SOCIAL CAPITAL AND HEALTH MOVEMENT :
A CASE STUDY OF SASJHA SASOMSUP IN TRAD PROVINCE

LAKKHANA TERMSIRIKULCHAI

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SOCIAL CAPITAL AND HEALTH MOVEMENT: A CASE STUDY OF SASJHA SASOMSUP IN TRAD PROVINCE

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ABSTRACT

This study aims were to understand the concept, characteristics and model of social capital in related to the Sasjha Sasomsup Health Movement in Trad Province (SST) based on Bourdieu's concept. The qualitative research through in-depth interview , participatory observation and focus group was conducted between January and April 2004. The results revealed that SST's social capital was a collective phenomenon, integrated into the way of life of the local community, and its ideology was based on family, community, and religious values. The study exemplifies Wat Pailorm, where Buddhist ideology was implemented to create social, cultural and human capital in Trad Province. From the operations of the SST groups, 4 alternative spheres were created: (1) a social network where bonding networks and bridging networks are being created, (2) sign/language/symbols/ SST Groups identity integrated in their way of life (e.g. savings, loans, SST working days, etc.) (3) rules , regulations and power in the SST Groups (power in this case emanates from 2 sources: belief in the supernatural, rules and regulations based on the Dhamma) and (4) a counter to mainstream economics. In the case of the molasses network in Trad, the SST Groups were able to manipulate the price of molasses, creating a counter discourse by proving that profit was not their main objective. These alternative spaces have become the social capital of the SST Groups, which has survived and expanded through the logic of Buddhist Economics, which emphasizes norms of reciprocity, trust and faith. It contradicts mainstream economics, which emphasizes profit, specialization, and is not concerned with morals or understanding the nature of human beings.

This study has resulted in recommendations for the development of social capital: (1) the development of social capital should always start from an existing local capital, which differs for each community, (2) an analysis of drawbacks should always be conducted to avoid negative effects, and (3) social, human, cultural and economic capital are constantly changing. Social capital is a power function: a struggle between the mainstream economics and the grass-roots economics, which is a fight for the recognition of legitimacy. Thus, this battle becomes a symbolic power struggle. Bonding networks at the Tambon level and bridging networks at the Amphur, provincial and national levels are not sufficient to make SST Groups ideology existed, stabilized and further developed in the globalization. Therefore, the SST Groups need to develop networks at regional and international levels.

KEY WORDS : SOCIAL CAPITAL /HUMAN CAPITAL/CULTURAL CAPITAL/ HEALTH MOVEMENT/ NETWORKING/ ALTERNATIVE SPHERE
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ทุนทางสังคมกับการเคลื่อนไหวสุขภาพ..กรณีศึกษากลุ่มสัจจะสะสมทรัพย์ฯ จ.ตราด (SOCIAL CAPITAL AND HEALTH MOVEMENT : A CASE STUDY OF SASJHA SASOMSUP IN TRAD PROVINCE)

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บทคัดย่อ

การศึกษาทุนทางสังคมกับการเคลื่อนไหวสุขภาพ..กรณีศึกษากลุ่มสัจจะสะสมทรัพย์ฯ จ.ตราดเพื่อทำความเข้าใจเกี่ยวกับแนวคิด ลักษณะ และรูปแบบของทุนทางสังคม ผ่านขบวนการเคลื่อนไหวเพื่อสร้างสุขภาวะด้วยแนวคิดทุนทางสังคมของบูดิเยอร์ โดยการศึกษาเชิงคุณภาพ ด้วยการสัมภาษณ์เจาะลึก การสังเกตอย่างมีส่วนร่วม และการสนทนา ระหว่างเดือนมกราคม ถึงเมษายน พ.ศ. 2547 ผลการศึกษาพบว่าทุนทางสังคมของกลุ่มสัจจะฯ เป็นปรากฏการณ์ชีวิตของผู้คนที่อยู่ร่วมกันมาเนิ่นนานของสถาบันครอบครัว ชุมชนและศาสนา โดยมีวัดไผ่ล้อมที่มีการสืบสานปฏิปทาอันงดงามจากสามท่านเจ้าคุณ จึงเป็นแหล่งกำเนิดทุนทางสังคม ทุนทางวัฒนธรรมและทุนมนุษย์ของจังหวัดตราด และช่วยหนุนเสริมการทำงานของพระสุบิน ปณีโต ผู้ก่อตั้งกลุ่มสัจจะฯ ซึ่งจำพรรษาที่วัดแห่งนี้ จนทำให้เกิดการสถาปนาพื้นที่ทางเลือกที่มีลักษณะจำเพาะใน 4 รูปแบบคือ 1)เครือข่ายทางสังคม โดยกลุ่มสัจจะสะสมทรัพย์ได้เพิ่มความสัมพันธ์ในระดับหมู่บ้านให้มีความเข้มแข็งมากยิ่งขึ้น เกิดเป็นเครือข่ายภายในหมู่บ้าน ในขณะเดียวกันก็มีการขยายเครือข่ายสู่ระดับตำบล ระดับจังหวัด และระดับประเทศเป็นเครือข่ายข้ามกลุ่ม 2) สื่อ/ภาษา/สัญลักษณ์และการสร้างอัตลักษณ์ของกลุ่มสัจจะฯทั้งในรูปของภาษาและการปฏิบัติการเฉพาะ ในเรื่องการออม การกู้ และวันทำการกลุ่ม เกิดเป็นรูปสัญญะ/ตัวสื่อ /ตัวหมายที่เป็นทั้งเรื่องของความสัมพันธ์และความแตกต่างไปพร้อมๆ กันและเกิดเป็นทุนที่ได้รับการยอมรับในเครือข่ายกลุ่มสัจจะฯและในจังหวัดตราด 3) กฎ กติกา และอำนาจ พบว่ากฎ กติกาของกลุ่มสัจจะฯ มีอำนาจเข้ามากำกับอยู่ 2 ส่วนคืออำนาจจากสิ่งศักดิ์สิทธิ์ผ่านการทำพิธีสาบานตนและสาปแช่ง กับอำนาจที่เกิดจากกฎเกณฑ์ของกลุ่มสัจจะฯซึ่งมีหลักพุทธธรรมกำกับ 4)พื้นที่ของการสถาปนาตนเองเป็นคู่ตรงกันข้ามกับเศรษฐกิจกระแสหลัก ดังเช่นเครือข่ายกากน้ำตาลที่กลุ่มสัจจะฯจัดตั้งขึ้น สามารถลด/ตรึงราคากากน้ำตาลในตลาดให้อยู่ในราคาที่เหมาะสมและสร้างวาทกรรมทวนกระแสเรื่องกำไรมิใช่เป้าหมายสูงสุดได้ พื้นที่ทางเลือกเหล่านี้ก็ได้แปรเปลี่ยนมาเป็นทุนทางสังคมของกลุ่มสัจจะฯ ซึ่งสามารถเติบโต งอกงามต่อไปได้ก็ด้วยเงื่อนไขสำคัญคือการดำรงอยู่ภายใต้ตรรกะของเศรษฐศาตร์แบบพุทธซึ่งปฏิเสธตรรกะของเศรษฐศาสตร์กระแสหลัก ที่เน้นกำไรสูงสุด เน้นความเชี่ยวชาญเฉพาะไม่ใส่ใจในจริยธรรม และขาดความเข้าใจในธรรมชาติของมนุษย์ ในขณะที่เศรษฐศาตร์แบบพุทธเน้นความสัมพันธ์ทางสังคมที่เกื้อกูลกัน ความไว้วางใจ และความศรัทธา ไม่ยิ่งหย่อนไปกว่าความอยู่รอดของกองทุนในกลุ่มสัจจะสะสมทรัพย์ฯ

ผลการศึกษานี้ นำไปสู่ข้อเสนอแนะในเรื่องแนวคิดทุนทางสังคมว่าข้อเสนอแนะในการพัฒนาทุนทางสังคม 1)ต้องพัฒนาจากทุนที่มีอยู่ในชุมชน ซึ่งแตกต่างหลากหลาย ไม่ใช่เหมือนกันหมดทุกชุมชน 2) ต้องวิเคราะห์ว่ามีด้านลบของทุนทางสังคมในชุมชน มิเช่นนั้นอาจเป็นการสนับสนุนกลุ่มอิทธิพลหรือเจ้าพ่อในชุมชน 3) ทุนทางสังคม ทุนมนุษย์ ทุนทางวัฒนธรรมและทุนทางเศรษฐกิจ เป็นทุนที่ไม่หยุดนิ่ง สามารถแปรเปลี่ยนไปมาได้ ทุนทางสังคมเป็นหน้าที่เชิงอำนาจ เป็นพื้นที่ของการต่อสู้ระหว่างระบบเศรษฐกิจกระแสหลักกับเศรษฐกิจแบบรากหญ้าที่ต่างต้องการสร้างสถานะการยอมรับอย่างชอบธรรมจากสังคม และจะกลายเป็นอำนาจทางสัญลักษณ์ในที่สุด ดังนั้นกลุ่มรากหญ้าจะต้องพัฒนาตนเองให้รู้เท่าทันระบบทุนนิยม เพราะลำพังการพัฒนาเครือข่ายเฉพาะภายในหมู่บ้านหรือเครือข่ายข้ามกลุ่มในระดับอำเภอ จังหวัด หรือระดับประเทศ ไม่เพียงพอในยุคโลกาภิวัตน์ จำเป็นต้องมีเครือข่ายระดับภูมิภาค หรือระดับนานาชาติ เพื่อจะทำให้ทุนทางสังคมของกลุ่มสัจจะฯดำรงอยู่ได้ และมีการเติบโตต่อไป

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CHAPTER 1
INTRODUCTION

1.1 Why Social Capital?

In 1997, Thailand suffered an immense economic crisis. Many businesses closed down, many Thais were laid off, out of work, and poor. The number kept increasing as if Thailand had hit rock bottom.

Solving a social crisis poses problems. To date, no one on earth is able to solve social crises. No political, governmental or financial power has ever solved such a dilemma.

In the rural areas, on the other hand, people are still fed properly, savings groups are still progressing, and teachers are still teaching in the schools. They are also teaching the villagers ways to support their families. Buddhist monks are applying religion to help society cope with problems.

We can conclude that the power by which this problem can be solved is using social energy, also known as social capital. Social energy happens when people and their knowledge are brought together to create a source of social capital, which creates social energy. This can help all problems."

Prawase Wasi

(Social Investment Fund and The Government Savings Bank, 1999: 23)

For the past five years, experts and developers have been talking about the concept of social capital, especially after the economic crisis, in 1997. This crisis almost crippled Thailand's industrial and service sector. Fortunately, the Thai workforce has migrated to the country, relying on their families, or opening their own businesses to start over. The family was like a cushion that broke the fall during the economic breakdown. It is common social capital in Thai society (Niti Eawsriwongse, 1998: 6).

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At the end of 1998, the Thai government created the Social Investment Fund (SIF) aiming to increase social capital. This goal can be achieved by strengthening the community, introducing self-education processes to increase independence, and emphasizing the empowerment of "Social Capital", "Grassroots communities", and "Civil Society". These can be used to solve, prevent, and recover from social problems, and become a strong, quality society. This process was able to help alleviate the effects of the economic crisis and strengthen urban and rural communities. In addition, there was an initiative to transform the crisis into an opportunity. This crisis would allow a decentralization of power and support multilateral collaboration between the community and the civil-state, ultimately producing good governance (Social Investment Fund and The Government Savings Bank, 2002). The crisis has brought a new social trend into political reality, making the people more conscious of the social environment (e.g. educational institutions, the press, and religious institutions). All of the above have had some effects on the economic recovery, and the development and resolution of problems in Thai society.

There was a revolutionary movement in society during the years 1998 to 2002, leading to a more active population. Thai civil society was more aware of the problems and was taking part in solving them in the form of nationalism economics, agriculture or self-sufficient economy. The lower classes of society started to play an important role in the country's democracy according to the Constitutional Law of 1997. In addition, His Majesty the King introduced the self-sufficient economy as a solution to the crisis. Other methods were a self-sufficient lifestyle, long-term economic development, and donations that are pouring into Thailand to enforce a self-sufficient and environmental-friendly country.

Economic development history has shown that the economic growth from capitalism not only increased the gap between the social classes, but also created other social problems. Thailand also lost its autonomous capabilities during the crisis. Researchers and experts agreed that the State alone could not solve these problems. They believed that social capital was the mechanism that could help develop a strong and self-sufficient society/community. This could be achieved by working as a community, through culture. The change in the foundation of Thai society is

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important social capital for the community. Communities have learned to tap into their cultural inheritance to survive the economic crisis, and they have turned local know-how into value-added products. They have increased the value of Thai products, as well as learnt the value of sharing, helping each other, and sympathizing. All of this is considered Thai social capital (Anek Nakabutr, 2002: 16-20).

The social processes during that period focused on social capital used in development, creating a prototype for local successes nationwide. Communities found ways to manage their own economies and politics, with self-sufficiency and expansion of community networks to solve social problems. Thailand is one of the top countries surviving the economic crisis, by using the existing social capital intelligently and promptly (Anek Nakabutr, 2002: 49).

Thus, the researcher was interested to know what Thai social capital really is. Can it create a stronger society? Can it make people comprehend the importance of politics? Can it really help the community survive the national crisis, and how? Many researchers have defined social capital, as follows:

Social capital is when people come together, with good intentions, and share their knowledge, thus creating a social power able to solve various problems (Prawase Wasi, 2002).

Social capital is the knowledge, the relationships, the feelings that derive from selfless actions of a group of people for the public good. Being part of a group is also social capital. Thus, to study social capital, the researcher must study at the individual, group, and national levels (Ammar Siamwala, in Pornrawee Seeluangsawat, 2002).

Social capital was also cited as being the culture, the local wisdom, ethics, religion, relationships, reciprocity, community spirit and social resources that the community can use as bargaining power over other individuals from the outside (e.g., it can serve as a survival strategy of developing countries in a globalization environment (Saneh Jamrik, in Pornrawee Seeluangsawat, 2002).

Paiboon Wattanasiritham (1999) defined social capital as the strength of local communities, the power of their relationships, community management through local organizations, unity, culture, and ethics. These are the foundations for the development of a strong community.

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There are various definitions of social capital, but they all revolve around relationships, culture, the structure of society, the strength of the community, which all come from the experiences of the communities. Citizenship, from managing the economic crisis, and the importance given to social capital in Thailand, gave the researcher the impetus to study theories and their characteristics about social capital. Western papers emphasized social capital in contemporary social sciences, especially in social policy, which can divide social capital into two concepts, (1) the sociology of integration, and (2) the sociology of conflict.

