

Alternative social welfare model for older persons: decreasing social inequality

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Abstract

Report in Thailand indicates that the country ranks at the 61st from 149 countries in Sustainable Development Goals (SDGs). Thailand receives 62.2 points out of 100. Only for SDG No. 1, the country receives an overall good score in terms of reducing poverty. As for SDG No. 10, reduction in inequality is one of four objectives that the Thai government intends to hasten. The Thai government intends to reduce inequality in Aged society by 2021. The government has adopted a 20-year National Strategy and integrated the objective as a part of the 12th National Economic and Social Development Plan. It also has a National Plan for the Older Persons (2002-2021) as a measure for implementation. In the plan, there are 4 main principles which are social service, social insurance, social assistance and social partnership. The government focuses on stakeholder and increased roles of private sector, community organizations, local organizations, and organizations that work with the older persons in organizing welfare. There are three dimensions under the inequality situation of welfare in Thailand. These include economic dimension, welfare dimension, and human dignity dimension. The findings of the study on welfare model for the older persons vary according to local context. New findings reveal five Models (1) Kohka Welfare model (2) Partnership welfare model (3) group welfare by Elder Organization model (4) Local and Cultural Welfare model (5) ELDERFARE model.

Recommendations in managing welfare and reducing inequalities in the older persons' society include review of national health policy and access to universal insurance. Differentiation exists between social insurance and public officers as well as state enterprises' access to welfare. Employment opportunities should be increased for older persons by extending the hiring years from 60 to 65 years. Support should be given for the older persons to plan their finance. Lastly, support for stakeholder participation in welfare should increase for the older persons in order to reduce the different dimensions of inequality.

Keywords: alternative means of welfare, older persons, social inequality reduction

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1. Introduction

Social Inequality of Thai Older Persons

■ Thailand is the third country with highest social inequality in the world.

The research results of Credit Suisse in 2016 measuring wealth ratio of 1% of the richest people compared with the country wealth showed the ranking of countries with social inequality problems. It found that Russia came first with the top 1% own 74.5% of the country wealth. India follows with 1% of richest people engage country wealth of 58.4%. Thailand placed third in which 1% of richest people engage country wealth of 58.0%. (OXFAM, 2016). Moreover, Thailand is at the 61st rank from 149 countries (62.2%) that reaches the SDGs. The country receives an overall "good" score in terms of reducing poverty which is SDG No. 1 only. **Meanwhile,** the SDGs No. 10 (reducing social inequality) is one of four emergency goals of Thai Government

stating to completely reduce social inequality of older persons by 2021.

■ Thailand will become "the Super-Aged Society" by 2031

In 2016, the global population was 7.4 billion, 929 million of which or 12.5% were older persons over 60 years. In other words, the world has already fallen into "Aged Society." In ASEAN countries, in 2016, the total population of 639 million comprised of 61 million older persons. (9.6%) Three countries that fall into the criteria of aging society are Singapore having Older Persons at 18%, Thailand at 16.5% and Vietnam at 10.7%. In Thailand, there are still 3.5 million (8.2%) of Older persons who still informally work. Thailand will be the Super–Aged Society by 2031 with the rate of Older Persons at 28% of the total population.

The research scopes social inequality and building social welfare system for older persons in 3 dimensions:

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Figure 1 The world's most unequal countries Source: Credit Suisse Global Wealth Databooks 2016

1) Economic: work and income maintenance of older persons and family 2) Welfare: enhancing opportunity in welfare rights access 3) Human dignity: Adding older persons' value and acceptance, decreasing disparity and discrimination from social welfare system.

2. Objectives

- 1. Analyze the situations and policies on social inequality related with Aging Social Welfare System
- 2. Synthesize Aging Social Welfare System for social inequality reduction.
- 3. Develop the model of Aging Social Welfare System for social inequality reduction.

