure and distribution of capital represents the inherent structure of the society.

Bourdieu argued that an understanding of the multiple forms of capital will help clarify the structure and functioning of the society. He distinguished three forms of **cultural capital**. **1) The embodied state** which directly links to or integrates within the individual and represents what they know and can do. Embodied capital can be increased by investing time into self improvement in the form of learning. It will become a type of habitus and therefore can not be transmitted immediately. **2) The objectified state** is represented by cultural goods, and material objects such as books, paintings, instruments, and machines. They can be fit in material and symbolic capital through embodied capital. **3) Institutionalized state** where academic credentials and qualifications. (create a certificate of cultural competence which give to the holder a conventional, consistent, legal quarantined value with respect to power) These academic

⁴ the term cultural capital represents the non economic forces such as family background, social class, varying investments in and commitments to education, different resources, which influence academic success.

⁵ symbolic capital represents the fertility, matrimonial, educational, economic, inheritance strategies, all oriented towards the transmission of inherited power and privileges.

qualifications can then be used as a rate to convert from cultural to economic capital. (www.dept.english.upenn.edu)

In addition, he emphasized that all human actions take place within a social field which is the area for the struggle for resources. Individuals, institutions and other agents try to distinguish themselves from each other and get capital which is useful or valuable. In modern societies, there are two systems of social hierarchy. 1) Economic, in which position and power are determined by money and property. 2) Cultural or symbolic status is determined by how much cultural or symbolic capital one has. For him, culture is also a source of domination, in which intellectuals are in the key role as specialists of cultural production and creators of symbolic power. (www.kirjasto.sci.fi/bourd)

He concluded that social capital in this context is not an attribute of society but it is an aspect of the differentiation of classes. Social capital in this view is an instrument of power. (J. Harriss 2001)

Table 1 Summary the Social Capital's Concept of Bourdieu and Putnam

Level of analyse	Bourdieu	Putnam
Individual / Class fraction	<ul style="list-style-type: none"> - titles / names - friendships / associations - memberships - citizenship 	
Community / Region		<ul style="list-style-type: none"> - membership in voluntary organizations - voting participation - newspaper readership
Focuses	<ul style="list-style-type: none"> - social class / hierarchy structure - states, institutes - power relations - social conflict / exclusion - culture & symbolic capital 	<ul style="list-style-type: none"> - trust, norm, value networks (horizontal) - democratic principles - civic engagement
Positive Impact		<ul style="list-style-type: none"> - social cohesiveness - strong and healthy society - good governance & transparency
Negative Impact	<ul style="list-style-type: none"> - inequality - instrument of power - social unrest / conflict - exclusion of outsiders - restrictions on individual freedom - patron-client relations / exploitation / criminalization / corruption 	

Bourdieu focuses more on cultural capital which attaches to symbolic capital (prestige or honour). Social capital links to these forms of capital which form and reproduce class. For him, family is the main source of capital accumulation and transmission of capital. And social relations are the condition of different access to resources and aspects of social differentiation. (J. Harriss 2001)

Putnam is interested in the links between social capital and the proper functioning of a democratic system. He refers to social capital as the features of social organization like networks, norm, social trust which facilitate co-ordination. Putnam recognized Coleman as the principal theorist of social capital (a rational choice theorist which is applicable to the neo-classical economists who control the powerful organizations like the world bank). (J. Harriss 2001)

Bourdieu emphasized that there is gender based practise i.e gender discrimination. The trade union, a masculine dominated institute, is an example. In the export processing zone in the Philippines most of the labourers are women but supervised by men. There is bad, unfair and inhumane treatment in the factories i.e low pay, unsafe working conditions, no health hazard protection, sexual harassment, rude supervisors and pregnancy is not allowed. Women who get pregnant have to choose between abortion or job loss. Most women have undergone tubalization in order to prevent pregnancy. Human rights, freedom of choice, and rights of reproductive health are violent.

However, Putnam suggests that political institutions are essential to foster civic spirit. (J. Harriss 2001) Yet, political institutions and civic concepts are men's subjects. Women who have been culturally confined to the domestic sphere will not be able to participate. Furthermore, reciprocity ethics (people perceive some obligations to help each other) is not true in practise, according to Bourdieu. It is an instrument of power and an aspect of class differentiation, and unequal access to resources between women and men. Women's reproductive work is an example. Reproductive work is conceived as unpaid and no added value to the economy. Therefore, women's reproductive work has

never appeared in the gross national production account, in most of countries. Most states are gender blind. Gender norms are ignored by masculine states.

These notions could also be seen in policies implemented by the World Bank which is a male dominated organization based free market economic interest. Social capital has become important and emphasized the efficient functioning of modern economy and is essential to stabilize liberal democracy. Under such circumstances, women are unavoidably targeted and received the negative impact from such economic regimes, particularly women in countries with SAP. Harriss quoted to Bourdieu, and agreed that *'the World Bank's social capital reflects and reinforces the hegemony...dominated by methodological individualism and rational choice theory that evades problems to do with class and power.* (J. Harriss 2001: 120) This impression is also noted by Molyneux's study on women's rights and social capital agendas in Latin America. She reflected that because of the unclear interpretation and different implications of social capital, the oversight made it easy for male dominated institutions like political parties, states and the World Bank to manipulate. (M. Molyneux 2002)

Social Capital in the Thai Context

Thai approach to social capital is different from the international perspective. Thai scholars analysed Thai social landscape and recognized that Thai communities are made up of inter-related families. They focused on family and community dynamics, developed in a traditional rural setting. This included 1) norms, ethics, values and beliefs that put much respect on nature and see people as part of nature to preserve and protect natural resources. 2) local wisdom passed from generation to generation. 3) horizontal social structure which emphasizes reciprocity among communities. 4) community rights to handle resources. 5) diversity of local cultures which enrich the knowledge among communities. Thai approach is a holistic concept. For Thailand, social capital is a complex matrix of connected institutions, values, spirit, philosophy, achievements and resources. At the centre is the Thai family. There is enrichment of education, Buddhism, friends and sharing knowledge and resources with other families and institutions, and

contributing to Thai governance, history, culture and natural resources. Thus, Thai social capital emphasises the family role. (G. Attig and B. Attig 2000)

Women are especially targeted by SIF since they were left behind in the previous development. SIF's sub-project design is meant to engender development. This can be found in SIF's sub-project menu. Women are considered to be responsible, capable and willing to learn more. Moreover, SIF expects women to take the natural and cultural conservation role to promote and enhance community capital. At the same time, community participation gains more participants and collective work. This corresponds to the high demand for sub-projects in the first menu which was granted in terms of training local women to carry on traditional and local wisdom i.e local fabric weaving (see table 2)