The sociology of integration is the study of the concept of social capital and trust, which lead to the creation of the power to integrate social values and solidarity with social action. The sociology of conflict, on the other hand, can be used to test the conflicts present in society, the struggle for survival, the forms of power/violence, and domination, which are the bases for hegemony and deprivation.

Thus, from the two opposite concepts, the researcher found an interest in studying theoretical concepts of social capital in detail. What are the characteristics of social capital in Thai society? How are these different types of social capital related to one another? What are their effects on the Thai environment? Can these theories be used to explain social capital in Thailand, and how?

Why Health Movement?

Being an individual from the public health domain, the basic interests of the researcher are mainly from a medical and public health perspective. The researcher believes the movements created by the population will be a mechanism to develop a better quality of life for communities and society as a whole. In the past decade, health movements have been progressive, starting with the addition of the Primary Health Care (PHC) strategy used for developing Thai public health in the Fourth Health Development Plan (1977-1981). The movements focused on community participation in taking care of the people's health in the form of Village Health Communicators (VHCs) and Village Health Volunteers (VHVs). They have been critiqued for extending the health delivery system in villages, without genuine participation. However, during that period, the government was fighting the Thailand

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Communist Party, and the PHC program gave the people the opportunity to participate in public health activities. Medical and public health experts previously monopolized these activities. Since then, the involvement of the community in public health has not stopped increasing. Examples of participation include the Rural Doctor's Club, the Drug Study Group, the Moh Choa Ban Foundation, the Coordinating Committee for NGOs for Primary Health Care, Traditional Medicine, the Action on Non-smoking for Health Foundation, the Chiwachit Club (taking care of bio-mental health), NGOs involved in HIV/AIDS and the National Health System Reform movement. The health movement has revolutionized public health mechanisms, which led to the revision of the Constitution in 1997, which put the people at the same level as experts/professionals in the work and political arenas.

The event that convinced the researcher to study health movements was the National Health System Reform decree, which defined health as a dynamic state of complete physical, mental, social and spiritual well-being and not merely the absence of disease or infirmity. Professor Dr. Prawase Wasi stated that health is the integration of human development and society as a whole. It is a matter that everyone, every organization,everywhere, should be concerned. If society is involved in the creation of health movements, it is actually moving towards the resolution of other problems (Prawase Wasi, 2003: 36-37).

Therefore, the health movement is defined as a movement to improve social well-being, where the scope is not restricted to physical health, but encompasses mental, spiritual and social conditions, as well. Thus, the researcher was interested to study the characteristics of health movements or social well-being movements in Thailand, using social capital concepts to explain such movements.

Why Sasjha Sasomsup in Trad Province?

The Sasjha Sasomsup Groups in Trad Province have been mobilizing internal resources for the well-being of themselves and their communities via the social self-help "savings groups" movement for more than a decade, with a well-known and respected Buddhist monk. Starting with 2 savings groups in 1990, it has expanded to the current 160 groups, with over 47,000 members. The groups have

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collected combined savings and welfare funds of over 230 million Baht, thus assuring their life savings. Its long history has made the organization popular among the other organizations and community groups who have frequently studied its operations.

There are at least three reasons why the researcher chose Sasjha Sasomsup in Trad (SST) to conduct the study: (1) SST is a communal organization with no State intervention, combined with many years of experience; (2) SST was founded to handle economic problems and has expanded to health and social well-being issues; and (3) contrary to other savings groups, SST is headed by a monk. The SST uses Buddhist teachings as the principles to run its operations, also called Buddhist Economics. This type of economics has created a different social capital, and the researcher is interested in knowing how it affects the people's way of thinking, ethics, and their work, as well as the ways they can solve problems. Other interests are how these types of social capital affect society in terms of health movements; did they really create or strengthen social capital and how?

In a nutshell, SST has many benefits. It is still growing and is considered a repository of interesting knowledge worthy of study.

1.2 Research Questions

The research is interested in ascertain answers to the following questions:

1.2.1 What are the characteristics of SST's social capital? How does it exist in the context of culture and society? How are they related to other types of capital existing in Trad Province?

1.2.2 How does SST's social capital create 4 alternative spheres?

1) How are networks created and how do they create counter discourse?

2) What are the characteristics of the signs/language/symbols of the SST groups? How do they form their identity? How different or similar are they to the mainstream economic?

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3) What are the characteristics of the rules, regulations, power and social control of the SST, which are the made up societal rules in the area? How do they affect the members of SST? How different is this discourse from the mainstream economic discourse?

4) How does the "counter discourse" created by the SST groups contradict the mainstream economic discourse

1.2.3 What is the logic behind the SST social capital that has permitted the SST to be powerful, mature and successful? How different is this logic from mainstream economic logic?

1.3 Research Objective

The objective of this research is to understand the concept of social capital through the Health Movements of the Sasjha Sasomsup Groups in Trad Province.

Specific Objectives

1.3.1 To understand the characteristics of social capital, how they exist in the Sasjha Sasomsup Groups in Trad Province society and culture, and the relationships among the different types of capital in Trad Province.

1.3.2 To study the model, characteristics and effects of the alternative spheres that the SST has created. This includes the networks, sign/language/symbols and identity, the rules, regulations, power and control mechanisms of their society.as well as counter mainstream economic discourse sphere?

1.3.3 To analyze the context that made the social capital of the Sasjha Sasomsup Groups in Trad Province so powerful and successful.

1.4 Definitions

1.4.1. Social Capital is (1) the relationships between different elements, such as kinships, neighborhood and patron-client systems, (2) values and social norms, which

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includes rules, customs, reciprocity, trust, communality and civic consciousness, and (3) social networks, composed of bonding networks and bridging networks.

1.4.2 Economic Capital is the capital that can be transformed directly into a product (e.g., money and assets).

1.4.3 Human Capital is the capital present within an individual. It is the transformation of a person with capabilities to act in a different way (e.g., knowledge of a community, local knowledge, and learning from a community).

1.4.4 Cultural Capital is a culture that can create more wealth, depending on the social class and network. The main characteristics of wealth are (1) feelings (e.g. oral contracts, esthetics, and professional credentials), (2) an entity that requires special qualifications to deal, and (3) is institutionalized (e.g., a university).

1.4.5 Symbolic Capital is capital that has some recognition of legitimacy. Symbolic capital defines the way other types of capital are used, so that they would be recognized. It also has a relationship with cultural and symbolic models. Symbolic capital will vary with social position, interests and habits. It is a system of schemes for producing practices and a system of perceived appreciation of practices through social position.

1.4.6 Health is a dynamic state of complete physical, mental, social and spiritual well-being and not merely the absence of disease or infirmity.

1.4.7 Health Movement is a social movement to create social well-being. This is a new social movement, which aims to create a new space for civil society to counter mainstream economic hegemony. People joining the groups are more vigilant and have gained a different perspective, especially in politics. They are able to think for themselves without being influenced by authority. This informs the power relationship between the people and the State, or the community and other authorities.

1.4.8 Discourse in this study refers to ways of constituting knowledge, together with the social practices, forms of subjectivity and power relations which are inherent in such knowledge and relations between them.

1.4.9 Alternative spheres are the spaces that the Sasjha Sasomsup Groups in Trad Province have created, which are divided into the following: (1) social networks, (2) signs/ language/ symbols and the SST identity, (3) rules, regulations,

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and power, which affect the local politics/political space, and (4) the alternative sphere where SST has declared itself as opposing mainstream economics.

1.5 Scope of the Study

This research will only study the Sasjha Sasomsup groups in Trad Province, focusing on the key informants: Phra Ajarn Subin, the ideology committee, members of networks at the Tambon and Provincial levels, and the SST committee and members at villages who have had health movements (e.g., managing health issues, medical treatments, and managing resources and the environment), including the role of local politicians in managing social well-being.

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CHAPTER 2
THEORIES AND RELATED RESEARCH

The researcher studied the theoretical concepts, situations and other research related to social capital. Thus, this chapter will be divided into the following five (5) sections:

The first section encompasses social capital discourse and the development of mainstream economics. This section includes a review of the World Bank's role in the battle for social capital. Many experts, such as Robert Putnam and Francis Fuguyama, have used concept of social capitals to explain relationships within society in order to serve mainstream economics.

The second section presents the concepts of social capital using sociological integration theories, through James Coleman's work, and the sociology of conflict, through Pierre Bourdieu, who focused on the power function of social capital.

The third section is a study of the relationship between social capital and health. The study shows that health definitions used in many research studies are based on a biomedical perspective and do not correspond with the definition given by the WHO and the Health Declaration.

The fourth section discusses the new social movements that are not confined to negotiations to gain political power. Rather, the movements involve issues of social norms and identity, and the struggle takes place in the realm of the civil society of the SST rather than in the realm of politics.

The last section defines the scope of the study using Bourdieu's concept of social capitals and the new social movement, which facilitate comprehension of grassroots economic development.

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2.1 Social Capital Discourse and Trends in Economic Development

2.1.1 The World Bank and the Competition for Social Capital Discourse

For the past five years, the concept of social capital has proliferated widely among experts, international organizations, public and private groups in charge of social policy and NGOs, but it is undeniable that the World Bank has actually been the catalyst in popularizing the concept. Since the middle of the 1990s, the World Bank has created a discourse and operations related to the theory of social capital, according to which, trust among citizens and the prevalence of non-hierarchical social networks favor economic development. The hasty nature of the Bank's embrace was at a time when the concept of social capital was still in its infancy and many issues remained to be debated. The manner of the Bank's treatment of the theory was manifested by a tendency to take its effects for granted, and a possibly opportunistic belief that foreign aid can contribute to the formation of social capital (Englebert P. and College P., 2001:1-5).

There are two reasons for the World Bank being interested in social apital: (1) social capital theory may provide the Bank with a comfortably apolitical and self-exonerating explanation for the failure of some of its structural adjustment and public sector reform programs, as well as of the failure of some projects requiring the participation of local populations for their effective implementation; (2) it allows the Bank to expand its fields of intervention to non-economic issues, such as programs of national reconstruction in Indebted Countries, which have become increasingly prevalent.

The World Bank introduced the concept of social capital by inviting Robert D. Putnam, a political science expert from the United States of America, to give a report on research performed in Italy, in 1992, even before the publication of his book. The World Bank, meanwhile, conducted its own research on the subject by funding several experts from several areas (cf. Dia, 1996; Serageldin and Grootaert, 1997; Collier, 1998; Grootaert, 1998). The Bank also started the Social Capital Initiative (ICS) project to define, monitor and measure "social

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capital", and to offer assistance to "operations promoting and reinforcing social capital" (World Bank, 1998).

In June 1999, the World Bank organized a conference on "Social Capital and Poverty Reduction" in Washington D.C. and started a website (www.worldbank.org/ poverty/scapital/index.htm) to disseminate the concept and research on social capital. Finally, and more importantly, the Bank promptly committed resources for the implementation and financing of projects with a social capital component. A survey of its financial commitments from 1997 to 2000 revealed 17 projects with substantial reference to social capital. As a research center on social capital, the Bank's behavior is also surprising. In its publications, it never seems to have any doubt about the effects of social capital, and makes few references to authors who question or are critical of the concept (cf. Arrow, 2000; Solow, 2000; Dasgupta and Serageldin, 2000). Finally, the Bank affirms, as a matter of faith, that its loans can contribute to the creation and development of social capital in recipient countries as mentioned in the article "Social Capital in Poverty Reduction and Economic Development: the Role of Social Networks in Economic Action" (Banque Mondial, 1998: p.9).

Granovetter (1995) and Dasgupta (1988) stated that all economic behaviors are embedded within social networks. Social capital and trust can make economic transactions more efficient by giving parties access to more information, enabling them to coordinate activities for mutual benefit, and reducing opportunistic behavior through repeated transactions (Dasgupta, 1988). In addition, social capital plays a significant part in shaping the outcomes of economic action at both micro and macro levels (Rodrik, 1998 cited in http://www1.worldbank.org/prem/poverty/ scapital /topic/pov1.htm).

At the micro level, social capital helps develop the economy at the family, business, and community levels: (1) at the family level, social capital within low-income families can help them with health insurance, natural disasters, and lack of support from government agencies; there is also a pool or resources, such as food, childcare and small enterprises to increase their income. All of these give hope to low-income families; (2) the World Bank's vision of attacking the issue of poverty is through social work rather than solving the problem at its roots. In the same article,

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the bank stated that the effect of social capital on businesses in a capitalist environment should be a positive one: *in business,* dense and overlapping social networks increase the likelihood of economic cooperation by building trust and fostering shared norms. The social capital generated within and between firms is especially important for lowering risk and uncertainty at the local level (Fountain, 1998), and facilitating valuable information exchange about products and markets, and it reduces the costs of contracts and extensive regulation and enforcement. Repeated transactions and business reputation provide the necessary incentives for parties to act in mutually beneficial ways; (3) at the *community level*, social capital impacts poverty by making government services more effective, facilitating the spread of information on agriculture, enabling groups to pool their resources and manage property as a cooperative, and giving people access to credit who have been traditionally locked out of formal financial institutions (Narayan, 1997 cited in http://www1.worldbank.org/prem/ poverty/scapital/topic/pov1.htm).

Furthermore, the World Bank standpoint on social capital has become clearer; social capital will play an important role in society, in both the public and private sectors, supporting the wealth and stability of capitalism at the national and international levels.

As for economic development at the macro level, social capital has affected both the public and private sectors. At the society level, social capital is critical in determining how governments function (Putnam, 1993) and the nature of private sector development in an economy (Fukuyama, 1995).

In the public sector, constructive state participation in economic development hinges on a delicate balance between external social ties and internal cohesiveness. Ideally, a highly skilled and well-respected state bureaucracy utilizes its close working relationship with business leaders to enhance the market performance of private and public sector organizations. Government effectiveness, accountability, and the ability to enforce rules fairly, directly impact economic growth be enabling or disabling the development of domestic firms and markets and encouraging or discouraging foreign investment (Rodrik, 1997; Putnam, 1993 cited in http://www1.worldbank. org/ prem/ poverty/scapital/topic/pov1.htm).

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The characteristics of such a theory would be beneficial to the World Bank, which is seeking factors, other than economic ones, that can explain its failures in certain regions. Thus, the Bank has used social capital to explain such failures. This financial institution has tried to avoid political confrontation by identifying social capital factors. It has chosen not to attack the subjects of weak state capacity or social conflict by expanding on social trust and associative life. There has been no mention of power, resistance, politics, and social class.