3. Social Inequality Concept

3.1 Social inequality concern with unfair social structure.

"Social Inequality covers 4 dimensions which are rights, opportunity, power and dignity. Social inequality in Thailand is partly created by social structure not only by laws which is rather related to cultural dimensions" Sarinee Archavanathakul (2011) This idea is relevant to Ludwig von Mises (1949) and Robert Nozick (1974) of Liberalism School which appreciated in equality under the laws designed for the beneficial warrantee of human being more than inequality. While John Rawls (1971) said that according to justice theory, everyone should "gain mutual faith" with helping the poorest and the most disadvantage in the society. He also supported Capitalism as the poorest could gain benefits from innovation and growth in the system.

Milton Friedman (1990), an economist of Liberalism school viewed that the state naturally was less efficient and more authoritative than private sectors. He believed once the state did something to create economic equality, then political freedom might be distorted. He

said "If the societies set the goal of equality over freedom, they would not get both. But if societies firstly set freedom before equality, they would highly succeed both."

Welfare State Concept

Anthony Giddens (2005) viewed that the society as Pure Meritocracy that every citizen is able to raise one's position by one's own potential not by privilege. People mostly supported "Welfare State" which provided welfare for all people as "Citizen Rights" because everyone should have equality. He did not support private welfare system which the private was leader and the state helped only disabled people by Means-Test according to Liberalism.

Goal of Human Development is "Freedom"

Amartya Sen (2000), welfare economist viewed that both social inequality and poverty is "Human Capability Deprivation". Economic growth and income are only "tools" to reach the goal. Well-being is achieving maximum utility. Human should have freedom in 5 perspectives; i.e. freedom in politics, economics, social opportunity, insurance in transparency and safety in life and property. So, he recommended that social development and public policy should be based on increasing alternative ways of life for people and upgrading well-being levels according to their needs with more freedom and building capability in utilizing the freedom such as quality of educational services, public services and public health, etc.

Three different schools of thought are different by weight they put on "individual freedom" and "social justice", but there are similar in "Moral Equivalence". It means that there is no one completed criterion to decide which is "better" or "worse" in social inequality. However, economic inequality is the worst of all kinds.

We, as researchers, would like to conclude that inequality in Thailand has 2 dimensions 1) economic

dimension such as income, property, tax structure and competition.

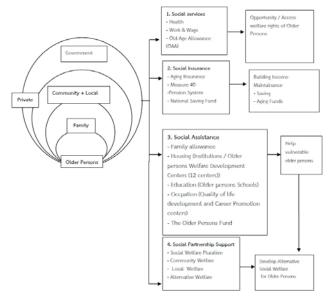


Figure 2 Concepts of Social Welfare Provision for reducing social inequality and increasing social opportunity

2) social dimension such as accessibility in the Older persons welfare system i, e: education, public health, employment. (Rapeepan Kumhom, et,el. 2016)

The most effective measure in reducing social inequality is social protection and welfare system. It is better than helping measure in terms of short-term allowance which is not sustainable. Social protection and Welfare system reduce risk for the poor who has the least income. It will encourage them to be strong and bridge the gap between the middle class and the rich. This research is based on **Capabilities Approach** which believes in social development goal and public policy that should concern about providing alternative social welfare for older persons as they need with freedom.

4. Research Methodology

Research and Development applied in 2 phases.

Phase 1) Survey social inequality situations in older persons (R1) in 4 regions, each for 400 persons, the total of 1,600 persons. Develop the evaluation questionnaire in inequality for providing older persons social welfare services. (D1). Then arranging focus group discussion in 5 areas to find social welfare models for inequality reduction of old persons.

Phase 2) Test the reliability of the Social Welfare Model for older persons and apply the Model in an experimental tambon (Sub-district) and expand to other tambons (R2). The findings will be proposed to develop policies afterwards.