Table 2 Distribution of SIF sub's projects granted by SIF

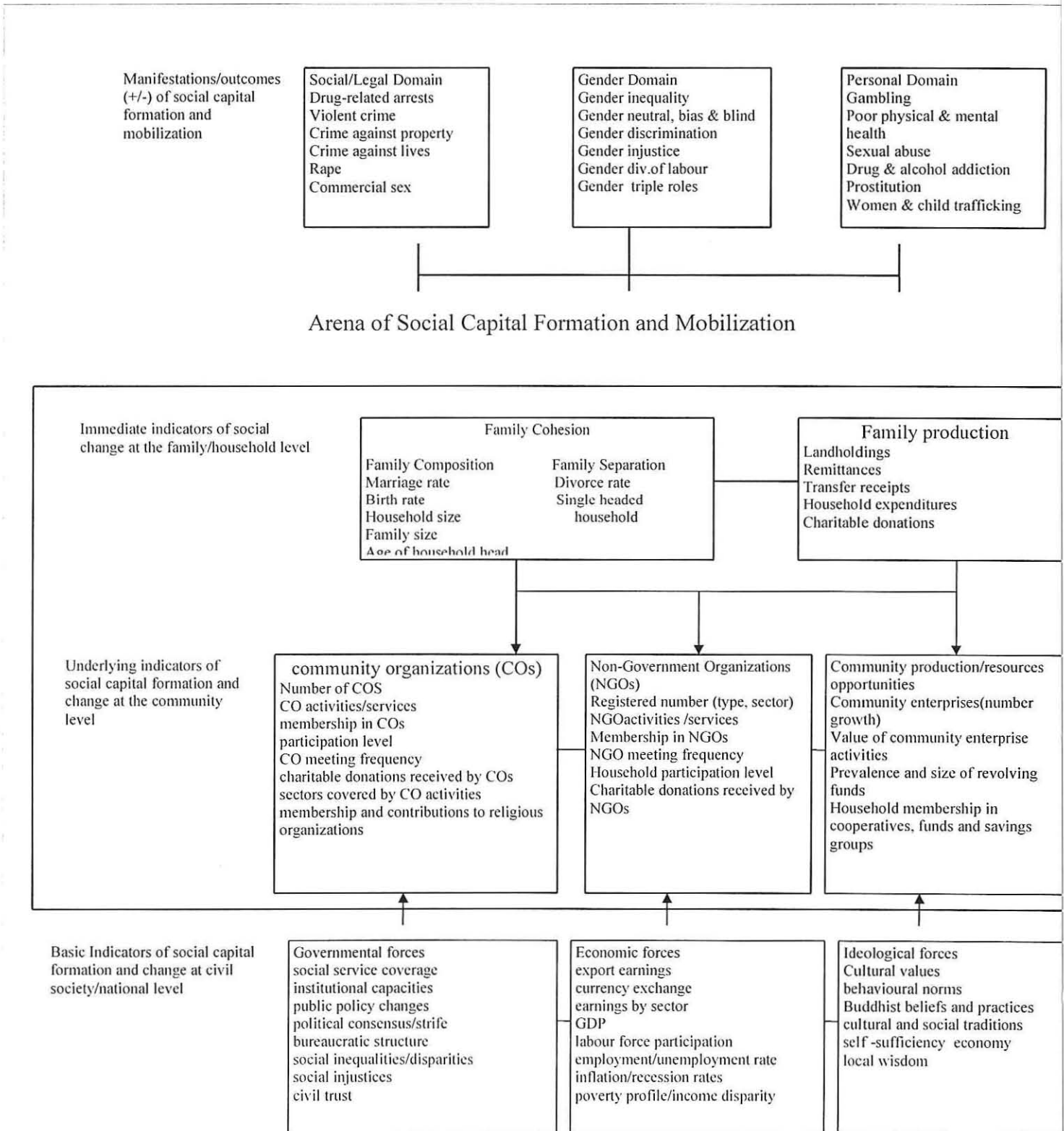
Category of Sub-Project	Number
Menu 1st Community economic	583
Menu 2nd Community welfare and safety	330
Menu 3rd Natural resource management	97
Menu 4th Community capacity building/networking	349
Menu 5th Emergency community welfare for the needy	267

(source [G. Attig and B. Attig 2000: 37])

Social capital, according to the SIF framework, has four hierarchical levels. Each contains analytical domains and their associated indicators. It starts with manifestations or outcomes which will reflect either positive or negative changes in social capital mobilization. It acknowledges that in times of crisis, families and communities in difficulties can draw on social capital to form safety nets which can protect the welfare of the most vulnerable. (children, women and unemployed). The indicators at this level are

divided into three dimensions social / legal, gender domain and personal domain. The framework analyses social capital on three levels; state, community and family by examining three influential force factors; government, economic and ideology. (See Social Investment fund's Framework)

Social Investment Fund's Conceptual Framework (modified from UNICEF's version)
 [G.Attig and B. Attig 2000: 7]



Community level

SIF's framework is focused at the community level, assuming that social capital is in community. Therefore, SIF emphasizes community capacity building. According to SIF, social capital is in the communities but it was abandoned by people, because of time and the influence of modernization. Consequently, SIF aims to improve access of communities to basic infrastructure, services and employment through creation of community assets, and to advance the decentralization process by strengthening decision making and implementation capacity at local level. By doing so, investment in social capital is essential. This starts at community level. SIF accepts proposals from community organizations and networks. SIF affirms that a strong community will help protect the vulnerable. The problem with SIF concept of community is, neglect of social stratification within a community base of gender, age and other differences. To what extent can social capital overcome these differences remain unaddressed. And the assumption that ethic, norms and value are gender neutral.