The discourse on social capital allows the Bank to blame the failure of some of its own interventions on the social characteristics of borrowing countries, finding thereby a structural root to failure for which it cannot be held responsible. One example was Russia, where information was placed on the Bank's website demonstrating how "the lack of understanding of pre-existing forms of social capital can create obstacles for the implementation of privatization policies". This approach does not question the role of privatization *per se* in the rise of inequities (although such an effect is virtually guaranteed to the extent that privatization redistributes the means of production), but transfers responsibility for these effects to the nature of Russian social capital. Hence, the Bank can consider the social consequences of its operations while simultaneously shielding itself from any fundamental challenge.

2.1.2 Social Capital: the World Bank and the Resolution of the Economic Crisis in Thailand

During the period 1997-2003, the concept of social capital was reputed to have been introduced by the World Bank to solve the economic crisis in Thailand. However, many experts stated that such a concept was not new to Thailand, but was actually part of the Thai lifestyle and culture. Nevertheless, to clarify the influence of social capital introduced by the Bank, the researcher reviews Thai economic and social development.

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The More Development, the More the Poor

During the past four decades, Thailand has strictly followed the mainstream development path generically recommended by the World Bank. Thus, Thailand has focused on industrial development with a "trickle-down effect", in the belief that once the urban areas have been developed, the effects will sooner or later reach rural areas. However, in reality, the outcome has been the complete opposite. The mainstream development process has had a significant impact on local communities and their livelihoods. A shift from traditional agriculture to commercial practice in the form of mono-cultured crops may raise farmers' incomes, but at the same time increase their dependency on financial sources and inputs, such as fertilizers and pesticides. While some are better off, the majority of them end up with large debts. With the change in policy, the agricultural system has changed from a self-reliant system to a market-dependent one. Such changes have caused farmers to become more indebted and lose their fields. Poverty spread, along with the gap between the social classes, and farmers had to encroach upon forest areas to expand their plantations.

Moreover, with the economic shift towards industrialization, more people moved to the cities to find work. Problems, such as rapid expansion of cities and ghettos, arose. Prostitution, drugs, AIDS, and environmental degradation are some of the social problems also found.

At the macro level, it was found that the more developed the country became, the more indebted it became. Before the economic crisis, capitalism and democracy were the regimens exercised by Thailand. The country was being led by a group of business-oriented politicians who sought only profit. Thus, Thailand got into deeper financial difficulties. The government strongly emphasized foreign investment, leading to skyrocketing employment and salaries, as well as a rapid expansion of the Thai economy. Without financial regulations in the country, people invested in the stock market and in real property. Thai businesses sought foreign loans, which led to the bankruptcy of the country, also known as the Economic Crisis, in 1997, or the "Tom Yum Kung" crisis. This crisis seriously affected the Thai economy, and its financial, banking and industrial sectors (Srisuwan Kuankhajorn, 1999: 141-142).

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2.1.3 The Social Capital of Civil Society and Resolution of the Thai Economic Crisis

Civil society, under the leadership of Professor Dr. Praves Wasi agreed that the economic crisis would be solved by social mobilization, introduction of civic consciousness, reciprocity, resurrection of local culture, such as local wisdom and communal culture, and that these factors could help the Thai economy to recover and thrive once again. Collaboration within the community greatly influenced the recuperation of the economy. Thus, under the leadership of Mr. Chuan Leekpai, the Government established the "Thai Chuay Thai Fund" [Thai Help Thai Fund] to support the development of social capital in urban and rural areas (Anek Nakhabutr, 2002: 13-15). In 1998, the Thai government acquired loans from both the World Bank and the International Monetary Fund (IMF) to help solve the economic crisis. The World Bank, then, introduced a document entitled "A Country Assistance Strategy of the World Bank Group for the Kingdom of Thailand" or CAS, suggesting that Thailand undergo structural reform. The World Bank promoted three projects: (1) the competitiveness program, (2) the governance program, and (3) the social and environmental program (Varapol Pornmikbutr, 1999: 88-90; the Dissemination and Development Committee and the International Organization Follow-up Committee: 95-101).

1) In the Competitiveness Program, the private sector is the most important driving force. This program is composed of four parts: (1) the recuperation of financial institutions by investing savings to gain more profit, (2) the development of skilled labor through investment in education, such as training business and political leaders, (3) solving the basic structural barriers and facilitate trade, especially foreign trade, (4) improving business structure (e.g. laws) through the Economic and Financial Adjustment Loan or EFAL.

2) The Governance Program is composed of 4 main parts: (1) improving the economy at the macro level by using loans from EFAL and the Economic Management Assistance Project (EMAP), (2) supporting state enterprises and the decentralization of power, (3) improving the law to support businesses (e.g. the law governing the possession of real estate by foreigners), and (4) improving state revenues by increasing operational efficiency (i.e. converting the government

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unit into a state enterprise). Some examples illustrating the last component are Thai Airways International, the Electricity Generating Authority of Thailand (EGAT) and the Metropolitan Waterworks Authority.

3) The Social and Environmental Program has four main functions: (1) protecting those in need and solving the poverty issue through SIF, (2) balancing rural and urban differences through the rural development strategy, which aims to develop better labor skills in rural areas, (3) creating a social security system by improving the Social Security Bureau and extending coverage to unemployed citizens, and (4) protecting the environment and natural resources.

To achieve the above goals, the World Bank introduced the Base-Case Lending Program, lending Thailand over 3,400 million US dollars, from 1998 to 2000. If the program proved successful, the Enhanced Base-Case Lending Program would be implemented, increasing the loan to 4,000 million dollars. On the other hand, if the program did not meet the Bank's expectations, the Low Case-Base Lending Program would be implemented, decreasing the loan to 1,300 million dollars.

At the end of 1998, the World Bank consulted the Thai Government about the Environment and Social Loan Project. The Bank also consulted individuals from civil society, such as Professor Dr. Praves Wasi, Professor Dr. Ammar Siamwarala, Khun Paiboon Wattanasiritum, Khun Anek Nakhabutr, and many leaders of civil society. The civil society suggested that social reform should start with the "Thais help Thais" movement with the help of the civil society. Thus, the Social Investment Fund, or SIF, was established to increase social capital through a strong, independent, and learning community. Social capital, the power of the poor, and the power of civil society are used to prevent and solve social problems and develop a stronger society. Implementation of such a project proved successful in alleviating the economic crisis in both rural and urban areas. There was a movement to shift the crisis into an opportunity, the opportunity to decentralize power and create collaboration between the people and the State. Communal organizations and their networks, institutions and governing organizations were able to receive loans supporting their projects (Social Fund Bureau, Savings Bank, 2002).

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Furthermore, the National Economic and Social Development Bureau (NESDB) accepted the concept of social capital as a tool to develop the Thai economy and society. The NESDB categorized issues according to their importance. Four main problems were prioritized for the national agenda: (1) resolving the poverty problem and income distribution, (2) increasing the country's competitiveness, (3) development of social capital, and (4) sustainable development. The National Economic and Social Development Bureau advocated that social capital should be the central concept used to support the development of national competitiveness, as well as solve poverty and environmental issues, thus leading to a better quality of life and continuous national development (www.nesdb.go.th/).

There had been a movement to create social capital to overcome the economic crisis through SIF loans. However, once the program was completed in 2002, no concrete follow-up was evident. The new government had little clue about what social development project to conduct. The NESDB also tried to developed social capital, but its main goal was to use this asset to support mainstream economic development.

2.1.4 Putnam : Social Capital and the Foundation of Modernization

The World Bank has supported the concept of social capital developed by Robert D. Putnam, an economist from the United States, making it a buzzword. Putnam introduced social capital as an important component of modernization. He also defined it as particular characteristics of social organizations, such as trust, norms and networks that have collective value in civil society. Social capital can lead to collaboration among groups of people to achieve common goals. Examples of such groups are civic groups, religious groups, family bonds, informal community networks, kinship and friendship, norms of reciprocity, volunteerism, altruism and trust. Social capital is manifested through (1) communication flow, (2) norms of reciprocity, which depend on the characteristics of social networks (in the case of bonding networks, in-group reciprocity or bridging networks are generalized reciprocity), (3) collective action, and (4) identity and solidarity.

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Putnam's research, "Making Democracy Work", a 20-year study of civil society in Italy conducted in 1993, has brought fame to the American researcher. He studied the strength of civil society, more specifically social capital, involving 20 cities in Italy. The goal of the research was to explain the effect of the local government that was established in 1970. The operation of the local government was explored through interviewing policymakers/leaders who had influenced public activities. The results of the study showed that the operations of the local governments were closely related to the social capital of each region. In Northern Italy, where the occupants were aware of their duties as citizens and members of the community, little or no corruption was found. In Southern Italy, on the other hand, there was little involvement of the people in local activities and the local government tended to be corrupt. Putnam explained that social capital led to the involvement of society to achieve a common goal; thus, the community was able to overcome barriers. People living in a community with a high level of social capital will trust their neighbors, and have a sense of solidarity and equality. On the other hand, people will be distrustful and selfish in a community with a low level of social capital.

Putnam called social networks the heart of social capital because they encouraged people to help each other out, giving each other rewards, and creating and maintaining unity among the people. Having a common set of rules and understanding is a factor influencing popular involvement and governmental efficiency. In addition, the existence of a strong social network can lead to the standardization of social control.

"Bowling Alone: American's Declining Social Capital" (1995) and "The Strange Disappearance of Civic America" (196) are other two works in which Putnam shows how the discourse of social capital strengthens capitalism. In his 1995 work, Putnam illustrated the effects of social capital through a small bowling business. The numbers of customers of the bowling business had decreased, meaning the involvement of people within the community had also decreased. Thus, the business suffered (e.g. the bowling business lost revenue from selling food and beverages). This is just one example that Putnam used to demonstrate how a low level of social capital weakens the economy and affects society.

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In his book Bowling Alone (2000), Putnam found that civic engagement and communication within society have changed over the past decade. First, political and civic engagement (e.g. voting, political knowledge and trust in the country's politics) has decreased. People are less involved in extracurricular activities. In a 1970 survey, Americans were involved in societies at least once a month. In 1998, such activities had reduced by sixty percent. Second, internal social ties have also declined. In 1975, Americans would invite friends over, on average, fifteen times a year. In 1998, the number had decreased by half. Third, Putnam observed an increase in intolerance and a decrease in trust among Americans. The researcher used the number of legal and security services as a measure of trust. The number of Americans going to court to settle arguments, and the use of lawyers, police and security services had increased enormously from 1970.

Putnam tried to explain the reasons for the decrease in social capital, as follows: (1) changes in family structure--there are more and more single people, so that family activities and culture have decreased. There are no activities designed for single people to get involved with the community. In addition, commuting from the suburbs increases social barriers. Technology (e.g. television, VCDs, and the internet) has made people less willing to go out of their way to meet more people, leading to a diminution of social capital; (2) generational change--the generation that was involved in the community was born at the beginning of the twentieth century. Now, people from that generation have retired. The new generation is less involved in activities within the community.

Martti Siisilinen criticized Putnam, noting that he did not discuss conflicts between interests (new social movements, parties). This holds true for three kinds of conflicts: (1) conflicts between those associations that function in creating and supporting social consensus, and those associations and movements that are critical of the dominant political values (and of the values represented by the sports clubs and cultural associations studied by Putnam; conflicts between different parts of civil society); (2) Putnam had nothing to say about conflicts between civil society and political society (and the state), or, to put it another way, Putnam did not deal with politics, because he was not dealing with conflicts or new challenges presented to the political system; (3) Putnam neglected the vertical dimension of voluntary associations

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and the power relations that are inherent in all modern associations (at least, as a potential tendency). As Max Weber remarked, voluntary associations are power relations in two respects: first, within the association (power exercised by the leadership upon rank-and-file members), and second, in relation to the outside world (by the organization towards outsiders) (Weber, 1911).

Putnam had little to say about the problems of internal democracy in existing voluntary associations, and their internal power structures. As we know, from Rousseau to present-day discussions of (and in) new social movements, problems of oligarchy (Michels) and bureaucratization (Weber) are still among the most serious obstacles to the development of democratic voluntary organizations and civil society.

2.1.5 Fukuyama: Social Capital and the Reduction of Transaction Costs

Francis Fukuyama, a Japanese-American political scientist from Johns Hopkins University, referred to the significance of social capital in the development of the global economy: "At the beginning of 1990, most regions had developed their countries under the Washington Consensus economic policy. This policy failed in many countries, for instance, in the reduction of non-tariff barriers and investment, and ineffective financial liberalization. The Washington Consensus was incomplete, because social capital was not considered. Furthermore, economic policy alone is not sufficient for the development of a country due to weaknesses in promulgation, and policy implementation not being transparent, while in the development process, social capital plays important roles in promoting democracy, which reinforces the quality of non-corrupt politics and national development."

Fukuyama defined social capital as an instantiated informal norm that supports bilateral collaboration and reciprocity between friends. This norm occurs when people have relationships; for instance, reciprocity will not occur when we communicate with everyday people, but only with friends. Moreover, he proposed the idea of "radius of trust", of persons in contact with the same norms. If the social capital group can build positive externalities with external individual/organizations, the radius of trust will be more enlarged than it should be. Nevertheless, the radius of

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trust can be smaller, as in a large big organization supporting corporate norms only in the executive group (Fukuyama, 1999).

Fukuyama explained two major roles for social capital, in economics and in politics. In the economics role, social capital reduces the cost of the collaborative process. In the political role, social capital reinforces civil society in a modern democracy and is an essential condition for a free democratic society. Civil society balances political power and protects the people from political power.

Thus, Fukuyama's concept of social capital helps to understand capitalist society, especially in a capitalist economy. He tried to introduce the concept of social capital to serve the capitalist system, in reducing transactional costs and extending the radius of trust to business networks. He criticized the Chinese businessmen in Eastern Asia and Latin America for having a narrow radius of trust, and usually building up their own family networks so that economies would not grow as they should. Meanwhile, the extension of social networks in the United States of America and Germany generated increases in extensive corporations. Fukuyama's concepts were also consistent with Pariah Dusgupty (2000), who saw social capital not as public goods, but as private goods that can cause positive or negative impacts on the company.

2.2 Social Capital: Sociology of Integration vs. Sociology of Conflict

The World Bank, like many other researchers, has a great interest in social capital, seeing it with the same purpose, as an economic development tool. The World Bank has used the work of James Coleman and Pierre Bourdieu to create a social capital trend. James Coleman's "Theory of Rational Choice" illustrates the sociology of integration. Bourdieu, on the other hand, used historical relationships or social classes to explain phenomena. The latter is categorized as the sociology of conflict.