Research tools: Evaluate questionnaire for social inequality, focus group discussion and synthesis model of Older persons social inequality

5. Finding and discussion

The finding was from qualitative research which is a focus group discussion, and synthesis the model of older persons social welfare in social inequality. The results are as follow;

5.1 Situations of Older persons Structure Change

Thai Older persons Structure in 11 provinces found that every province has older persons more than 10% which is considered as an aging society, and some of which is now a super-aged society. In Singburi province, older persons make up 20.7% which corresponded with National census report in 2012. Follow by Lampang province at 19.32 % and Songkhla province at 17.03%. While in big provinces like Nakorn Sri Thammarat and Nakorn Ratchasima, there are older persons at 15.5% and 15.1% respectively; however, in their districts and tambons (Sub-district) the proportions are even higher than the provincial level i.e, Koa Ka district in Lampang province (more than 22%).

Moreover, older persons' proportion is increasing in every target area because they tend to live longer, especially female. For example, in Aomsin community in Nakorn Ratchasima province, there is a female older person with the age of 103 years old. Older persons are classified into 3 categories; 1) older persons who love going out 2) older persons who love staying at home 3) older persons who lying in bed. The number of the second and third categories will be perpetually increasing

in every area. In 2016, the Government policy to alleviate social inequality for older persons is increase accessibility on health services of all categories for

older persons, especially long-term care. The Government



Figure 3 Analyze the situations and social inequality policy concerned with older persons social welfare

subsidized 600 million baht to Ministry of Health in corporate with National Health Security Office and Local Authority Organization to initiate Health Long Term Care, Care manager and 1 care giver for every 7-10 dependent older persons. (National Health Security Office (NHSO), 2016). Main services for the older persons are health care under Local Hospitals and volunteers Local Authority Organization has responsibility of care giving and providing employment for the older persons, most of whom are farmers. These older persons have no own land for planting, no property and no home. Their incomes mostly come from their children and public allowance. This finding is related with the National Evaluation Plan of Older Persons phase 2 (2002-2011) and phase 3 (2012-2016) that half of older persons earn less than their needs. In aspects of Public Welfare for all, most of the older persons received public allowance in term of public health services.

In aspects of social assistance, found that most of the older persons are inaccessible to Loan Fund for the older persons, activities for the older persons' capability development such as the Older persons school, Quality of life development and Career Promotion centers, care giving for the older persons at home in family or community. In saving, most of them have no saving plan or even awareness about National Saving Fund. Older persons in some area only save through Community Welfare Fund and Credit Union.

5.2 Social Inequality Situation in Thailand

■ Income inequality, one third of the older persons' income is less than the poverty line. In other words, the trend of dependent older persons is rising

In 2016, most of Thai older persons are vulnerable, one third or 34.3% of them earn less than the poverty line. (84.83 US\$ or 2,647 baht per month) Major sources of their income come from their children. Furthermore,

the number of lonely older persons and aged couple are increasing.

Numbers of the dependent and Alzheimer older persons are increasing in 2017, up to 400,000 and 600,000 persons respectively. The number will reach up to 1,300,000 and 1,400,000 persons in the next 20 years. It showed that the Thai older persons in rural and urban areas are not only economically unequal, but also unequal in accessibility to public health services because of limitations in travel distance to the nearest hospital and low awareness about welfare rights.

• Social inequality: Main Welfare System obstructed the vulnerable older persons' access to the welfare system.

Designing Thai Welfare System in the future must consider the challenge of rapid trend in aging society. Nowadays, Social welfare system for the older persons is classified into 4 systems.