In reality, communities are still dominated by the power of hierarchical structures. Distance between government agents, officers and the people. Poor and under educated women tend to be further distance from government due to culture of governance and means for access i.e literacy and articulation. Moreover, the application forms are complicated, particularly for women who are illiterate. This resulted in more dependent on officials and politicians who know more and manipulate better to build up their patron-client relations for their political future. In addition, in some cases, the project resulted in conflict among the group members since they saw the project as a chance for benefit making. Membership isolates others by rules and regulations. Social capital, instead of bringing people closer together, caused people to fight with each other. This was in line with what Bourdieu pointed out that the power structure was not only in the hierarchical structure but also in the class fractions. Cultural and symbolic capital are sources of power and domination. Eventually, it led to community injustice and conflicts. This corresponded to G. Attig and B. Attig, as they stated '*social capital*

entails those horizontal and hierarchical associations and macro-level institutions, the interpersonal relationships and networks they form, and the norms and values upon which they develop that can affect - either positively or negative - the productivity of family, communities and civil society.' (G. Attig and B. Attig 2000: 5)

Family level

Households depend on each other especially poor households. This is how a community is formed. Community influences family demand of social capital and its usage. These turn into the immediate cause of social capital change at family level. (G. Attig and B. Attig 2000) According to SIF, community and its networks function as institutions from which family should contribute and participate in order to strengthen the community. Community capacity is SIF's primary target in building up social capital. For example, family needs production input (credit and seed) and services (education and health). Access to these inputs and services are dependent on the extent of social capital (i.e the extent of participation in local activities). This corresponds to Bourdieu when he mentioned that the amount of social capital held by individuals depended on the ability one could mobilize from social networks. This is why a family tries to engage in community activities.

SIF added to the triple role (community participation) work load on women. SIF encouraged woman to form collective groups to be eligible for SIF's support. Community participation adds to women's working hours. In some cases, women found it too difficult and too dangerous to participate in community work i.e frequent meetings and meetings held at night (the only free time women can spare) and sometimes the meeting place was too far from their houses. Moreover, important economic decisions such as the location of a new well or the selection of representatives are mostly made by men. Women, however, are the main water users, but they only participate in traditional projects or projects related to their reproductive work like weaving, cooking and craftwork.

SIF meant to use social capital for social transformation without changing gender roles. Moreover, women's participation was considered as cheap labour with little say, controlled by men. (www.fao.org) Women were seen as targets for social assistance and men for employment. SIF has not yet taken on gender issues. This includes changes in patterns of household arrangements, particularly marriage. (S. Baden 1997) Regarding marriage, Bourdieu has posed a question that marriage means two different social worlds, women and men. The problem arises in marriage when the symbolic vision of men on the gender division of labour is not challenged. This will lead to conflict and violence in the household. Consequently, social capital reinforces the division of labour of the two worlds. However, the masculine vision still found it was natural given for women to focus on reproductive work. For example, men view child care as the outcome of nature assigned to women. Thai women are culturally constructed to self-sacrifice to serve the well being of family members. This notion is reflected in SIF sub-project development for voluntary participation and targeting women since women are seen to sacrifice their time and labour for the well being of the family and community. This has put women in a difficult condition when family suffers hardship. Women and girls have to turn to prostitution. Social capital, instead of enhancing, leaves a negative impact on women. This was reflected in manifestations or outcomes which gave negative changes in social capital mobilization

State level

This level covers societal reforms of social capital and exogenous economic shocks. The analysis of the crisis, the social capital levels and shocks are treated as exogenous to family and community capital formation. These exogenous forces i.e government support activities, the economic crisis and sudden shocks. (G. Attig and B. Attig 2000)

Prior to the financial crisis, several social reforms were taking place. Many of them helped to promote social capital. Civil society organizations had advocated political reforms. Their activities culminated in the drafting of the Eighth National Economic and Social Development Plan (1997-2001). The Plan focused on the poor and

under-privileged and initiatives designed to empower local communities through government decentralization, community capacity building and self-reliance. Simultaneously, the Ninth National Economic and Social Development Plan (2002-2006) was in the planning stage. It focused on strengthening families and their stock of social capital. Moreover, government decentralization policy was launched. It opened an opportunity for the Tambol Administration Organisation, (TAO) local government to have their own authorities. (G. Attig and B. Attig 2000)

Apart from that the effect of the constitution, Thai '*constitutional law*' was approved by the parliament and became effective in the same year. The 1997 constitution intended to foster a change from representative democracy to participatory democracy. This change can be seen in the establishment of independent commissions. People power was recognized. Individual rights and liberties were expanded, together with communal rights. In addition, Thai democracy is inspired by Buddhist principles and norms which are totally different from western concepts. Buddhist reflections have been the main influences in Thai culture and ways of living i.e moderation, mindfulness and sharing.

Likewise, the Thai monarchy has played a significant role in integrating the country during the crisis. His Majesty the King introduced the philosophy of '*sufficiency economy*' and encouraged all Thais to practice it. The major focus of sufficiency economy is the '*middle path*' for personal conduct and as a way of living. His Majesty the King advises the practice of moderation, self-reliance and adherence to the principles of integrity. (www.prd.go.th) Coupled with that the responses from international donors have helped to increase social capital in the form of projects and assistance. For example the ADB's loan focuses on economic restructuring programs, and SIF from the World Bank aims to ease the economic impact on the poor and unemployed, and support reforms in the area of decentralization, community empowerment and formation of development partnership with civic society in conjunction with UNDP, UNICEF and ILO and the government.

Conclusion

According to the preceding arguments, the two theories of Bourdieu and Putnam intersect with each other and if incorporated into one policy, could complement and reinforce the safety nets that were established to counter the effects of the crisis. Bourdieu's focus on the family and Putnam's concentration on community networks, if adopted, could provide a strong societal structure which would give a balance to gender disparity in the allocation of access to resources which the SIF has somewhat neglected. However, social capital in the Thai context focuses on family and community dynamics as well as norms, ethics, values and beliefs which have been developed in a traditional rural setting. Social capital is a complex matrix of connected institutions, values, spirit, philosophy, achievements and resources. Particularly, the Buddhist value is the essence of the Thai social capital concept. Nevertheless, to benefit women, Buddhist values in the Thai social capital model must be recognized also as being capable of reinforcing gender hierarchies, if the gender bias in Buddhist as practice in every day life is not addressed.

CHAPTER 4

Gender Analysis on 7 Sub-Projects Granted by SIF and Impacts of the Projects on Social Capital

Introduction

This chapter will study 7 sub-projects granted by SIF from a gender perspective. It intends to find out whether the project implementation on social capital has impacts on gender. This research adopts Bourdieu's concept of social capital in examining the situation of these 7 sub-project case studies.

SIP is a Thai Government social policy, in collaboration with international development agencies, intended to mitigate the negative impact of the economic crisis. (S. Mehrotra 1998) It is a loan agreement between the World Bank and Thai Government in the amount of 120 million US Dollar. The loan has a 4-year term, from 1998 to 2002. It is a funding support for activities submitted by eligible applicants, i.e. community organizations, community organization networks, community institutes and village committees.

The major goals of the Social Investment Fund are:

- To strengthen community organizations and to promote local self-reliance through the establishment of community mechanisms in continuous participatory planning, project implementation and problem solving. This will start with the cultural value or social capital.
- To provide assistance to various groups that have been impacted by the economic and social crisis, such as the poor, the disadvantaged and women, through capacity development support in order to generate supplementary income for the various groups in the communities.

