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## Promoting Community – Based Saving Groups for the Elderly Welfare in Local Communities of Northern Thailand

This research is a qualitative research documenting the role of existing community-based saving groups in welfare provision for the elderly in local communities of Northern Thailand. The major objective of this study is to understand the present role of existing community-based saving groups and how to promote the community-based saving groups to play an active role in future welfare provision for the elderly. This study is based on ethnographic accounts from community-based saving groups in Chiang Mai and Nan provinces.

This study clearly indicates that the community-based saving groups in Chiang Mai and Nan provinces are still playing a limited role in welfare provision for the elderly. This is due to the elderly welfare is still a new development issue. The community-based saving group has limited knowledge in organizing the elderly welfare activities. In addition, many constraints still exist to prevent active participation of the community-based saving group in elderly welfare provision. These include policy integration, local management skills, limited revolving fund, and limited elderly participation.

In view of rapid increase of aging population, Thailand will have limited time to prepare for the impacts posed by the changing age structure. Due to government financial constraints and limited coverage of current social security schemes, the community-based saving group proves to be an option available to improve the welfare support and financial autonomy of the growing elderly. To achieve such goal, the capacity building of community-based saving groups is urgently needed.