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2.2.1 The Sociology of Integration

James S. Coleman: social capital as support for many business types

James S. Coleman (1988: S95-S120), a sociologist from the University of Chicago, elaborated on the subject of social capital in his work "Social Capital in the Creation of Human Capital". He defined social capital using the following factors: (1) social capital is composed of social structure, and (2) social capital facilitates the actions of the members of society. Coleman used the diamond distribution business and the Khan El Kalili market in Cairo to define the forms of social capital.

In the instance of the diamond distribution business, Coleman found that there was no official insurance system. Trust, however, was the social capital that strongly supported such a social structure. Most of the merchants were from the same family or ethnic group. In this case, Coleman found that Jewish people only married one of their own; they lived in Brooklyn and attended the same church. The diamond distribution business operated by using family, community, or religious bonds as trust. Thus, any wrongdoing would result in a bad reputation, leading to loss of trust within the market. A dealer who did not possess family, community or religious bonds would have to go through the expensive and tedious ordeal of creating an insurance system.

From Coleman's study, social capital that emanates from close social structures (such as family, religious, and community bonds) proves to be a cost-effective way of improving financial benefit.

In his work on the Khan El Kalili market in Cairo, Coleman found a close relationship between all merchants in the market. They all helped each other out. A merchant could be selling bags one moment and become a jewelry dealer in another if a customer showed interest in the latter. A merchant in the market could direct customers to a store of a friend or a family member, for example. Sometimes, these merchants got a percentage of the sales. The structure of the market was somewhat similar to a department store. On the other hand, Coleman also found that the market was also composed of individual merchants who possessed social capital, ready to be tapped into by any other members of the market.

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These studies show how social capital can emanate from common achievements, leading to mutual assistance. The close relationships between merchants, as well as the individual merchant, can lead to social capital.

In summary, the World Bank chose politics-related social capital theories (Putnam, Fukuyama and Coleman's theories), which do not consider class divisions, and create social characteristics or social cohesion. The institution has tried to overlook the differences between the economy and society. Thus, society in the social capital perspective does not have any class divisions. The Bank does not consider the issue of power distribution or legitimacy of regimes, while other institutions seem to subsist without any conflict. The World Bank and the above researchers used the concepts of social capital to explain the relationships between individuals from a capitalist viewpoint. This is also called the sociology of integration, where social capital is studied to create a mechanism that would strengthen the integration of values in society, as well as unity. The main weakness of such a concept is the lack of conflict measurement; conflicts occurring at the lowest level of current economic, social and political structures.

2.2.2 The Sociology of Conflict

Bourdieu: social capital is a collective phenomenon and symbolic capital

Pierre Bourdieu (Pierre Bourdieu, 1985 cited in Portes A, 1998: 1-24; Martti Siisilinen, 2000; Pierre Bourdieu, 1930-2002) developed the notion of social capital during the 1970s and 1980s by linking the notion of social class. He categorized capital into 3 types: (1) economic capital, (2) cultural capital, and (3) social capital. All of them can change depending on symbolic capital. Changes in the different types of capital derive from social struggle, negotiation between the different social classes through fields that Bourdieu called social arenas/social fields.

Martti Siisilinen (2000) classified social capital according to Bourdieu's concept into 2 components: first, a resource that is connected with group membership and social networks. "The volume of social capital possessed by a given agent ... depends on the size of the network of connections that he can effectively

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mobilize" (Bourdieu 1986, 249). It is a quality produced by the totality of the relationships between actors, rather than merely a common "quality" of the group (Bourdieu 1980, 2). Membership of groups, and involvement in the social networks developing within them, and in the social relations arising from membership, can be utilized in efforts to improve the social position of the actors in a variety of different areas. Voluntary associations, trade unions, political parties, secret societies (c.f. the freemasons) are modern examples of embodiments of social capital. Differences in the control of social capital may explain why the same amount of economic and cultural capital can yield different degrees of profit, and different powers to influence for different actors. Group memberships creating social capital have a "multiplication effect" on the influence of other forms of capital (see Bourdieu 1986; Joppke 1987; c.f. Coleman, 1988).

Voluntary associations as social capital can be understood as resources produced by the association as a collective and shared by its members. In this way, social capital for Bourdieu is a collective phenomenon, even though it is viewed from the perspective of actors who are exploiting its potentialities. The formation of an association can create a sense of solidarity among a group of persons; it gives a "name" and institutionalizes the capital that is being accumulated. The economic, social and symbolic "profit" that ensues from belonging to an association establishes a concrete base for the growth of solidarity.

The second characteristic of social capital is that it is based on mutual cognition and recognition (see Bourdieu, 1980; 1986; 1998a). This is how it acquires a *symbolic character*, and is transformed into symbolic capital (1986). In order to become effective, social capital, "objective" differences between groups or classes, have to be transformed into symbolic differences and classifications that make possible symbolic recognition and distinction. Social classes implicated by the distribution of economic, cultural and social capital are only "classes on paper", that is, only potentialities, unless they are transformed into meaningful differences, mediated by symbolic capital (see Bourdieu, 1985). "Symbolic capital ... is nothing other than capital, in whatever form, when perceived by an agent endowed with categories of perception arising from the internalization (embodiment) of the structure of its distribution, i.e. when it is known and recognized as self-evident" (Bourdieu

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1985, 204). As symbolic capital, distinctions are "the product of the internalization of the structures to which they are applied" (op. cit., 204). Bourdieu draws a parallel between the concept of symbolic capital and legitimate capital, because it is symbolic capital that defines what forms and uses of capital are recognized as legitimate bases of social position in a given society. The effectiveness of symbolic capital depends on the actual practices of communication. In that respect, symbolic capital cannot be institutionalized, objectified or incorporated into habitus. It exists and grows only in intersubjective reflection and can be recognized only there. Economic and cultural capitals have their own modes of existence (money, shares; examinations and diplomas), whereas symbolic capital exists only “in the eyes of others". It inevitably assumes an ideological function: it gives the legitimized forms of distinction and classification a taken-for-granted character, and thus conceals the arbitrary way in which the forms of capital are distributed among individuals in society (see Bourdieu, 1986; 1987; 1998a; Joppke, 1987, 60).

Bourdieu's idea is that economic, cultural, and social capital becomes meaningful and socially effective only through the process of symbolic translation. That is why symbolic power, the power to make different entities exist by symbolic categorization, becomes decisively important within the total power system. Knowledge of the social world becomes the object of political and ideological struggles. Influencing the categories and distinctions through which the world is perceived becomes a major way in changing (or conserving) the social world. It is by seeing things in a legitimate way that the implicit can be made explicit, and potential groups transformed into actual groups (Bourdieu 1985, 202- 203).

Moreover, Bourdieu suggested that "symbolic power relations tend to reproduce and to reinforce the power relations which constitute the structure of the social space. More concretely, the legitimation of the social order ... results from the fact that agents apply to the objective structures of the social world structures of perception and appreciation that have emerged from these objective structures and tend, therefore, to see the world as self-evident" (Bourdieu 1991, cited in Martti Siisilinen, 2000).

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Bourdieu's concept of social capital focuses on the power function. Social capital is defined as the relationship within society that is created to increase the potential of a subject, to increase benefits, social position, and divisions of economics, culture and society. Social capital will be made righteous through symbolic capital. From Bourdieu's point of view, social capital is the source of social struggle occurring in social spheres.

Bourdieu's concept, also called the sociology of conflict, is interesting in the way that it can monitor conflicts and struggles at different social levels, as well as forms of power/violence and domination, which are prerequisites for hegemony and deprivation.

Thus, the researcher was interested to study the social capital of the Sasjha Sasomsup of Trad Province, focusing on Bourdieu's power function. How would social capital affect the economy at the social level?

2.3 Social capital and health

The literature review of social capital and health revealed that most of the research was based on a biomedical perspective, focusing mostly on disease, illness, and death. The work on this subject can be divided into 2 categories: (1) the study of social capital and physical and mental health issues, including health risks and life expectancy, and (2) the study of social capital and health services.

2.3.1 The study of social capital and illness (both physical and mental)

Kawashi et al. (1997) studied the relationship of social capital and related health factors in 39 states of America, from 1986 to 1990. They used the same indicators that Putnam used in his Italian work: interpersonal trust, norms of reciprocity, and the density of voluntary organization membership.

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Death rate due to disease: the density of public organizations is used to predict the death rate due to heart failure and cancer, as well as infant deaths. Being a member of a public organization is closely related to civic trust (r=0.65) and distrust is closely related to the rate of death from all causes (r= 0.79, p< 0.0001) (Kawachi, 1997).

In addition, research in an Italian-American community in Roseto, Pennsylvania, in 1950, showed a death rate due to heart disease 40% lower than expected. This phenomenon could not be explained by risk factors, such as smoking, working at a desk, or the consumption of foods high in fat. However, the research found that this community had a close-knit relation because the people all came from Italy. The researcher also observed that this phenomenon might be a result of social cohesion and a belief in egalitarianism (Kawachi, 1997).

Risk factors: Individual risk factors--low income, low educational background, smoking, obesity, and the low availability of treatment--were found in public organizations/societies/communities, leading to poor health.

Social capital and life expectancy: life expectancy is usually higher in developed countries, but it cannot be explained by income level. The U.S., for instance, has a good standard of living, had a GDP of $24,680 per capita in 1993, and a life expectancy of 76.1 years. A less wealthy country, with a high level of equality in society, would have a higher life expectancy. Spain had a GDP of $13,600 and a life expectancy of 77.7 years; Israel $15,130 and 76.6; the Netherlands $17,340 and 76.5. Wilkinson (cited in Kawachi, 1997) concluded that the equal distribution of wealth in a society significantly affect the cohesiveness and harmony of that society. The quality of relations within a society is the factor determining the happiness and quality of life of the population. This also affects social equity.

Social capital and social psychology: the research showed that the greater the gap between social classes, the lower social cohesion or trust there would be. Wilkinson (Wilkinson RG, 1992; 1996: 165-168 cited in Neil P and Davey G. S., 2003) stated that this would create negative feelings, such as shame and distrust, thus creating a bad mental state. This may lead to smoking, a behavior resulting from stress. This can also be viewed as an anti-social behavior or a will to become inactive in the community.

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The literature on mental health also revealed the study of social capital and crime. Clifford Shaw and Henry McKay (1942), two researchers from Chicago, confirmed Durkheim's finding from his 50-year research, that the social environment affects events/crimes in our community/society (i.e. suicide and murder). Thus, both researchers chose to study the mechanism within the community leading criminal behavior. The study attempted to find a correlation between crime and suicide, and found that social cohesion affected crime and suicide levels greatly. A low level of social control and weak public organizations are assumed to lead to higher crime levels.

Samson et al. (1992) tried to link social disorganization with the concept of social capital. They surveyed 8,782 families in 343 neighborhoods, in 1995. The researchers studied respondents' perceptions of social cohesion and trust among neighbors. They found that a low level of trust would lead to a higher crime rate (i.e. murder, burglary).

2.3.2 Social capital and the healthcare delivery system

The current social capital, from both public and private health service providers, can induce people to seek health advice and services (Cox, 1998 cited in World Bank, 2001). In addition, social capital helps to create a base for the health system in remote regions.

While the literature review revealed that the studies on social capital and health were mostly from a biomedical perspective, the researcher defined "health" in this study as a dynamic state of complete physical, mental, social and spiritual well-being and not merely the absence of disease or infirmity. Thus, this research did not study "health" from a biomedical perspective, but in the context of social well-being. The study focused on community participation, community strengthening and social relations through the SST movement.

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2.4 Social movement

A social movement is a collective action on the part of a large number of people to achieve a common goal: creative social change. The participants in the movement may not expect to change society in the first place, but once the movement becomes stronger it can change values, institutions and relations between societies or between the State and the people (Touraine, 1984, cited in Phasuk Pongpaijit, 2543: 8). There are two main schools of social movement thought, as follows:

2.4.1 Marxist social class theory

The early theorists came mostly from Marxist traditions of political economy. This school believed that the class enabling social movements was the working class, under the direction of the Communist Party. Marxist analysis of social movements stresses the importance of consciousness, ideology, social struggle and solidarity. However, many experts have criticized the concepts of this school, as they were seemingly inadequate to explain and characterize these new movements. They argued that theories which stress the primacy of structural contradictions, economic classes, and crisis in determining collective identities, were inappropriate for understanding movements that did not appear to have a class base, and did not seem to be related to any crisis or structural contradiction, especially after the industrialization period and during globalization (Chatrtip Natsupha, 1983: 102-106; Pasuk Phongpaichit, 1999: 1-10). Consequently, a new school emerged, the new social movements.

2.4.2 New Social Movements (NSM)

As its name implies, this is a new social movement that involves new political spaces for civil society, to counter the hegemony movement (Gramsci, 1971, cited in Phasuk Pongpaijit, 2543: 8). These social movements somewhat affect the participants in terms of being alert, politically consciousness, daring to defy state power, and changing the power relationship between their groups and the State or

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other power groups. This resistance is an ideology that can operate in a society by taking place in the realm of civil society rather than in the realm of state politics. It can be categorized into the following:

1) The New Social Movement in developed countries

Alain Touraine and Jurgen Habermas (cited in Pasuk Phongpaichit, 1999: 1-10) were among the prominent European theorists who gave rise to what is now called new social movement theory. There are variations in emphasis, but in general the NSM approach explains the social movements as linked to the failure by the democratic system in post-modern society to guarantee individual freedom, equality and fraternity. In the view of these theorists, democracy is degenerating into an authoritarian, technocratic state. The state in turn has become subjugated to market forces. The state's technocracy and the forces of the market thus dominate the people. There are no longer workers, only consumers. The old class of workers has ceased to be a class in the production process. Instead, people's main social role has become that of consumers. In this role, they are manipulated entirely by the market.

For Touraine, the state, the market, and the domain of communications and media are gradually diminishing the liberty of the individual. As the technologies of state control, of mega-corporation economics, and/or mass media advance, so the reduction of liberty is gathering pace (Touraine, Critique of Modernity, 1995 cited in Pasuk Phongpaichit, 1999: 1-10). For Habermas, the expanding structures of state and market economy colonize the public and private spheres of individuals, which he calls the *lifeworld*. This lifeworld includes the domains in which meaning and value reside--such as the family, education, art, and religion. So, private life becomes steadily more politicized by this double encroachment (Foweraker, 1995: p.6 cited in Pasuk Phongpaichit, 1999: 1-10). For Habermas, social movements are defensive reactions to defend the public and the private sphere of individuals against the inroads of the state system and market economy. Similarly, Touraine sees participation in social movements as the only way in which the individual can recover liberty. For both Habermas and Touraine, the main role of social movements is the mobilization of 'actors' and 'subjects' - their

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terms to refer to human beings in their full role as free and creative members of a pluralistic society, as opposed to victims or objects of state and market domination. Social movements involve a process of self-awareness, to create human and social identities that are free of the domination of the technocratic state and the market. But the creation of these identities is part of the process of a social movement, not its ultimate goal. The social movement is a collective form of action to contest the abuses of political and economic power, and to change the political and market institutions in order to produce a better society. The social movement will come into conflict with existing norms and values. It is a struggle for the autonomy of individuals within a civil society, which has been dominated by technocracy and the market. As put by Cohen and Orato (*Civil Society and Political Theory*, 1997: 511 cited in Pasuk Phongpaichit, 1999: 1-10), "collective actors strive to create group identities within a general identity whose interpretation they contest".