Social capital as applied in the SIF's supporting projects can be classified in 5 categories:

1. Value system or local awareness. This is the pride toward the motherland which is called spiritual capital. This kind of social capital already existed in Thai society i.e. sense of national identity, belonging, cohesiveness, harmony and sacrifice. This can be found in the cultural and traditional rites.

2. Buddhist intellectual capital and local wisdom as a sense of intellectual capital. During the economic crisis the country faced serious monetary capital loss and generated more foreign debt, and a high unemployment rate. However, looking into the villages, there are traditional values, which the king has promoted among the local people to help attain '*self sufficiency*' in the economic system. These values covered livelihoods, resource management, people to people arrangements, people to nature, and community with community relations. No matter how fast the nation progresses in development, only the economically mobile are able to adjust to the change. The rural sector, the majority of the country, is left behind. Many of them enjoy and treasure their self-sufficiency. This can be found in the successful cases of agriculturists, mangrove management, local arts and crafts and medicinal herbs. They do this by channelling through the social system, ritual practice or religious institutes.

Sufficient economy means having enough for an individual to live on and to enable the individual to lead a reasonably comfortable life, not excessively indulging in luxury. As stated by His Majesty 's Royal Speech '*if one is moderate in one's desires, one will have less craving. If one has less craving, one will take less advantage of others. If all nations hold this concept of moderation, without being extreme or insatiable in one's desire, the world will be a happier place*'. (www.prd.go.th)

3. Human resources are the capital existing in each individual, i.e. kindness and dignity. Many natural leaders can be found in both rural and urban areas, i.e. spiritual,

elder, agriculturist, women and youth leaders. These human resources are not depleted and are ready to collaborate and network.

During the crisis, many leaders emerged and volunteered to help and share. Network and experience were extended and shared. These leaders could be described as third generation leaders, namely senior, middle (educated persons or experienced workers in the city) and new bloods who have experience in the industrial system or office settings. These third generation leaders volunteered to work together in the local communities. Civil society, the middle class and educated people who work for government, private, NGOs and mass media have brought together the complexity of urbanization and globalization to meet with communities.

4. The crisis has brought attention to natural resource management by institutions. They are important capital, that have to be carefully used. There had been much deterioration of natural resources before the crisis, but they were suddenly considered in need of conservation as people realized they were important for sustaining livelihoods.

5. The social fund that is found in most of Thai rural communities i.e. funeral fund, paddy bank, saving fund, buffalo bank etc. It is part of the rural methodology for handling production and livelihood factors. All of these forms of institutions are called '*social capital*' in Thai society. These forms of networks or institutions are the legacy passed from generation to generation. These were the social synergy to mobilize Thai society and create a social safety net for the local communities.

Prior to obtaining SIF's financial support, local communities have to go through a project screening process to meet the project criteria. A proposal is made by an eligible organization which has been in operation for at least 1 year and has on going activities. The organization must accommodate not less than 15 members. In sub-project preparation, committee, members and target groups should participate. The proposal should have clear and feasible objectives. Related documents i.e. construction blue prints, land titles and permission documents should be included. The project output

should benefit members and the poor, promote self-sufficiency, and enhance social capitals. The project should include a social capital return and maintenance plans, especially return of a benefit to the communities and not be for the purpose of revolving funds or purchasing huge machines. For the community counterpart fund at least 10% is needed in the form of labour, food and material. Finally, there should be no duplicated budget from other sources.

Under the conditions and limitations made with the World Bank, SIF budget management emphasizes 1) The use of intrinsic value to determine economic value. This can be done by cooperation through the identification of common values without income or economic value as the basis for activities. 2) The use of funds as a tool or mechanism to mobilize community forums. The fund will serve as a tool to open the public space for communities to meet, share and learn together. If emphasis is placed on funds without support for learning, participatory process or awareness raising, the result will be competition for benefit rather than collaboration for creation of collective benefit. 3) Volunteers are public minded individuals committed to working for collective good who are willing to participate in SIF activities without receiving compensation in cash or in kind. SIF operations must be implemented within the 5 percent of budget which the World Bank stipulated. (Social Investment Office 2002)

Gender Features of SIF

In the overview of SIF's sub-project management over 37 months, women and unspecified beneficiaries were the SIF's two most frequent beneficiary groups. SIF is not very clear in identifying the '*unspecified beneficiaries*'. It has created a grey area on who the unspecified groups are. It is this unclear identification that could apparently lead to charges of corruption toward the implementers of the projects. Moreover, how could the project claim that it has benefited women when gender dimensions were not considered in the primary phase of the project? This revealed a non-systematized project evaluation and how the figures were collected. (See Table 1)

Table 1 Beneficiaries according to target group

Women were SIF's highest beneficiaries

Target Group	Persons
Poor	1,750,000
Handicapped	100,000
Unemployed Returnees	400,000
Women	3,000,000
Unemployed	1,600,000
Senior Citizens	600,000
Children / Youths	1,550,000
Unspecified	3,250,000
Total	12,250,000

Remark: adjusted from SIF's beneficiary graph, as data of January 31, 2002

Research of G. Attig and R. Gray

SIF's management programme was designed without addressing gender relation dimensions. This led to a gender neutral and biased programme. As a study by G. Attig and R. Gray found, there was an improving trend at the community level i.e community development committee, participation in SIF and other government projects, while the family domain deteriorated, such as the increase in number of drug addicted children, abandoned children, child prostitutes, abused children, street children, child laborers, migration rate, rape rate, divorce rate, households with large family sizes, households headed by older members. Moreover, the social/legal domain has revealed the deteriorating trend of drug related arrest cases, violent crime, crime against property crime against life. (see Appendix A)

This was reflected in SIF's social capital conceptual framework which exclusively focused at the community level. SIF assumed that the social investment should start at community level. Communities would take care of each other and their members when they were strong. Once communities were strong, community and family networks would help to rescue the weaker ones. However, during the crisis, especially when the family had to face a fall in family income, the family itself had to struggle. (G. Attig and

B. Attig 2000) Thus the community cannot be expected to address all issues, especially those concerning household relations because these are individual family concerns that make up the solution for the conflict occurring within the households. The communities can not interfere in the family domain because it is considered to be a private matter.

The Concept of Social Capital in Practice: Gender as a Missing Element

Followings are the details of the 7 sub-project case studies All 7 sub-projects focused on income generation activities, especially weaving techniques. One of them included the improvement of a child care center in the project. This revealed that the child care center was not recognized as community issue, but it remained a gender issue. This may be because of the ethical norm of motherhood. Unavoidably, women have to work harder to augment family income, while child rearing is still their main responsibility. Moreover, the community also needs their participation in order to gain collective work.