1) Social services system

- 1.1. Universal Coverage Scheme or health security for all that covers 48 million persons including older persons, each annually received 90.67 US\$ (2,895 baht) in 2015 and increased to 96.88 US\$ (3,109.89 baht) in 2017.
- 1.2. Social insurance which provides for all payees of 11 million at 9,805 US\$ per head per year (3,145 baht).
- 1.3. Health care for 4 million public officers that pay 375.82 US\$ (12,000 baht) per head annually (Health Report, 2017

8 million older persons (72%) of the total 11 million persons received Older persons allowance in 2016 which eats up to of 2.01 million US\$ (63.2 billion baht) of government budget. Welfare for all may be good for the poor who can access health services by receiving Older persons allowance. However, it may create social inequality because the same allowance is also allocated

to older persons who can afford health services themselves. In other words, the policy increases the economic gap between the rich and the poor. In 2017,

the Government asked for the rich older persons' cooperation to voluntarily return Older persons allowance



Figure 4: Synthesize social welfare model for the Older Persons to reduce social inequality

to the government in order to combine with other budgets such as excise tax which normally contributes to the poor. Anyhow, only 400 older persons returned older persons allowance, far from the goal of 400,000 persons.

- **2) Social Insurance system** for older persons who are freelances under the law of Social Insurance Fund. Item 40
- 3) Social Assistance system for the poor older persons such as caring the older persons at home or community, the Older persons community centers, emergency home, adjust environment appropriate, community center services, allowance for funeral ceremony and other allowance for disabled persons.
- **4) Social Partnership Support System** for social partners i,e, private, community, local authority organization to provide social welfare services

Budget providing for the older persons welfare is increasing while saving from labors and older persons are lacking.

The government must allocate high budget for the older persons housing, health services care and social insurance, especially pension. The Government may face with financial crisis in the future. It found that the Government expense on the elderly in 2013 will double by 2021, as in 2013, they paid 217 billion baht and will pay 464 billion baht in 2021. In other words, the expenses increase far more than the Government income.

5.3 Situations in providing Elderly welfare

It found that most of the Older persons welfare provided by the Government according with several laws as following.

Situations in providing social services

It found that The Government provides welfare services for all Thai citizens according to the 2017 Constitution such as Universal Coverage Scheme according to Social Insurance Act 2002, Social Protection

for older persons according to the Older persons Act 2003, item 11, Progressive the Old Age Allowance which provides the older persons 18.83 – 31.39 US\$ per month (600-1000 baht) depending on their ages. (1 US\$ = 31.39 baht by 12 May 2018) and the Ministerial Improvement Act (No. 14) 2015 which upgraded the Older persons Support and Advocate Office to the Older persons Affairs Department. The Support and Development of Disabled Old Persons Act, 2007 also provides 7 services for old persons, especially with disabled allowance of 800 baht per month. The Older persons Act 2003, item 11 (2), supports older persons with services in education, religious activites, important information which is beneficial for a better living.

Social Insurance

It found that Informal elder labors did not enter voluntary social insurance, item 40 and National Saving Fund

■ Social Assistantce

It is the government services providing for the vulnerable older persons, i. e., Older persons Fund, Loans for occupational purposes both individual and group, Care services for the older persons at home and community through voluteers (VE) ,Nurseing Home, Community center sevices, Emergency Home, Appropriate Environmental Improvement in Community, Older persons Welfare Development Centers (12 centers), Quality of life development and Career Promotion centers under the Ministry of Social Development and Human Security, the Older persons Clubs and the Elderly Schools

■ Social Partnership Support

The study found that the government promoted participation from several sectors to develop social welfare provision such as Local Authority Organization, Community Organization, Private Organization, Older persons Oganization, etc. Anyhow, there are still obstacles in integrating services in social welfare system

because national laws and local laws don't correspond with each other.