2) New Social Movement in Developing Countries or "Popular Movement"

Touraine (and other European theorists) is very clear that new social movement are specific to a post-modern society - by which he really means a society in which the major part of the workforce is educated, skilled, white-collar (and probably in service industries). However, the dominance of state structures, market forces and communications--which he identifies as the things which social movements must oppose--are clearly present in societies that cannot yet be called post-modern. Indeed, this domination is a global process. Hence, the diminution of liberty that this dominance entails is also present in non-western societies, and also needs to be opposed.

The problems have become more complicated in non-western countries with the extra dimension of subordination to, domination by, or dependency upon a western-dominated world. Touraine talks about social movements in direct contest with corporate and state power. In non-western countries, movements are removed from such a contest by a further level – the domination of the western world as a global super structure. Whether that is real or not, it is certainly perceived to be that way.

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In brief, while Touraine's analysis may focus on postindustrial society, the problems and the enemy are the same for other zones of the world, with the added complications stemming from the globalization of the dominating forces that Touraine describes.

Theories constructed for the West are concerned with movements that focus on the quality of life, rather than matters concerning the material aspects of life. The movements' actors are often those in the middle class. In non-western countries, where material aspects are still a problem, many social movements are still about bread-and-butter issues, particularly access to resources. The actors involved in many cases are the underprivileged, the marginalized, workers and poor farmers. The use of the term new social movements may not be appropriate. This may explain the decline of its use in recent years. In several studies of social movements in the Third World, researchers have used the term "popular movement" (Pasuk Phongpaichit, 1999: 1-10).

In this study of social capital and the health movement, the researcher examined the case of the SST Groups, which have been part of the social movements in Thailand for more than 14 years. The study uses the conceptual scope of new social movements in developing countries. Chairat Charoensinoran (1999: 103) stated that civil movements in developing countries have 2 main characteristics: 1) focus on community-based development rather than modernization, and 2) the question of the current development discourse that leaves no room for the underprivileged and does not respect local culture and intellect.

2. 5 Scope of the study

Studies of social capital are mostly based on an approach to the conditions in which the specific interests of certain groups and the conflicts between them are cancelled out. Thus, the study of social capital supports the development of the economy without questioning its mechanism or the real beneficiaries of the movement. Thus, this social discourse is said to be ambiguous because the World

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Bank introduced it under the capitalist system. In addition, the World Bank tried to use the concept of social capital to solve grassroots economic problems without focusing on the power relation system. On the other hand, increasing social capital in the developing countries operates in the context of a welfare system supported by the state, and thus it may not be totally related to the resolution of current economic problems. The study of social capital, therefore, explains how the powerless groups operate collective actions outside capitalist logistics, what social capital means to them, whether social capital can strengthen their social movements, and how it is used to radicalize the mainstream economy.

Thus, this study was interested in Bourdieu's concept of social capital to explain the social movements of the Sasjha Sasomsup of Trad Province, through health movements. The latter is a new social health movement that seeks new alternative spaces to the SST Groups in creating a counter discourse to the mainstream economy. Bourdieu's concept is linked to social class. In the "Forms of Capital", Bourdieu expands the notion of capital beyond its economic conception, which emphasizes material exchanges, to include "immaterial" and "non-economic" forms of capital, specifically cultural and symbolic capital. He explains how the different types of capital can be acquired, exchanged, and converted into other forms. Because the structure and distribution of capital also represent the inherent structure of the social world, Bourdieu argues that an understanding of the multiple forms of capital will help elucidate the structure and functioning of the social world, as shown in Figure 1.

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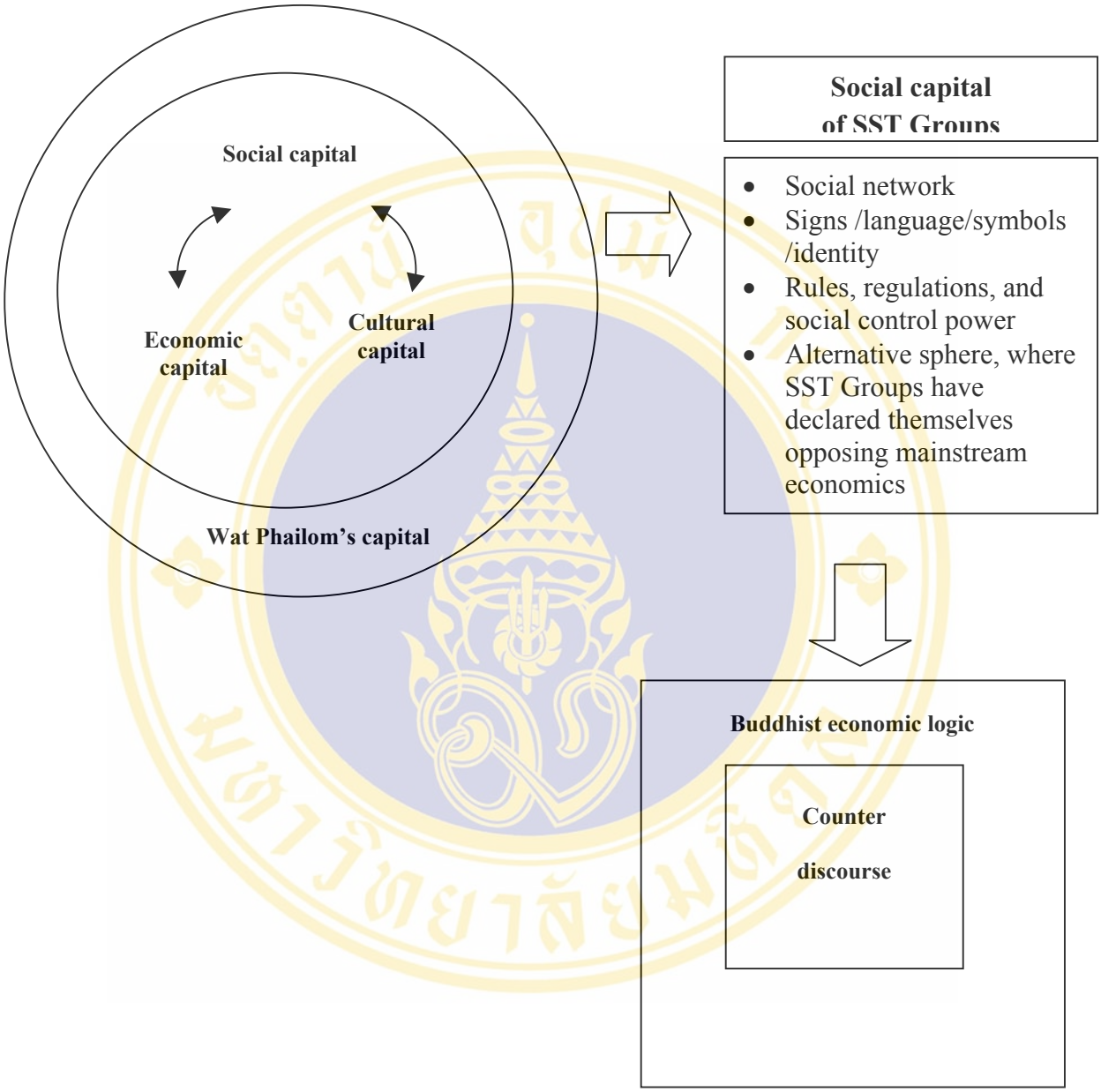

Figure 1 Conceptual Framework

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CHAPTER 3
RESEARCH METHODOLOGY

3.1 Research Design

This research was a qualitative case study using the Sasjha Sasomsup Groups of Trad Province (SST). The SST possessed all of the ideal characteristics deserving of study: an invaluable context of content, time and space.

3.2 Study Area

The study areas for this research were the Sasjha Sasomsup Savings Groups of Trad Province, established in 1991 by Phra Ajarn (Buddhist Monk) Subin Panito. They now cover 160 villages/savings groups (Trad has a total of 250 villages) or 64% of Trad's villages. The SST Groups have over 47,000 members and combined savings funds and welfare funds of 230 million Baht (details in tables 1 and 2).

Table 1 Expansion of the Sasjha Sasomsup Groups of Trad Province, 1991- 2004

Year	Number of groups	Number of Accumulated Groups
1991	2	2
1992	-	2
1993	9	11
1994	20	31
1995	19	50
1996	23	73
1997	27	100
1998	4	104

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Table 1 Expansion of the Sasjha Sasomsup Groups of Trad Province, 1991- 2004

Year	Number of groups	Number of Accumulated Groups
1999	17	121
2000	8	129
2001	20	149
2002	7	156
2003	1	157
2004	3	160
Total	**160**	**160**

Table 2 Number of members and asset values of the Sasjha Sasomsup Groups, 2003

Item	Units	Remarks
Sasjha Sasomsup Groups	160 groups	64% of all villages in Trad, covering all Amphurs (Districts) and Tambons (Sub-districts)in the province
Initial members from all groups	23,751 persons	
Total number of members	47,197 persons	Doubled the initial members
Initial value of shares	873,220 Baht	
Monthly accumulated share value (all groups)	2,843,160 Baht	3.3 times the initial value of the shares
Revolving shares from all groups in 2002	145,222,450 Baht	
Welfare funds for 2002	45,795,608 Baht	
Estimated revolving shares for 2003	188,070,50 Baht	
Grand total	233,865,758 Baht	

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3.3 Key Informants

3.3.1 Participants

The participants in the research were members of the SST Groups, as follows:

1) Phra Ajarn Subin, who was the founder and leader of the SST Groups.

2) Committee members of the SST Groups in 160 villages, dispersed in all Tambons and Amphurs of Trad Province.

3) 25 Ideology Committee members, who believed in, and were faithful to, the teachings and daily mission of Phra Ajarn Subin Panito. These committee members helped him with the operations of the SST Groups. Since 1998, they had met every Tuesday from 19.00-22.00. Usually around five to ten members regularly attended the meeting, headed by Phra Ajarn Subin.

4) Committee members of the Tambon networks, covering committee members from the SST Groups in 18 Tambons, with the aim of supporting the groups' collective works.

5) There were 11 provincial network committee members. This committee was in charge of grouping the 128 SST Groups at the provincial level. It served as the "middleman" between each provincial group to gather funds and exchange knowledge, as well as purchase goods from the Collective Purchasing Demonstration Center at Wat Phailom (Phailom Temple).

6) The Learning Center Committee, separate from the Ideology Committee, was composed of 18 members. It was established in 1998, with the main goal of operating the SIF Program. Later, it functioned as educating members of the community in such areas as accounting, community business, as well as training the monks in the vision and ideology of the SST Groups. This committee was in charge of upholding the knowledge that applied the religious ideology of the SST Groups, to support the community emotionally, economically, socially, politically and environmentally. It also supported the development and operations of the SST Groups within the province and in other provinces for capacity-building, as well as community dignity.

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3.3.2 Selection of Key Informants

The researcher carefully selected the key informants according to the mechanism of the SST Groups, by purposive sampling. The number of participants was sufficient to fulfill all the necessary criteria, such as data collection time and completeness of data collection. Thus, the key informants were composed of the following:

1) Phra Ajarn Subin Panito, the founder and leader of the SST Groups.

2) Representatives from the SST Groups at the village level; selective sampling was conducted based on the success of the groups in developing well-being. Four characteristics were selected: (1) groups with more than 10 years of experience in integrating a healthy development, (2) a group with direct experience of health movements, (3) a group with experience of environmental movements, and (4) a group that had integrated its work with the local authorities' organization.

3) Representatives from the Ideology Committee and the Learning Center Committee (LCC)

Key informants from this group were selected according to their roles in the SST Groups in the villages. They had to attend meetings and play a role in the Ideology Committee, the provincial network, the LCC, or other health development projects operated on behalf of the SST Groups. Ten people were selected from a total of twenty-five (some members of the LCC were also in the Ideology Committee).

4) Representatives from the Tambon network committee

Convenience sampling was conducted at this stage. The researcher selected the networks that were currently active while the study was being conducted, to obtain realistic data. Usually, meetings were held only once a month, so the researcher interviewed 2 focus groups, the Khao Saming network and the Thasome network in Amphur Muang, Trad Province.

5) Representatives from the provincial network committee

From the 11 committee members, the researcher selected members responsible for the main activities of the committee, which included the Chairman of the committee and five committee members in charge of organizing the learning process for the SST Groups.

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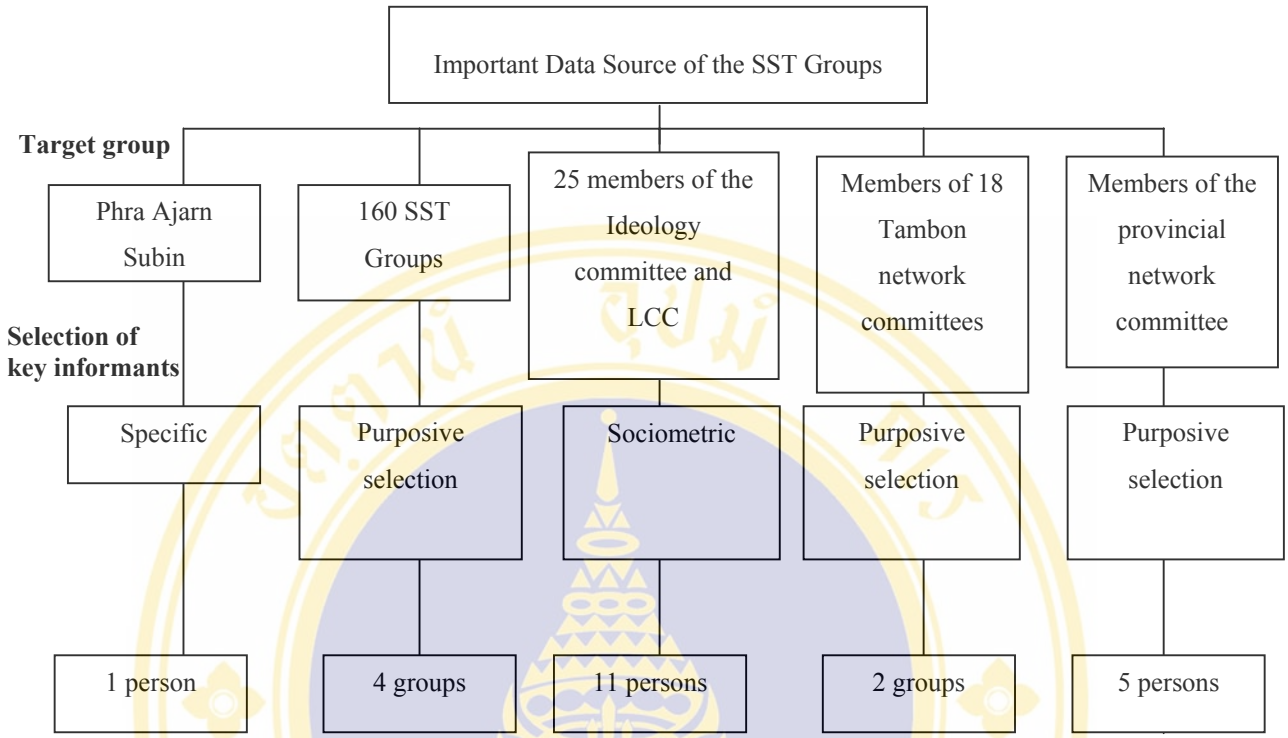

Figure 2 Sampling method and sample size of key informants

3.4 Research Methods

The research was divided into three main stages, as follows:

3.4.1. Conceptualizing the Scope of the Study

In conceptualizing the scope of the research, two methods were used: literature review and study trips.