In examining the approved 7 sub-projects at 3 levels and their achievements, insights may be provided on which institutions (community, family and market) can mobilize more social capital.

Communities gained the strength of being self-sufficient (able to help themselves, less dependent on outside), group expansion, accommodating more members, collective group, power and bargaining. Groups were able to negotiate with the market and build team spirit, cohesiveness and help each other. Women had a role to play in community development, collaboration with government, public and private sectors. Groups met to share and learn from each other. Community surveys and analysis resulted in community problem identification and problem solving, decision making, responsibility and accountability. Women had a chance to get together more often in order to learn, share and socialize. Products have been developed to meet marketing demands and improve quality. Moreover, the knowledge and skills are passed to the next generations and nearby communities

In addition communities also increased opportunity in development i.e. emergence of many women leaders and recognition from government officials and civic groups. Women are more confident to talk in public and express their own needs and opinion. They have learned project management skills: planning, budgeting, accounting, community career development and environmental development. Likewise, they have learned to restore community economic and sustainable development. Community has learned to share and give (not only being passive recipients), collaborate with local government, schools and temples and build up horizontal collaboration with government officials. Community participation is also a chance for women, unemployed, elderly, youth, and disabled to participate in community development activities and to generate other activities. Frequent group meetings have attempted to call for accountability among the groups. Community has become the product centre by cutting out the middle person role. Earnings from weaving were able to start up revolving funds and saving groups as well as starting businesses. Community has income generation activity after harvesting season. Community has chance to learn democratic principles and good governance concepts, gain a sense of public awareness and network with groups across the provinces.

Weaknesses found from the project case study and affected women and families are that women are kept at home for reproductive and productive work and more work and responsibility are put on women. The division of labour is not challenged. In project management women participate in supportive work (cooking, cleaning, book keeping and accounting) while men play the productive role (project leader, planner, decision maker and financial controller). There is no marketing planning to support the products, resulting in the flooding of products and low prices. Most of the women group members are old and illiterate. Women projects are mostly focused on income generation, livelihood, cultural, environmental and value conservation activities. Women need to work harder and accommodate the triple role workload. The project types still identify the domains of women and men (public domain like construction project belongs to men, while private domain like weaving, food processing projects belong to women groups).

Some women lack skills, budget, and expertise which has directly resulted in low productivity, and low quality and yielded low price.

From the assessment sheets, (see Appendix B. assessment of 7 sub-projects) it is reflected that the objectives of two of the projects were not met, particularly projects that dealt with conservation of silk weaving art projects. These two projects targeted 23 and 25 women to be trained in the art of weaving so that they could spend their time effectively and at the same time augment the family income. The project lacked foresight in providing safety nets for problems that would likely be encountered by the women beneficiaries in the course of the project implementation. This means that conflicts within the households were generated as the women underwent training, and hence, the project impact can not be reflected after the project was completed. The impact which will result in long term women's development i.e the weaving knowledge can empower women and can change power relations in the households. Women are able to control and gain better access to resources. They can gain more recognition in community participation such as access to health, education and other public services. Changes in laws allow them to handle their legal matters on their own behalf without their husband's permission and permit them to own land. On the contrary, the knowledge they learned has given them more workload because the division of labour in the households has not change. Women still have to take care of all the housework. They earn income but can not control the income. Community participation has become women's extra burden. The impact of the SIF's projects can not be measured because the programme focuses more on the output of the projects. This is reflected in SIF's project design. Gender relations were not directly addressed. SIF only targeted women as beneficiaries. However, this is not sufficient. Gender dimensions must be addressed, in order to know the role of women and who is doing what, in project preparing, planning, implementing, finance and maintenance. Moreover, the high number of women as beneficiaries does not mean women are empowered since there are no indicators to measure.

In the case of SIF's project implementation, it is noted that gender dimensions were not given maximum consideration. Based on the case studies, no impacts on women's lives were generated, as reflected by the matrix

It is significant to note that one (out of 7) of the case studies did not positively impact on women's lives in term of unifying the community. Instead of increasing the community's social capital, the project had a negative impact. It led to conflicts in the community. Community members turned against each other because control and access to power was concentrated only to a few.

Yet, we can conclude that SIF's sub-project implementation had a positive impact on the community and market. Whereas these two areas are benefiting, women and households are increasingly disadvantaged. However, the programme has contributed to some extent to promote social capital, particularly at the community level or on behalf of CBOs, as the following table shows. (See table 2)

Table 2 Percentage of Sub-projects Passing General Indicators and Average Score According to Project Menu Categories

General Indicators	Total	Project Menu Category				Average Score of Project
		1	2	3	4	
<p>Evaluation of Organization / Sub-project Appropriateness (Input)</p> <p>1. Community has a 10% increase in number of strong community organization based on increased capacity of personnel, efficient use of budget & good management & administration</p>	87.8	86.5	87.0	90.6	89.4	Community organization is 49.1% stronger
<p>Process</p> <p>1. At least 10% increase in management efficiency when compared to other proj based on economical use of budget & quality of product.</p> <p>2. Participation in arrangement of activities based on at least 50% participation by members & at least 50% participation by committee members</p>	88.7	83.6	86.5	81.6	89.0	Management efficiency is increased by 49.4% & participation of members / committee members is 72.5%
<p>Evaluation based on sub-project objectives (Output)</p> <p>At least 10% of sub-projects have resources that can generate increased benefits based on natural sources, human resources & basic infrastructure resources</p>	91.1	88.4	91.0	94.8	95.7	51% of sub-project achieved their objectives & extend benefits
<p>Effect on Target Group</p> <p>1. At least 80% of the target group received benefits</p> <p>2. At least 80% of target group received satisfaction</p>	73.6	76.0	68.1	70.5	70.4	84.7% of the target group received benefits. 88% of the budget is satisfied
<p>General Impact</p> <p>Emergence of learning process, participation & problem solving by committee through self-reliance based on community economy, presence of compassion & unity & networking</p>	83.3	79.2	80.4	88.5	89.4	

Source: Social Capital Office 2002: 69

Remarks: According to the Monitoring and Evaluation Framework, 10% of the sub-project provided with Funding support had to be monitored and evaluated.

However, only 10% of sub-projects were monitored and evaluated. SIF project management could have done better in enhancing community social capital if SIF had provided more technical assistance. Because of the insufficient and limited technical assistance, only 51.8% of sub-projects achieved their objectives and extended benefit. This means the remaining 48.2% did not accomplish their goals. Moreover, the report did not give any household or family data. It can be assumed that SIF truly did not pay attention to the household and the change in gender relations at the household level. The process of monitoring and evaluating focused at the community level, by using project output, beneficiary (inside and outside the groups) sustainability and increase of social capital as indicators with no clear measurement.