Table 1: Pluralism welfare model for social inequality

Synthesize	1.Kohka	2. Partnership	3. Group	4. Local and	5. ELDERFARE
the Model	Welfare	Welfare	Welfare by	Cultural Welfare	Model ⁵
of Older	Model ¹	\mathbf{Model}^2	Older Persons	"SSR Welfare"	
Persons		(1 goal, 6	Organization		
Welfare		systems & 4	"Bang Klang		
		partnerships)	Welfare''3		
Concept	Being a family	1 goal mean the	The Older persons	Same family,	E: Elderly
	that can help one		in community	equal dignity and	Centered in Social
	another and	sufficial income	mutually take care	human being.	welfare.
	doesn't isolate	with saving,	one another, not		
	others.	access to health	depend on public		
		service and get	services, having		
		across.	welfare mind.		
		6 systems			
		comprise;			
		1) Learning			
		center and local			
		wisdom			
		2) communication			
		and participation			
		3) Research			
		4) Occupational			
		promotion			
		5) Income			
		insurance			
		6) health			
		4 partnership			
		comprise;			
		1) Elderly and			
		family			
		2) community			
		3) Local			
		government			
		organization and			
		4) Non			
		government			
		Organization			
		(NGOs)			
Principle	All sectors	gain sufficial		Self -Sufficiency	Private sector
•	participation	income with		Access,	participates more
	- •	saving, access to		understand,	in providing
		health service		The needs of	welfare services
		and get across		elder family.	

Synthesize the Model of Older Persons	1.Kohka Welfare Model ¹	2. Partnership Welfare Model ² (1 goal, 6	3. Group Welfare by Older Persons Organization	4. Local and Cultural Welfare "SSR Welfare" ⁴	5. ELDERFARE Model ⁵
Welfare		systems & 4 partnerships)	"Bang Klang Welfare" ³		
Managemen t System	Promote the net work of social partners in providing welfare services, i.e. Local Organization Administration, Community Organization, Private Organization, Elder Clubs	Develop & collaborate with local government organization, family, community and NGOs	Collaboration among Public Organization, Local Organization and the Older persons in communities to build up local leaders for helping elder problems.	Manage community with good governance.	- Local Organization Administration is a coordinator and a facilitator in providing welfare services and encourage accessible health care systemEnterprises and investors are responsible for providing labor welfare services.
Operation Mechanism	4 Mechanisms 1. Learning together 2. Participation 3. Self management process 4. pass on knowledge from generations to generations	3 mechanism in the area; There are learning center &local wisdom, communication & participation, Local research, 3 mechanism provide by government; occupational promotion, Income insurance and health promotion	Integrating budget from various sectors for Older Persons' benefits.	4 Mobilization: 1. community management with good governance 2. Communiy research 3. Share threats and happiness 4. Online community	- Rights of Community in managing agricultural land and housing F: Family Link in welfare system with family and relatives.
Activities	- Local platform and participation with all sectors through 6 system 1.Local wisdom system 2.Community economy system 3.Environment managment system 4. Social	Fundraising & sale community products and use the profit for disadvantage Older Persons, Discount 10% for the elderly project, excahang & learning with other elderly groups and leaning how to saving & invest with stock market	- Encouragemodern architecture to create self-dependent older persons Support self — management of families and communities - Building elder information system Train care givers and create Older persons care giving standard.	- Encourage and support activities as the Older persons needed. Such as health knowledge, exercise, care giving to the disabled elders who always lie, home visited by elder club Occupational training by the Center for Older persons Development of	Local Authority as coordinators and facilitators in providing Social welfare services such as Ladder Old Age Allowance (LOAA) -Grouping informal labors and Older Persons agriculturists change experience to help together - Water preservation