Method 1: Literature review and documentary research. The researcher examined the Thai and foreign research and literature on social capital, and reviewed the concepts and theories of social capital, as well as new social movements, health movements in Thailand, and the learning experiences from the SST Groups.

Method 2: Study trips. The researcher explored the saving groups in Songkhla Province with similar characteristics, to learn from their experiences. This also helped to define the scope and direction of the study.

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3.4.2 Initial Data Collection

The researcher took five months to collect the initial data and to understand how the SST Groups worked. The data were categorized into the following categories: (1) documentary study of the concepts, ideology and operations of the SST Groups, and the core persons of the SST Groups ; (2) study of the SST projects requesting funds from the Thai Health Promotion Foundation (ThaiHealth); and (3) data collection of the SST Groups' role, related to the health movement according to the Health System Reform Act. The study was a partial work when the researcher had worked in the Civil Society and Health System Reform Research Plan of the Society and Health Research Institute, Ministry of Public Health. The data collection was conducted through interviews and focus group discussions with the SST committee members during the period July-October 2003. After collecting the data, I also introduced myself as a Ph.D. student researching the social capital of the SST Groups.

3.4.3 Creating Relationship

The researcher happened to know Aunt Pongsri and Akom, two Ideology Committee members of the SST Groups, who had worked closely with ThaiHealth where I worked there in 2001-2003. I did not know them well until I started working on this research. This project also made me quite familiar to the other Ideology Committee members, such as Ajarn Pradit, the former director of the Trastrakarnkhun School and the president of the Learning Center. Ajarn Panas was a teacher at the Trastrakarnkhun School and secretary of the Ideology Committee meeting every Tuesday. Aunt Pongsri was the provincial level public health officer who played an important role in the SST Groups.

In addition, in December 2003, the researcher participated in observing the meetings that took place in the SST Groups to reflect upon the lessons learnt from the SST Groups' project operations, which were attended by the leaders of the Ideology Committee and the committee members at the village level. This meeting was arranged by the Wholistic Management Institute, which was responsible for promoting and researching the religious network projects that used the SST ideology

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to develop spirituality. The researcher learned a lot about the SST Groups from this meeting. I also got to know some of the SST Groups' leaders, such as Aunt Wilai, one of the Ideology Committee members, in charge of accounting for the SST Groups. Another person was Phu Yai Amporn, the head of the village and head of the SST Groups at Baan Pred Nai, known for its environmental conservation movement. Jamrus, a committee member, was an expert in accounting; Panya was a committee member of Ban Tung Kai Duck, while Tambon Administrative Organization member Akom was a merchant who believed in commerce for society. These individuals were the main sources of information for the researcher during the research field study and afterwards. This meeting initiated the opportunity for me to become quite familiar with, and maintain good relationships with many of the key informants. Thus, I scheduled the data collection program for January 2004.

3.4.4 Field Study

The researcher spent four months in the field, one full month in the SST Groups, and three months traveling among the different branches. Each trip lasted three to seven days. The researcher used the following data collection methods:

1) Participation Observation

The researcher participated in many activities of the SST Groups, such as weekly meetings of the Ideology Committee on Tuesdays from 19.00-22.00 hr, monthly meetings of the provincial network that took place on the 15th of each month, and meetings of the Tambon Networks and LCC on the 27th of each month. The researcher also studied and observed the operations of ten SST Groups, as well as Phra Ajarn Subin's work. I participated in activities involving other organizations interested in the work of the SST groups, such as the member of the Tambon Administrative Organization, Khon Kaen University, and members of the Bank for Agriculture and Agricultural Cooperatives from Udon Thani. I also attended other important activities, such as Mongkon-Selvana Day, on April 15th (Annual SST members' meeting) and the funeral of Aunt Pongsri's mother, who was also a driving force in the SST Groups.

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Participating in these activities enabled the researcher to see the interactions and relationships within the community, learning in several dimensions, intentions and conflicts during the social activities of the STT Groups. Moreover, living and working at the Learning Center of the SST Groups also enabled the researcher informally to see, hear, and observe the SST process, the members' interactions, relationships, opinion and conflicts. This Learning Center was considered the center of the SST Groups, where members and guests of the groups could gather for meetings and other activities.

2) In-depth Interviews

The researcher conducted in-depth interviews of key informants of the SST Groups, such as Phra Ajarn Subin Panito, members of the Ideology Committee, members of the Learning Center, committee members at the village level, the president and members of the Tambon Administrative Organization.

3) Informal Interviews

This method seemed to gather more in-depth information than the in-depth interviews. The conversations started with a description of the operations of the SST Groups, and the social and emotional problems of some committee members. These conversations occurred mostly during lunch or dinner breaks, during trips to villages, during exercise, or before bedtime.

4) Focus Group

The researcher gathered information from interviews of committee members of the Ideology Committee, Khao Saming Tambon Network and Thasom Tambon Network, as well as four other SST Groups. I also conducted these interviews personally and indirectly collected more information about 10 member groups through the Promotion and Research on the Development of Monks network using the "SST Ideology as a Spiritual Development Tool Project".

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3.4.5 Dwelling Location: Information Accessibility

1) Living at the Learning Center

The researcher started the study by living at the Learning Center of the Sasjha Sasomsup of Trad Province, located in the Phrarajkhemakorn building, Wat Phailom. The center was sponsored by the SIF fund (about 4 million Baht), a subsidy from the Learning Center Fund (1.45 million Baht), and the Phrarajkhemakorn Fund of Wat Phailom (about 400,000 Baht), totaling approximately six million Baht. Construction was completed at the end of 2002. It has served as the SST headquarters, with fulltime employees supporting the Community Business Learning Center. This center provides collective bargaining and "cooperative arrangements" for the purchase and sale of various necessary commodities of daily life and services, such as rice sugar detergent, molasses (for producing bio-fertilizers), cooking gas, lubricating oil, motor vehicle insurance service, etc.

The Learning Center was a two-story building. The first floor was divided into three sections: (1) the section for demonstrating the community business, (2) the administration section, and (3) the conference area, which was used mostly as a cafeteria for guests. The second floor was divided into two sections: (1) a large conference room, and (2) a dormitory for guests. Thus, the learning center was the source of all relationships within the SST Groups; it was not only a shop but also a meeting place for the groups' committees. It was also a meeting and living place for other guests of the group. Members of the groups, including the committee members, frequently visited the center for important, or less important, meetings. They often came for small-talk, coffee, and to exchange ideas. The learning center was like a second home to members of the SST Groups.

Thus, living at the Learning Center enabled the researcher to observe and collect data on relationships within the community and comfortably participate in the activities of the groups. These activities included training, seminars, and cooperative arrangements for the purchase and sale of various goods and services. Living at the learning center also brought the researcher closer to other members of the SST Groups, leading to trust from the committee members and better understanding of the SST Groups on the researcher's behalf.

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In addition, while living at the Learning Center in Trad Province, the researcher learnt more from the Wholistic Management Institute (WMI) which is the evaluation unit of the project called "Empowering the monks in Sasjha Sasomsup Process to bring Dhamma to community". The project is funded by the Thai Health Promotion Foundation, or ThaiHealth. I had previously learned about the project at a conference at the end of 2003. Being part of this project enabled me to learn more about the SST Groups' situation because WMI asked me to be an advisor for the project after my study was completed, and I was pleased to accept the offer. Continuing to work was a way for the researcher to thank the SST Groups for their warm assistance and cooperation during my stay at the Learning Center.

This has allowed me to receive continuous monthly reports of the SST Groups' situation, as well as participation in determining the activities related to the project, project summary reports and lessons learnt, evaluations of the project and the training of project members. In addition, my continuous involvement has allowed me to check the validity of my findings.

Thus, this study comprised many data collection processes, such as field study and literature review. Additional information was gathered with 10 focus-group discussions while working with the above mentioned project. Moreover, surveys and interviews of 194 individuals (from 39 groups in 17 Tambons, 4 Amphurs; c.f. appendix) were also administered. The researcher determined the direction of the questions and the guidelines for the focus group discussions.

2) Habitation in Some SST Villages

The researcher had lived in some villages of the SST Groups. I had stayed at the homes of some committee members to study their ways of life, their social relationships, and the interactions between members of the community and the villagers and groups.

3.4.6 Status of the Researcher

Since the researcher was known to Phra Ajarn Subin, Aunt Pongsri and Akom as a former researcher from the Thai Health Promotion Foundation

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(ThaiHealth), a Ph.D. student and Ajarn at Mahidol University, I feared that my status would lead to some "power" issues due to my previous role in ThaiHealth. Thus, I introduced myself to the SST members and other committees as a student studying the operations of the SST Groups, since the members of the SST Groups were familiar with outsider studying their operations. In addition, living at the Learning Center allowed me to become familiar with the members of the community and being perceived as a member of the group. I showed respect to elders, as well as equals and younger individuals, according to Thai culture. I displayed good listening skills in order to access and gather information for my study as much as practicable.

3.4.7 Instruments

The instruments/tools of this study comprised the interview guidelines, guidelines for focus-group discussions and observations (see Appendix B: Guideline Questionnaire). This included questions related to the development of the SST Groups, the organization of the groups, characteristics of the committee-members and other members, ideology, rules, discipline and regulations, opinions about the participation of the group members and committee members, their beliefs, their value systems and social norms, the relationships within the community and between the temple and the community, kinship systems, social networks, the group network, and the group's social actions.

Even though the researcher had an interview guideline for the questions to be asked, I did not interview following a fixed sequence of questions but via informal conversation.

Interviews and conversations during activities such as morning exercises, trips to the village, work at the learning centers, or lunch, were recorded in a notebook. Once the participants were familiar with the researcher, I would start the formal interview and voice record. Nevertheless, voice recordings were not performed to reduce unease.

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3.4.8 Data Records

In addition to the digital photographs and occasional tape-recordings, the researcher also recorded the following data: (1) a notebook record of memories of events during the four-month stay at the SST, (2) rough records of important issues from interviews and observations, and (3) complete records of events that incorporated (1) and (2), as well as the personal opinions of the researcher.

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CHAPTER 4
SOCIAL CAPITAL : COLLECTIVE PHENOMENON

4.1 Introduction

Wat Phailom is one of the oldest temples in Trad Province, built in 1783 in the center of Trad Province. The temple extends over 5.6 acres (1 acre = 2.5 Rai) of land. It has a long history and is the source of cultural, human and social capitals of Trad Province. Since Phra Ajarn Subin Panito, founder of the Sasjha Sasomsup of Trad Province (SST) groups lives in Wat Phailom, the temple serves as place where community participate in establishing the popular financial and social welfare system..

This chapter is divided into three sections. The first section covers the history of Wat Phailom through the testimonies of the three abbots and Ecclesiastical Provincial Governor of Trad. The temple has contributed to the cultural, social and human capital for Trad Province as well as for the Sasjha Sasomsup of Trad Province. The second section deals with the process of creating identities for the temple through Buddhist behaviours, temple activities and activities that the temple cooperate with the community. These activities reflect the prominent image of Wat Phailom. The last section describes the relationships between the community and Wat Phailom, both community and individual levels. At the community level, the activities related to the community involved with the temple through activities such as ordination ceremonies, food donations and funerals. The individual level, life experiences of two persons ,Uncle Ju's and Akom are presented.

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4.2 Wat Phailom: the Source of Social and Human Capital of Trad Province

4.2.1 Three Chao Khuns of Wat Phailom and the Foundation of Social Capital

Everyone in Trad Province knows about Wat Phailom because of its origin and development process created its identity. Getting to the temple takes a ten-minute bus ride from downtown Trad. The temple is well known, not because of its physical condition, but from its contribution to society through the works of three Chao Khuns (a title unofficially used in speaking to or of a monk of a higher rank) They are Chao Khun Wimolmethajarn Worayankananuruk (or Jeng Janatsaro), Chao Khun Phra Burakhetkanajarn Suthisanworanayok Sungkhapamok (or Pin Suntaro) and Chao Khun Phrarajkhemakorn Suntornthumniwit (or Pakorn Aratatwiriyo), who were the abbots and Ecclesiastical Provincial Governors over the past century. These three Chao Khuns played an important part of the educational, emotional and spiritual development of the people.

Physical condition of Wat Phailom filled with simplicity. In the temple area, there is a one-story children's nursery, which had been nominated as outstanding nursery of the year for Region 3, because of its clean building and playground. Parents would drop off pre-school children before going to work every day. Across from the nursery is a small consecrated assembly hall (Ubosot). The library is also the residence of the monks of Wat Phailom. Next to the library is the preaching hall where members of the community would perform meritorious deeds. At the back of the preaching hall is the crematorium, and past it the temple property, expanding over 8.8 acres. Dr. Sriwongse Hawanond, the nephew of Chao Khun Phra Burakhet, former abbot of Wat Phailom, has transformed the field into a Buddhist garden with the help of the community. The concept of the garden is the forest where Buddha spent most of his life meditating and reached nirvana. Later, a pagoda was built as a monument for the three Chao Khuns

To the right of the garden is a hall for funeral ceremony. Next to it is the Praraj Khemakorn building, a two-story administrative building for the Sasjha Sasomsup of Trad Province.