The 7 case studies are the best samples to clarify gender weakness since 6 out of 7 cases focus on income generation activity (weaving training). Only one project challenges gender roles (construction of childcare center). This means household relations are not changed. Women community participation signifies a triple role workload. Child rearing is viewed as a given in women's role. This is because SIF's programme management aims at community unity, community self-identification and participatory activity. It is emphasized by SIF that these will lead to community awareness raising which will bring about political engagement and mobilize social movement for the provision of more public space for village organizations. Moreover, SIF calls for voluntary community participation, and this may relate to unpaid work by women. SIF is a loan from the World Bank, operated under the World Bank's conditions which have stipulated that SIF administrative operations would be within 5 percent of the budget. (Social Investment Office 2002) This reflected the gender biased policy, formulated by the masculine dominated institution. Gender sensitization in project management was not considered. Besides, it is also revealed from the policy that women are expected to play the role of cultural conservators, which was clearly elucidated in 7 sub-projects. In addition, the figure from the same report has shown that SIF benefits people who have some level of education, more than it does the illiterate. (See Table 3)

Table 3 Sub-projects Beneficiary Distributed by Education Level

Level of Education	Percentage of Beneficiary
Unschoolled	12.90
Primary education	66.20
Secondary / vocational education	19.90
Bachelor's degree	5.50

Source: Social Capital Office 2002: 71

This has disclosed that women have been marginalized by SIF's project management. What SIF has claimed, that women were the highest beneficiaries from SIF is questionable since women are among the highest percentage of the illiterate. In such conditions, it indicated that SIF's project could not reach the real poor and vulnerable in the society. (See Table 4)

Table 4 Number and Percentage of Illiteracy by Sex, 1994

Sex	Number of Illiteracy	Percentage
Women	753,500	62
Men	469,000	38

Source: www.thaiwomen.net

Conclusion

SIF was envisioned as a social safety net aimed to solve social problems and targeted at women as beneficiaries. However, at the project design level, several issues were neglected, especially gender perspectives. SIF conceptualized that social capital would help hold the community together. One of the case studies has already proved that this was not always the case. If the project's objectives were not clearly identified and did not involve all members, problems were created in the project development process. Moreover, the project report has revealed that women were not SIF's highest beneficiaries. Besides, women's participation in SIF project management were only in supportive roles (cooking, cleaning, book keeping and accounting), while men played the productive roles (project leader, planner, decision maker and financial controller). Likewise, SIF project management have put more work load on women and demanded more time from them since the division of labour in the household has not been challenged.

For those strong communities which were able to mobilize social capital, should they be more concerned about how to help and protect the poor and vulnerable families? Specifically, how can their communities protect youth from drugs, or help reduce the crime rate, or even prevent young women from entering the sex industry?

CHAPTER 5

Lessons Learnt and Recommendations

Throughout the three decades of economic development, Thailand has experienced from high growth to a zero growth performance. However, the successes and failures were the outcomes of policy choices. Export led-growth coupled with globalization have increased employment opportunities, and attracted foreign investment, as well as tourism and services and led to a boom. Consequently, profound social change has been affected. Family and social relations have changed. Masses of young women have been drawn from their households to the export processing zones. Thai women have played a significant role in bringing this economic boom. However, from the perspectives of policy makers, women labourers have only been recognized as a '*low-wage, docile and disciplined work force*'. In times of crisis, they are the major economic bearers. Women in labour intensive industries and service sectors have lost their jobs before men. Moreover, they have to shoulder the economic burden, particularly the obligations of the SAP. This includes the cutback of public services and subsidies as well as increasing prices.

SIF, the social safety net programme has been introduced to give attention to women by providing them with a give-away fund through the concept of social capital. The 37 months of SIF's management and the results from the 7 sub-project case studies have revealed that SIF lacked gender awareness. In addition, SIF's progress report that showed women were the highest beneficiaries among the groups, was questionable. This study has found that there was a grey area in SIF's report system.

Households, the fundamental institutions of society where there is both cooperation and competition for resources, have been neglected by SIF's project design and implementation. Intra-household relations, in times of crisis when household income is limited, are an example of Bourdieu's emphasis that human actions take place within a social field which is an area of struggle for resources. In modern societies, there are two

systems of social hierarchy. In the economic system, social position and power are determined by money and property. In the cultural or symbolic system, status is determined by how much cultural or symbolic capital one has. For Bourdieu, family is the main source of capital accumulation and transmission of capital. Moreover, he stressed that it is an instrument of power and an aspect of class differentiation and gives unequal access to resources between women and men.

SIF conceptualized that social capital in the community would help to build up a community's strength by putting people to work together for collective power and social solidarity and lead to civic virtue. Capacity building would start at the community level. Once the community was strong, it would help rescue the weaker members. One of the case studies has proved that social capital did not always bring in cohesiveness if the project's objectives were not clearly identified and did not involve all community members, both women and men. On the contrary, it would be manipulated by authorities and other dominating structures which would allow patronage and clientele influences. Competition for resources turned communities against each other. Moreover, the study also revealed that women had very limited roles to play in community participation. Project designs should have provided more opportunities for them to participate in productive roles i.e. project leaders, planners, decision makers and financial controllers, in order to enhance gender roles and transform gender relations and bring gender equity.

In addition, the study revealed that the concept of social capital as applied in SIF, is influenced by the World Bank development agenda. This corresponds to the study by Molyneux in Latin America. She concluded that the underlying congregation with the premises of new development agenda of the World Bank about social capital were: 1) Decentralization and subsidiaries because social capital is assumed to be an asset of community. 2) Work with civil society as a priority. 3) Community as more efficient than state. 4) Emphasis on self-help and voluntary work. 5) Social capital assumed to decrease the cost of development and promote efficiency. (M. Molyneux 2002) These premises advocate neoliberalism.

Thus, women's participation is often central to social capital and is used by development agencies and governments in their poverty-relief and community development programmes. The experiences in Latin America and Thailand were identical. For example, in social policies women were the targets as volunteer workers - unpaid, dedicated and hard working. Moreover, women were anticipated by development projects to contribute to building the social fabric since women were assumed to be naturally sacrificing for the well being of family and community. The household was observed as a homogenous unit. The gender division of labour was reinforced by culture and norms, especially the Buddhist way of living. Furthermore, social capital was recognized as the panacea for poverty eradication, as if, under the SAP, social capital alone could substitute for the missing government services and subsidies. This could be the reason why social capital in SIF was broadly defined but in practice, it was narrowed down to emphasize horizontal networks and civil society. This has been accomplished by activities such as assistance to the disadvantaged and the value of local wisdom.