Synthesize the Model of Older Persons Welfare	1.Kohka Welfare Model ¹	2. Partnership Welfare Model ² (1 goal, 6 systems & 4 partnerships)	3. Group Welfare by Older Persons Organization "Bang Klang Welfare"	4. Local and Cultural Welfare "SSR Welfare" ⁴	5. ELDERFARE Model ⁵
	managment system 5.Community health system 6.Learning management system - Local platform for building community researchers - local platform for ideas and expereince exchange.		- Promote long- term saving plan in communities for all.	Quality of Life	separated from industrial system Connecting welfare services with social capital and community
Social Welfare Process	-Knowledge management related with community conciousness Civil society mechanism will transfer knowledge on generations to generation and focus on the same family.	4 partnerships participation & active working together	- Mercy system - Sharing and helping each other.	- Employment and income maitainance, housing, recreation, justice and social assistance from family with the respect of human dignity and accessibility.	A – Welfare sytem must serve Older persons Agricultural Contribution R - Rural Community Exploitation
Social Welfare Provision	Promoting occupational groups for income metainance: i.e. sewing dresses, worm feeding, Kaotan rice groups, etc.	Promoting income generation & contribute profit for disadvantage elderly, Reduce expenditure by discount 10% for the elderly lituracy promotion by excahang & learning with other elderly groups, provide training on how to saving & invest with stock market	- Applying local social capital in welfare system for strenthening community Setting Older persons Data Based.		E (Economic Concerned with informal labor.

^{1.}Rapeepan Kumhom, et.el. (2017). 2. Puchong Senanuch, et.el. (2017). 3. Wanida Durongrittchai and et. al, (2017). 4. Ampairatna Angsornprom, et.el. (2017). 5. Somsak Amornsirisak, et.el. (2017).

5.4 Government policies to decrease social inequality of Older Persons

The Government social inequality reduction policies that response to the needs of older persons are as follows.

- Welfare for All such as social insurance for all, Ladder Old Age Allowance (LOAA), handicap allowance of 25.49 US\$ per month (800 baht), all of which are distributed thoroughly to the targets. But in some services there are still inequality such as Old Age allowance because less number of Old Persons accesses the allowance even it is lower than the poverty line (83.18 US\$ / 2,647 baht per month, 2015). It means that older persons' income is insufficient for survival. However, high-income older persons also have the welfare the rights to receive Old Age allowance. These reflect inefficiency in resources distribution. Hence, there is inequality in the system because the real older persons in need don't fully get the benefit they should possess.
- Alternative Welfare: there are voluntary alternative welfare services in some areas such as Community Welfare Fund, National Saving Fund, Funeral Ceremony Fund, Credit Union, etc. The inequality doesn't occurred only by the lack of resources, but also by false perception about the older persons' own values or beliefs. For example, they accept their old deteriorating bodies which obstruct the access to the Older Persons welfare rights. Most importantly, they lack of knowledge and information for making decision to get welfare services i.e., the rights to get a helping equipment for walking, etc.
- Thai Government applied alternative welfare services to reduce older persons' inequality by issuing policy particularly for aging society. There are 4 measures for assisting older persons in this policy (November 8, 2016) i.e. hiring the elderly, affordable housing for the elderly, reverse mortgages for the elderly and integration of pension plans. If the government can manage the risk that may happen in services delivery, it will help the poor older persons and reduce the gap between the rich and the poor older persons.

Thai Welfare System Reformation uses poverty mapping and big data to analyze the older persons' qualification to screen out the forgery. Only the older persons in need will then receive welfare card. It found 14 million registered poor older persons at first but after Means—Tested, the number decreased to 11.4 million in the first stage, and continued to decrease to 10 million in the end.

The Philippines accomplished using Big Data for helping poor people to be self-dependent by occupational training in 3 years. Big Data is also being

primarily used in South Africa. NIES (New Industrial Economy) Countries such as South Korea and Taiwan accomplished inequality control by using positive feedback loop between economic expansion and inequality. However, Poverty mapping and Big Data are not being used nationwide like the countries mentioned above.

Alternative Social Welfare : Model of Pluralism Welfare and Social Inequality for Thai Older Persons

This research found that Pluralism welfare for the older persons created by Elder's participation and family, local people, Local Authority Organization leaders, plays more roles than private sectors, while the central government should take a step back. (Somchai Jitsuthon, 2018).