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The temple has had over a century of continuous religious teaching, led by the three Chao Khuns of Wat Phailom. It is a well-known and well-respected temple among the people of Trad Province, due to its integrity over the past 100 years.

The first abbot was Chao Khun Wimolmethajarn Worayankananuruk (or Jeng Janatsaro or Chao Khun Yai) (20 July 1863-27 April 1956). He laid the ground for the youth education by gathering monks to teach temple boys since 1888. Then in 1899, the government established a public elementary school with Chao Khun Wimolmethajarn as director of the school. In 1934, the school expanded into secondary school named Werusuntornkarn. Later the school became independent from the temple and is now the provincial male school of Trad Province. In 1934, Chao Khun Wimolmethajarn established another school named Priyattum, which has taught Buddhism until today. He is considered the father of education in Trad Province. To date, Wat Phailom has been spreading Buddhist teachings in the community. Thus, the temple is believed to be the origin of human capital in Trad.

The second abbot was Chao Khun Phra Burakhetkanajarn Suthisanworanayok Sungkhapamok (or Pin Suntaro or Chao Khun Lek) (1985-1999). He established the first Sunday Buddhist School in Trad. Nowadays , around 250-300 students attend the school every year. The school supports youth education, and accepts the poor, homeless and under-privileged children, teaching them religious and educational values. He created an educational system that even the government was not able to support at that time. Taking underprivileged children into the temple remains a common practice at Wat Phailom.

The third abbot was Chao Khun Praraj Khemakorn Suntornthumniwit (or Pakorn Aratatwiriyo or Chao Khun Raj) (April 1998- January 1999). He was the one who responsible for religious academe and dissemination, and the first Pali scripture teacher in the province. He preached and gave speeches to students in every sub-district in the province.

These three Chao Khuns are well known and respected by the people of Trad, especially among their students. Everyone who visited the temple would pay their respects to the three Chao Khuns , remembering the contributions they had made to society, as in the following poem written by the Sunday Buddhist School students:

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"Every time we visit Wat Phailom
We have to pay respect to the wax statues
Remembering how the Chao Khuns
Are the people's moral support
The three abbots gave virtue
Not believing in the supernatural
Being a model to their students
Walking us through crises
You taught us day and night
You led, we firmly followed
Today, you are no longer physically with us
But we still remember your teachings
"Love your parents" don't forget kindness, are supporting power
"Love the good and do not forget the religious morals" increases the bond
We follow the way of the righteous
To carry on good deeds".

The teachings of these Chao Khuns are still present, led by the monks of Wat Phailom. Thus, the temple is the center for religious followers who really understood the teachings of Buddha and respect the religiously strict monks of the temple. It is also the learning center and the origin of social capital for Trad Province and the Sasjha Sasomsup Groups.

4.2.2 Wat Phailom and the Creation of Human Capital

Buddhism is a religion that gives a great deal of importance to education. It can be said that the operational system of the Buddhism is an educational system or self-development system. "Sikha" or "Suksa" (study) is the most important factor in attaining a wonderful life and achieving the highest level of freedom (Phra Paisan Wisalo, 2003: 284). From this paper, one can see how Wat Phailom greatly emphasizes education (for both monks and youth) through the scriptures and the Sunday Buddhist School. Education made Wat Phailom to be cultural capital, and a center for the community.

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4.2.2.1 Wat Phailom: the First Scripture School in Trad Province

Wat Phailom put the emphasis on the of monk education. The first scripture school was established in 1920, under the leadership of Phra Wimolmethajarn. Phra Aratnamahabunyatum from Wat Mahathat (Bangkok) was invited to teach the Pali scripture subject in 1934, and the subject has been taught in this school since then. Wat Phailom also set up a fund dedicated to the study of Pali scriptures among monks who lack the educational resources.

Due to the long history of monk education, the province of Trad has been populated by monks who have strong religious beliefs and who have adhered to the strict priesthood code of behavior, especially the ones from Wat Phailom. Chao Khun Phra Burakhet once said "*there are not a lot of monks in Trad; so it is not difficult to govern them. We live like family. If any problem arises, we consult and help each other out. There are usually no problems . With the development of the transportation infrastructure, more monks from other regions came to Trad. They are the ones causing problems (e.g. ask for donations). Trad monks do not eat or drink in the market because we asked them not to. If you see a monk eating in the market, he is not from Trad*."

4.2.2.2 The Sunday Buddhist School and the Creation of Human Capital

Wat Phailom is not only interested in the education of monks, but also the education of layman. Chao Khun Phra Burakhet established a Sunday Buddhist school in 1982 for students interested in Buddhism. At the beginning, only 180 students attended the school, then, in 1991, the school registered itself with the religious department and was nominated the best The Sunday Buddhist School in 1997. Today, over 250 students attend the school each year and 20 assistant teachers from various schools in Trad Provice. The people believed and respected the the Sunday Buddhist School and created the Phra Burakhet fund in 1986 to support top students who lacked the financial resources to further their studies, and also to provide lunches for the students.

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Ajarn Panas, a teacher at Tradtrakarnkhun School and the the Sunday Buddhist School, talked about his experience as a teacher at the the Sunday Buddhist School, as follows:

"*The school was established over 22 years ago. In the beginning, there was not many people believed in the school. We taught once every two weeks because we could not find sponsors for the children's lunches. The monks would keep dried food from the food they received in the alms-bowl to feed the children. Ten years later, more people believed in the Sunday Buddhist School and queued up to sponsor the children's lunch program. Even the alumni have to wait years before they can sponsor anything*".

Activities at *the Sunday Buddhist School* started at 8 o'clock every morning in the wooden building. The serene structure becames lively but not as chaotic as a normal school. Karn Wai (saluting with joined palms) was shown from the entrance of the temple to the academic building. Students were requested to perform religious acts at the altar, so they would be familiar with the right Buddhist traditions. Good deeds or actions such as timeliness were rewarded by "boon" or merit points. If a student got to school early, for example, he/she would get 8 merit points; if he/she led one of the religious activities, he/she would get 10 merit points. Once the morning ceremony was complete, the students would go to their classrooms. At noon, the children had lunch in the dining hall, and the lunches were donated by Buddhist followers. Once finished, the students would sing a song praising the kindness and the virtue of their sponsors. The song went as follows:

"We are deeply touched by your support. You worked so hard and gave with all your heart. We cannot find words to describe our appreciation but we "wai" (salute with joined palms) to thank you".

All the sponsors put on happy faces. They were filled with joy when they see how they had contributed to the community. Once full, the children learnt how to help each other by washing the dishes and cleaning the hall, bringing joy to the people passing by.

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4.2.2.3 Human Capital: Academic and Virtue

The Sunday Buddhist School not only teaches the history of Buddhism and the Dhamma, but also English, Thai and mathematics. But the most important thing that has been taught over the years is "how to be a good person in society", as Charnwit and other alumni of the Sunday Buddhist School recalled:

"This school taught us academic subjects as well as social relations such as friendship and family bonds, which marked us deeply. What the monks taught us reflects in the students' behaviors: being a good person, following morals, being grateful to our parents and teachers. The monks taught us well; they are really good role models. They teach us not through words, but through their behaviors. It shaped us into a social person, loved by everyone in society. Thus, students who have attended this school will be the ones with morals, do only good deeds, are kindhearted, and survive in society. It is the greatest spiritual tutoring school."

The Sunday Buddhist School has been able to produce over 250 morally-ready students a year for the past 20 years, making Wat Phailom the source of human capital for the province. The temple has fostered over 6,000 students with potential.

4.2.3 Temple boys: Human Capital of Trad

Wat Phailom has taken in many temple boys every year. Usually, there are 30-40 boys living at Wat Phailom each year. The temple takes care of lodging, clothing, food and accessories. It also educates the children in the Dhamma. Many people found that the boys of Wat Phailom are praised by their family members and whoever got to know them. Their behavior is impeccable, and they help out at the temple and the community. During funerals, they have helped clean up the deceased and welcome the guests when the family of the deceased did not have enough reserves.

Temple boys come from different social backgrounds. Some of their parents are farmers, merchants, government employees, or relatives of monks at the temple. These boys grow to become good people, abiding by ethical rules.

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4.2.3.1 Guardians of Uncle Chalao

Uncle Chalao is a retired government employee. He recalled the days when he used to live at Wat Phailom as a temple boy:

"In June 1954, after my parents died, I moved to Wat Phailom. A far relative brought me to Phra Chawi, who took me to Chao Khun Phra Burakhetkhanajarn. He was the Ecclesiastical Provincial Governor and in charge to be the abbot while Chao Khun Phra Wimolmethajarn was very old and still sick. He accepted me into the temple and assigned me to Phra Chawi. With his kindness, Chao Khun would teach the boys to be good people and economized. Once I turned on all the lights in the new pavilion to see how beautiful it was; Chao Khun came down to see what was going on. He told me, without any anger, that turning on the light unnecessarily was a waste. Everyone at the temple needed to help save electricity, so we could use it for a long time. That day, I realized I shouldn't have done what I did.

I had only one white shirt for school. I had been wearing it for 3 years . It was old and had torn sleeve, with iron burns on the back. One day, I lay the breakfast for monks and Chao Khun PhraBurakhet saw me in this outfit. 'I forgot that your parents have died. Come with me', he said. He took out a white cloth he got from a "Bangsakul" (monk' s robes offered to a monk at a funeral) *and asked me how much it cost to tailor a shirt. "12 Baht", I replied. He then told another temple boy to give me 20 Baht to fix up a shirt and keep the rest for the need in the future. He told me I should not buy snacks because there were plen*ty *at the temple. That day, I went down on my knees to "krab"* (prostrate as a sign of respect) *Chao Khun Phra Burakhet. I was deeply touched by his kindness. I was just a small blade of grass growing under this great tree, which was giving me a new life.*

When I reached the age of ordination, Chao Khun Phra Burakhet presided over the ordination ceremony. That's why I've always felt so close to Wat Phailom. Chao Khun did not just raise me, he gave me love and warmth, took care of my emotions, taught me values of life. Chao Khun Phra Burakhet was the guardian of everybody in Wat Phailom."

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4.2.3.2 Maiphai and Wat Phailom

Wat Phailom not only takes in orphans, but also the sons of poor farmers who want their children to have an education. Sopod, a farmer from Baan Tai Wang, Wang Krajae Tambon, Trad, recalled his experience as a temple boy 38 years ago.

"I became a temple boy at Wat Phailom because my brother was a monk there. I closely served Chao Khun Phra Burakhet because I was the smallest among the temple boys, so he favored me a little bit more than others. He let me eat at the same time as he did before going to school. Since I was smaller than the other boys, I wasn't able to eat as fast as the others. Chao Khun Phra Burakhet had to set aside food so I would be able to eat, and because I was skinny and small, he changed my name to "Maiphai" (bamboo). *Chao Khun Phra Burakhet also helped me to open an account. I was too young to understand what had to be done. He taught me everything. He taught me to be a good person. I'll never forget how good he was to me. He made me want to teach my children the way he taught me. He acted like a father to me."*

4.2.3.3 Temple Boys: from One Generation to the Other

Besides the orphans and poor boys, sons of the government officers became temple boys. The example is the case of Dr. Sompop, who is currently a professor in the Science Department of Thaksin University.

"I was a temple boy at Wat Phailom from 1962-1967. My father was a teacher and sent me to serve Phra Burakhet. I didn't really want to be a temple boy. From what I've read in books and what people think of temple boys, they are poor and low class. I didn't want to be any part of it. Temple boys are viewed as stubborn kids. The parents would send these kids there because they couldn't handle them anymore. Once I finished elementary school, my father asked me whether I wanted to be an agriculturist or continue to study. I chose to study, so he sent me to Wat Phailom. He told me that he got to this point in life because my grandfather sent him to this temple. He was a disciple of Chao Khun Wimolmethajarn at that time.

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Being a temple boy isn't a simple thing. There is ritual involved. A guardian must bring the boy over with offerings, such as flowers, incense, candles and betel nut and betel vine, and if one wanted to stay at the temple from that day forth, he would need to bring clothes and accessories, too. The rest is up to the Chao Khun. He would choose an elder boy to coach the new lad. The Chao Khun never denied any new boy, no matter how many boys he was already supporting. At that time, there were almost 20 boys. The ones who graduated resigned from the temple to further their studies in Bangkok, or went home. The new generation came by once in a while. Some would escape the temple to go out at night, so Chao Khun made us sleep together in the great hall, so he would be able to teach and also control us.

At the beginning, I cried every night. I missed my mother and home. Since I grew up in a country side , I wasn't used to the city life. I wasn't used to being taken advantage of by older boys. They chose better food and left the rest to us. If anyone protested, he would get into fights. I got angry with my father, did not understand why he sent me to the temple. I thought of escaping from the temple all the time. But I was afraid that my father would not allow me to study, so I stayed. I was first assigned the duties of setting up and clearing tables and garbage cans, and cleaning the dining area. Then I followed Chao Khun while he received alms in the morning, helping him carry the food back to the temple. Later on, I followed Chao Khun Phra Burakhet to rituals outside the temple. This was considered the highest promotion for temple boys. He taught me the details of the ritual.

Being able to serve Chao Khun Phra Burakhet, I observed that he was strict with the discipline of Dhamma and had lots of loving kindness. Being close to him tightens our relations. My feelings when I left the temple to further my studies in Bangkok were different from when I first arrived at Wat Phailom. It was hard for me to say goodbye to him and the temple. Once I graduated with a Ph.D. from abroad, I wanted to ordain and to have Chao Khun Phra Burakhet preside over the ceremony. He was very old, and his secretary told me that it was impossible to do so. My father and I went to prostrate before Chao Khun and informed him of my intent to ordain. He told us that I was a disciple of

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this temple and since I wanted to be ordained, it should be pleased. I think Wat Phailom, especially Than Chao Khun, has played an important role to my successful life."

Thus, Wat Phailom is an important source of human capital in Trad.

4.3 Wat Phailom: the source of cultural capital

For over a century, Wat Phailom was led by the 3 abbots, who managed the education and governed the monks with strict Buddhist values. Chao Khun Phra Wimolmethajarn was the first abbot of Wat Phailom and became the Ecclesiastical Provincial Governor. Chao Khun Phra Burakhet was the successor to Chao Khun Phra Wimolmethajarn, following the strict footsteps of the latter. Chao Khun Phra Burakhet resigned from the Ecclesiastical Provincial Governor in 1963, but remained active as a consultant to the Ecclesiastical Provincial Governor. Having three Chao Khuns who believed and governed the temple with strict Buddhist values had created cultural capital among both monks and the community who had been touched by Wat Phailom.