The main concept of social capital as practiced in most of the countries under SAPs was political predominance, at different levels. At the international level, it was the influence of the World Bank. At the national level, it was manipulated by states and political parties. The virtues of civic society can not escape the influence of patronage and clientelism which are embedded in political agendas.

Policy Recommendations

According to a gender perspective, the social capital approach is problematic due to its neglect of the gender hierarchy. Social capital can be the cause and effect of social exclusion through memberships and networks. Moreover, women's networks are dependent more on frequent meeting time and non-monetized labour exchanges that can be accommodated within the domestic division of labour. Development policies designed to draw upon and to maximize the utility of social capital often fail to recognize these issues. Consequently, they unintentionally exacerbate existing social inequalities in their projects by favouring men's networks financially and organizationally, and taking women's roles for granted. This generally means that women are seen as not requiring the same resources or support. (M. Molyneux 2002)

In a gender sensitized project, women's dimensions should be addressed. The following provides some guidelines on how women's dimensions in project circles should be included (Harvard tool checklist) (C. March and I. Smyth 2000)

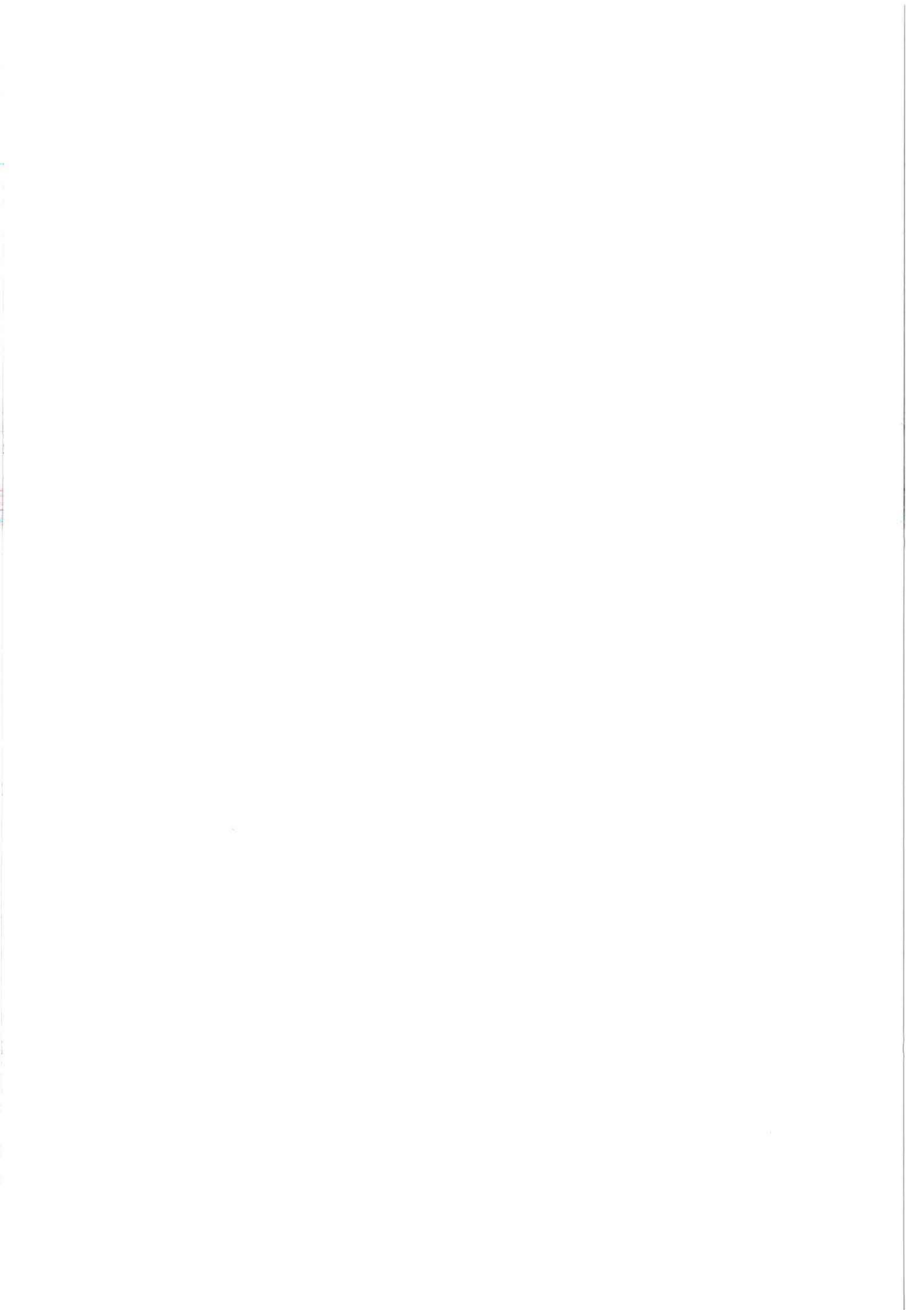
Women's dimensions in project identification refers to the intensity of the impact of the project on the women. In defining general objectives of the project, we should consider women as participants in drafting of the objectives. Have women participated in setting the objectives? Women's dimensions in project design should primarily focus on the likely effect on the socio-political aspects of the activities and the resulting outcome on women's lives. To measure project impact on women's access and control, the project design should be adjusted to increase women's access to and control of resources and benefits.

Women's dimensions in project implementation and in handling the management of personnel who will be directly in charge in the training of women should stress the necessary skills to provide any special inputs required by women. At the organisational level, structures should be responsive to the enhancement of women's access to

resources. In operations and logistics processes, it's important to know whether an organization's delivery channels are accessible to women in terms of personnel, location and timing. In financial management, procedures should make sure that the fund is sufficient for the task.

In generating the required data for project evaluation, women should be consulted and involved as participants in discussion of data classification and segregation. Women should be involved in data collection and analysis. The beneficiaries should be considered as the experts in this aspect because they will directly benefit from the projects.

Women are about half of the Thai population. As human resources, Thai women should be developed to their full potential. Thai women are not only targets of development, but they are also crucial contributors to economic development. Thailand can not achieve its development without the participation and cooperation of Thai women who are regarded as wives, mothers, workers in the labour force and citizens of the nation. Development for women, equality and a better quality of life will greatly benefit their families, communities and the country as a whole.