There are 5 models in Pluralism Welfare which are 1) Kohka Welfare 2. Partnership Welfare (1 goal, 6 systems & 4 partnerships) 3) Group Welfare by Older persons Organization "Ban Klang Welfare" 4) Local and Cultural Welfare for the Older persons "SSR Welfare" (Smart, Strong and Responsible Older persons Family Model: SSR) 5) ELDERFARE Model

6. Policy Recommendation

1. Social Welfare for Older Persons social inequality reduction

1.1 Social services Policy

Universal Coverage Scheme or health security (Health for All) should be reviewed. Expenses in 3 different welfare systems should be the same to reduce inequality. Health Care expense should cover chronic older persons at home and In-Bed older persons whose expenses are high. It should also cover poor older persons who cannot reach health care services. Local Authority Organization should partly pay for them.

• Ladder Old Age Allowance (LOAA) Policy should be reviewed regularly, so that the allowance is appropriate for the current cost of living. Allowance for the poor older persons who earn more than poverty line of 3,000 baht per month should be stopped. The government should pay for vulnerable older persons who fully rely on the allowance for survival only. Moreover, there should be an alternative measure for the older persons who can afford their own health services to willingly return allowance such as an incentive measure like an annual medical check-up.

Arranging appropriate environment or modern architecture for the older persons.

The government should give opportunities to related stakeholders to arrange modern environment for older persons according to Social Welfare Law on Concept of Social Assistance and Social Partners. (Rapeepan Kumhom and et.el., Wanida Thurongritichai and et.el. 2016)

■ Law enforcement related with Social Welfare System.

Rules, regulations, measures and laws related with Social Welfare System should be reviewed to cover the older persons of all ages and it will be better if they are formulated by Local authority bodies.

1.2 Social Assistance Policy

- Social assistance system should comprise of various welfare services and provide equality in accordance with areas. Social assistance system should be hosted by several stakeholders. Older persons agencies and local organizations should play more roles in providing social assistance services in every dimension such as Central Home, Mercy Bank, etc. Both outreach and in agencies services should be done with long-term and short-term cares.
- The older persons data base should be beneficial for agencies' decision making on providing social welfare system as needed. It will reduce unnecessary services and enhance effective services.

2. Promoting Social Partners Policy: Increased opportunities for various stakeholders to join in Social Welfare services.

■ Public sectors should play less roles in authorized work and decentralized to social partners to cooperate in providing more Social Partners services. This will enable effective self-administration and reduce social inequality in the long run such as Funds, Clubs, Agencies, etc.

There should be integration in specific areas to help older persons access to their rights more. The integration should also create security in life in economic, social and human dignity dimensions. This will enable vulnerable older persons to earn more income, save more, have good mental and physical health and apply their capabilities in developing community and society.

3. Employment Policy for informal older persons

- (1) Direction of Main Welfare and Alternative Welfare Policy. It should persuade all sectors to learn problems in communities with the same information in order to find solutions for the older persons in community, such as encouraging occupational groups and markets for building income. Building Older persons care giving in community which focus on prevention and health care. Saving system and appropriate environment should be promoted in community.
- (2) Compulsory Long term Saving should be built for all to reduce social inequality for the aged in the future. It is guarantee for income security for the aged. Taxation must be reviewed if it should be increased from Central or Local Authority Organization to support welfare for older persons adequately.

It should extend the retired age from 60 to 65 years old in order to help the older persons earn more income which helps reduce some public welfare expense. So, the related law, measure and policy should be formulated.

4. Increasing Social Welfare in Various Dimensions for Reducing Social Inequality

Reducing social inequality in 3 main dimensions, i.e;

- (1) **Economic dimension**: increase and promote jobs for income and savings for the Older Persons and family through welfare state system or voluntary contributed welfare system.
- (2) Welfare Dimension: encourage and promote accessibility to rights of social welfare services through local mechanism, such as Village committee, Family Development Center in community, the Elderly clubs, Committee on Provincial social welfare promotion and Provincial elderly committee.
- (3) **Human Dignity Dimension**: Increase and strengthen local social welfare services with cooperation from private welfare services and other related sectors.

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