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Appendix A. Mobilization of Social Capital as Study by G. Attig and R. Gray

Domain I: Manifestations Social / Legal Domain	Direction of Change		
	Improvement	Deterioration	On Trend
Drug-related arrests		x	
Violent crime			x (-)
Crime against property		x	
Crime against life		x	
Rape			x (?)
Commercial sex			x (+)
Child Protection Domain			
Street children		x (unconfirmed)	
Abuse children		x (unconfirmed)	
Child Prostitutes			x (unconfirmed)
Children addicted to drugs		x	
Child labourers			x (+)
Secondary school transition		x	
Abandoned children		x	
Orphans		x	
Children affected by HIV / AIDS			x (-)
Personal Domain			
Gambling			x (-)
Poor mental health		x	
Suicides		x	
Domain II: Family Level			
Family Cohesion			
Marriage rate			x
Divorce rate			x
Average household size			x
Households with large family sizes		x	
Household headed by older members		x	
Single headed households			x
Family Production			
Land holdings and poverty incidence		x (unconfirmed)	
Household expenditures	x		
Transfers			x (+)
Charitable Donations	x (unconfirmed)		
Domain III: Community Level			
Community Organizations			
Children organizations	x		
Village women's development committees	x		
Youth groups	x		
Committee development volunteers	x		
NGO Activities			
Community Production			
Village poverty alleviation programmes	x		
Membership / contribution in saving groups	x		
Participation in SIF & other gov. programmes			

Note: (+) = prevailing positive on trend pattern with little change due to the crisis;
 (-) = negative on trend pattern with little crisis affected change;
 (?) = uncertain trend

Appendix B Assessment of 7 Sup-Projects

Project Title: Career Learning Development and Community Economic

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - housewives will learn weaving skill - women will be able to earn extra income - local handicraft will be conserved - to pass the knowledge to other communities 	<ul style="list-style-type: none"> - expanded the scope and improve the facilities of child care center - purchase of weaving equipment and materials 	<ul style="list-style-type: none"> - children will have a more conducive place to study - acquisition of weaving equipments and materials 	<ul style="list-style-type: none"> - member earns more money - community gets closer to one another and peace harmony among constituent will prevail - local weaving knowledge and skills will be presumed - members share and care for each other - community gets together to help solve their problems - members learn to work and were able to acquire new technical skills 	<ul style="list-style-type: none"> - conserve local wisdom and pass to next generation -helping and learning from each other - problem solving

Project Title:

Conservation the Silk Weaving Art

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - to develop weaving skill and able to share knowledge to other groups - to develop weaving initiative - extra income generation for 23 members 	<ul style="list-style-type: none"> - study tour, 1 day - purchase of weaving equipment and material 	<ul style="list-style-type: none"> - familiarization a trip to other district - 20 members were able to use the acquire skill -acquisition weaving equipments and materials - gain better skills 	<ul style="list-style-type: none"> - member earns more money - community gets more closer to one another and peace of harmony among constituents will prevail - conserve local weaving knowledge and skills - member share and care for each other - community get together to help solve their problem 	<ul style="list-style-type: none"> - silk weaving conservation for next generation - collective power and production - problem solving and responsibility - sharing idea

Project Title:

Women Career Development

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - provide career development - develop women capacity building - provide opportunity for product development 	<ul style="list-style-type: none"> - training on mushroom cultivation training - training on mat weaving - training on cotton weaving - conduct study tour 	<ul style="list-style-type: none"> - 20 participants trained - 20 trained participants -15 trained participants 	<ul style="list-style-type: none"> - conflict among the group members arose because of corruption and lack of accountability - competition led to petty bickerings - because of the hostile environment within members, project was delayed and the set time-frame was not met - a strong leader emerged but members apparently can not catch up within the phase 	<ul style="list-style-type: none"> - conserve weaving arts

Project Title: Conservation of Local Art Weaving

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - to generate job - free time will be spent on productive activities 	<ul style="list-style-type: none"> - purchasing of weaving equipment and materials - training of 15 members to weave 	<ul style="list-style-type: none"> - acquisition of weaving equipment and materials - 15 members were are able to use the skills - members were able to manage their times become productive and able to earn extra income - maintain the weaving art - enrich weaving skills 	<ul style="list-style-type: none"> - members were able to earn money from the skill - produced a marketable product - the skill has been passed on to the younger generation - community gets close and harmony - member gain more knowledge and skill - established a revolving fund for other activities - 10% from the profit was set aside for the community's charitable activities 	<ul style="list-style-type: none"> - conserve local weaving - helping each other - share and learn from each other

Project Title: Conservation of Weaving Art

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - to increase weaving skills of members - provide opportunity for product development - 35 housewives able to spend time effectively 	<ul style="list-style-type: none"> - purchasing of weaving equipment and materials - training of 35 members to weave 	<ul style="list-style-type: none"> - acquisition of weaving equipment and materials - 22 members were trained and able to use the skill - pursue art of weaving - enriched and enhanced weaving skills 	<ul style="list-style-type: none"> - members were able to earn money from the skill - earn extra income after harvesting - decline in the member of unemployed - community gets more close and harmony 	<ul style="list-style-type: none"> - sharing to each other - group meeting

Project Title: Enhance Weaving Technique

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - to come up with new weaving designs that are up to date - to create and generate income 	<ul style="list-style-type: none"> - learn new designs - train 50 members to weave - purchasing of weaving equipment and materials 	<ul style="list-style-type: none"> - acquisition of new skills to produce up to date products - 50 members are able to use the skill - acquisition of weaving equipment and materials 	<ul style="list-style-type: none"> - members were able to earn extra income - an opportunity for housewives to get together and work together 	<ul style="list-style-type: none"> - conserving local weaving profession - sharing and learning from each other - income generation - appointing management committee - group meeting

Project Title:

Women's Career Development and Social Work

Objectives	Activities	Outputs	Outcomes	Social Capital Benefit
<ul style="list-style-type: none"> - job creation after harvesting - to earn extra income - to gain collective power in community problem solving 	<ul style="list-style-type: none"> - learn natural dying technique - train 35 members to weave and natural dying technique 	<ul style="list-style-type: none"> - acquired knowledge and skills in colour combination and techniques - community gets closer - community sharing and helping each other - 35 members were able to use the skill - acquisition of weaving equipment and materials 	<ul style="list-style-type: none"> - members were able to earn extra income the skill - an opportunity for housewives to get together and work together - 50% of the profit will go to the community, 30% will be given to members and 20% will return to society. - sharing and helping each other - learning organization and management skills - community is more interested in social work 	<ul style="list-style-type: none"> - conserve local weaving - sharing and giving to each other