4.3.1 The Refutation of Commercialization

The code of conduct among the monks of Wat Phailom, which has existed for more than a century, is to refuse the path of commercialization. The temple does not have any entertainment, does not hint at lottery numbers, nor sell images of the Buddha. Monks at Wat Phailom do not hold any money. The three Chao Khuns of the temple had set an excellent example for the monks in Trad Province, to follow the way of the Buddha strictly. Phra Khru Sangkarak Songwuth told that:

"In 1956, a meeting was organized to prepare the funeral of Chao Khun Phra Wimolmethajarn. Popular activities, such as boxing and "Ramwong" (traditional Thai dancing) were suggested to raise money to cover the cost of the funeral. Chao Khun Phra Burakhetkhanajarn did not agree. He said that the people want to "tum-boon" (make merit) for the deceased Chao Khun , not come to a party. Another suggestion from the meeting was to make golden, silver, and copper coins to

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give to whoever donated money. However, Chao Khun Phra Burakhetkhanajarn still disagreed, saying that Chao Khun Phra Wimolmethajarn did lots of good things, we have to revere him, not to sell his image. If we sell his image, it is more like we sell him. We should arrange his funeral that we are able to afford.

It can be seen that Wat Phailom stands for "strict Buddhism", led by the three Chao Khuns. With capitalism waiting to emerge every so often, the community needs to adhere to the path of Buddhism and Wat Phailom, to overcome its influence. As Sompong, the former-governor of Trad Province once said, the three Chao Khuns of Wat Phailom are the reason why the community has countered capitalism.

"I've lived in Trad for more than 23 years. I've worked my way up from a district adjutant to governor of Trad. The one thing that has never changed are the operations within Wat Phailom. There has never been any entertainment. If it were not necessary, no stereo system would be presented in the temple. No noise has ever disturbed the neighborhood."

In addition, Tunya, who was ever be a monk at Wat Phailom and became a successful government official, has often come to support the temple.

"Chao Khun Phra Burakhet told us the reason why no entertainment were allowed within the temple, including music, plays, movies, gambling and alcohol, even during ordination rituals and funerals. This is because all of the above destroy the peace, and endangers the Dhamma practice of the monks. It also drives people to sin in a place that teaches people to stop vices."

The teachings of Chao Khun Phra Burakhet had built a barrier protecting Wat Phailom from any form of commercialization .

4.3.2 Identities in Soullessness / Non-self

Soullessness or non-self is an important element of the Tri –Lak **(**the Three Signs of Being) which including impermanence, conflict and soulless. The soullessness is followed by monks at Wat Phailom, led by Chao Khun Phra Burakhetkhanajarn and later by Phra Khru Songwuthi and Phra Ajarn Subin. This sermon has made Wat Phailom the center of the community which supported the members of the community. This has become the symbol and identity of Wat Phailom.

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4.3.2.1 Two crocodiles: why can they live in the same pond?

Chao Khun Phra Burakhetkhanajarn was the disciple of Chao Khun Phra Wimolmethajarn and became the abbot of Wat Phailom, as well as the Ecclesiastical Provincial Governor. Chao Khun Phra Burakhet saw that Phra Paisarn Pariyatkij (Phra Rajakhemakorn) was an intelligent monk, but did not hold any position in the temple. He tried to find a way for Phra Rajakhemakorn to help the temple and the assembly of monks. Thus, Chao Khun Phra Burakhet resigned from the Ecclesiastical Provincial Governor, saying that he had health problem. Phra Rajakhemakorn was then chosen as the next Ecclesiastical Provincial Governor of Trad. As a result, when Chao Khun Phra Rajakhemakorn needed to attend meetings outside Wat Phailom, he needed to ask permission of Chao Khun Phra Burakhet, and when Chao Khun Phra Burakhet needed to go outside Trad, he would need the permission from Chao Khun Phra Rajakhemakorn before leaving the province.

Chao Khun Phra Burakhet had explained the coexistence of the two monks , as follows:

"People often ask me how two great monks, like two great crocodiles, can live in the same cave. I told them that to coexist, no matter how big or small you are, if one knows how to live, then one would be able to live together, no matter where or who/what you are.

We've been working together for 60 years and have never had an argument. We lived in the path of Buddha. If we had any questions or concerns, we would consult each other. Chao Khun Rajkhemakorn --the Ecclesiastical Provincial Governor – and I were disciples of Wat Phailom during the same period. As we grew older, we had governing positions and we both followed the path that was laid out for us. We did what we were supposed to do. We have always consulted each other and good cooperated over 60 years. Once, during Kao Phan Sa (Rains entry Day) when we were both ill at the same time, Chao Khun Phra Rajkhemakorn was hospitalized at Trad Hospital and I was hospitalized at the Monk Hospital in Bangkok . That time was Kao-Punsa (beginning of the rains-residence) when monks were permitted to leave the temple for seven days and must came back (Sattha Koraneyha) .I went to the hospital to visit him because his condition had deteriorated. He talked about how we had lived together for so long, helped each other to develop

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Wat Phailom and the monk community. He talked about how both of us were very ill at the same time, and that death was inevitable. But he wanted to die first, so that I could manage the community. I didn't know what he was thinking, but his tears were running. I was deeply touched and couldn't say a word. We lived in the same temple, grew old and had higher positions, but we still cooperate with each other."

Phra Khru Sungkharuksa Songwuthi said *"every time there was an event, Chao Khun Phra Burakhetkhanajarn would consult Chao Khun Phra Rajkhemakorn about teaching at the school and teaching the Buddhist doctrine, construction, and other Buddhist ceremonies, while finding funds to cover the costs.*

Another impression was when they were visiting sick people and attending funerals together. They would be the ones organizing the trip and paying for all the expenses. People would call them the 'two prestigious monks'".

It can be seen that the two Chao Khuns were soullesness /egolessness.They focused on society benefit, not their own. This kind of behavior was well absorbed by their disciples.

4.3.2.2 Phra Khru Sungkharuksa Songwuthi, a Co-Resident who Followed His Spiritual Teacher

Phra Khru Sungkharuksa Songwuthi was ordained into monkhood by Chao Khun Phra Burakhetkhanajarn. He worked closely with Chao Khun Phra Burakhet for two years before Chao Khun Phra Burakhet passed away in January 1984. Chao Khun Phra Burakhet wrote a will giving all his belongings to Phra Khru Songwuthi. Since then, Phra Khru Songwuthi became the driving force of Wat Phailom, supporting the works that Chao Khun Phra Burakhet had started, such as support temple boys, teach Buddhism at the Sunday Buddhist School, and educate the monks. The Ecclesiastical Provincial Governor selected another monk to be a new abbot, but the communities attending Wat Phailom preferred Phra Khru Songwuthi. The communities wanted to demonstrate their discordance, but Phra Khru Sungkharuksa Songwuthi wanted to follow the footsteps of his teacher, Chao Khun Phra Burakhet: "two crocodiles living in the same pond". He convinced the people to stop the demonstration so that Buddhism would not be tarnished.

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4.3.2.3 Working is to Practice One's Selfhood

Phra Khru Sungkharuksa Songwuthi and Phra Ajarn Subin Panito had no selfhood. This is reflected in many ways. During meetings of the Ideology Committee of the Sasjha Sasomsup of Trad Province or at Songkran festivals, for example, Phra Ajarn Subin would not lead the meeting as any leader of a group would do. He would invite the abbot of the temple to preside over the meeting and turn himself into an MC. He is a monk who does not carry any money, eats only one meal a day, and works as a laborer.

Akom, a member of the Ideology Committee of the SST Groups, recounted that:

"After the visitors who came to study tour at Wat Phailom left, the members of the SST Groups had to rush to clean up the rooms, as otherwise Phra Ajarn Subin would clean up everything himself. Even though we have asked him to stop working, he replied that 'working was practicing one's ego.'

4.3.2.4 Burying Ashes Under a Tree: Back to the Nature

In 8.8 acres of garden where the monument for the 3 Chao Khuns were erected, the ashes of the 3 Chao Khuns were stored in the top of the pagoda. The garden is the recreation area for the community.

One day, I went for a walk with Aunt Wilai, one of the driving forces of the SST Ideology Committee. Aunt Wilai pointed out a tree under which she said the ashes of her husband were buried. The researcher was surprised because the tree was not tall and passers-by would step on the remains of her husband; but Aunt Wilai did not seem to mind.

Aunt Wilai is now 60 years old. She had professional certificate and was a teacher at Trad's Municipal School, as a temporary employee. When the municipality sought permanent staff, she resigned from her teaching position to become a registrar's officer. Her husband was the director of a school in the province. They have 3 children, graduated and are now working in Bangkok. Her husband passed away in 1999, so she had time to get involved with the SST Groups at Wat Phailom.

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Aunt Wilai resigned from her registrar's position when she was 40 due to conflict with the mayor, who used his power to help his peers. Aunt Wilai strongly disagreed, and despite opposition from the mayor and other municipal staff, she resigned anyway. Aunt Wilai believed in disciplines, and if she intended to do something, she would do it. With the support from her husband, who had the same ideology, she retired from the municipality.

Then, she stayed home to take care of the house for a year. After that she worked as a manager of an ice factory owned by the mayor for 7 years. She resigned again to take care of her sick mother, who passed away shortly after. Her husband also fell ill, so she took care of him until he passed away in 1999. Akom, who was a childhood friend, convinced her to join the "5-Menu" project sponsored by the SIF. This is how she became involved with the Sasjha Sasomsup of Trad Province.

"When I was working for the "5-Menu" project, I worked in a glass room. At the end of the year, I could see Phra Ajarn Subin checking the accounts books. I knew what the groups were doing, so when I saw Phra Ajarn Subin working on so many accounts books, I offered to help. This is what I've been doing since then".

Aunt Wilai explained the reason why she left her husband 's ashes under the tree that :

"Phra Khru Songwuthi and Phra Ajarn Subin would talk to family members of the deceased, telling them that we were born from nature and that we should go back to nature once we died. These ashes can also fertilize the ground. Whoever understood what the two monks were teaching would bury the ashes of their close ones in the garden."

It can be seen that the lifestyle of the abbots, the other monks and the people in the community follow the same directive: Life is denial of individuality and selfhood.

4.3.3 The Identity of Respecting Buddhist Doctrine of Wat Phailom

The reason why people believe and respect Wat Phailom is the strict conduct of the monks, which has been passed down since the beginning. As Phra Khru Sungkharuksa Songwuthi would say about Chao Khun Phra Burakhetkhanajarn's line of conduct :

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"*Chao Khun Phra Burakhetkhanajarn was disciplined. He did not bend the rules of conduct for himself, and taught the code of conduct to his disciples and other monks: from the way offerings are done, to the way to dress appropriately with the situation, and conversing with a woman.*

Every time Chao Khun Phra Burakhet organized an activity, he advised the people to economize. When an activity was organized at Wat Phailom, he made sure there were no games, gambling or alcohol. He said that there are already too many temples that do not forbid gambling and alcohol, so let Wat Phailom be different. Someone told to Chao Khun Phra Burakhetkhanajarn if he forbid gambling and alcohol, people would stop offering food. He replied: "I'd rather starve than give up this belief. I want people to earn as much merit as possible. I don't want to promote any vices"."

All monks at Wat Phailom are strictly disciplined in the Buddhist way, especially Phra Ajarn Subin. He does not carry any money and when a female members of the SST Groups comes to discuss the account books, he always has a man sitting next to him. The strict conduct of three Chao Khuns had provided a good example for all monks at Wat Phailom until the present day.

4.4 The Relations between Wat Phailom and the Community

4.4.1 Community activities in Wat Phailom have to be Composed

One of the rules of Wat Phailom is that people participate in any activities conducted in the temple need to be composed physically, verbally and emotionally. Everything should be done silently (no extreme noise), within the rules and regulations of the Buddhist doctrine, without bringing in any gambling, alcohol and other sinful things. Sompong ,the former Trad Governer recalled :

"I've been living in Trad for 23 years, Chao Khun Phra Burakhetkhanajarn never allowed any shows to be performed at Wat Phailom. And if it wasn't really necessary, there wouldn't be any loudspeaker used within the temple", No alcohol and gambling are allowed at a funeral, either. No one is allowed to stay with the dead after the ceremony.

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4.4.2 Simple Ordination Ceremony

The ordination ceremony at Wat Phailom was simple. There was no celebration, no killing of pig or cow. If one wanted Chao Khun Phra Burakhetkhanajarn to ordain a "Nak" (monk aspirant), the family of the future monk had to follow Chao Khun Phra Burakhet's set of rules: no alcohol, no killing of animal, and no celebration. The Nak also had to be the one saying the prayer during the ordination ceremony. If the family did not abide by these rules, Chao Khun Phra Burakhet would not proceed with the ordination. If the novice was not ready for the priesthood, Chao Khun Phra Burakhet was only made him a novice and waited for him to be ready before ordaining him.

Chao Khun Phra Burakhetkhanajarn made a set of rules that have since been strictly practiced. He said that : *"If we are not strict enough, the ordination would degenerate into a mere ceremony. The religion would be deteriorating"*(Phra Khru Mongkolpunyakorn, 2546: 36).

Consequently, if someone wanted to get ordained at Wat Phailom or would like Chao Khun Phra Burakhetkhanajarn to preside at the ceremony, he would have to abide by the set of rules the abbot has set. Sompong , former governor of Trad, recounted his son's ordination ceremony at Wat Phailom:

"My family and I respect Chao Khun Phra Burakhetkhanajarn so much, like many other people. We do not respect him because of his high position as the Ecclesiastical Provincial Governor, but we respect him because of his behavior and what he stands for. He was strict, but he had "metta", or mercy. We could see "metta" in his eyes. He'd been setting a good example for everyone since 1980. My wife and I went to ask him to ordain our son. Chao Khun Phra Burakhet asked us to set an example for the community and strictly abide by the rules the temple has set. Everything went as expected."

For those who promised the abbot to abide by the rules, but could not keep their promises, the abbot would not attend or preside over the ceremony. Phra Khru Sungkharuksa Songwuthi recounts the event: "*We all know that whoever comes to ask Chao Khun Phra Burakhet to preside at an ordination ceremony, the abbot will always ask whether alcohol will be served, or would they be killing pig or cow. If that were to happen, then the abbot would not be part of the ritual. Once a relative of Chao Khun*

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Phra Burakhet asked him to preside at the ritual, but got arrested for drinking the night before. Chao Khun Phra Burakhet found out and returned to the temple."

Chalao, a retired man who used to be a temple boy, told the researcher about the ordination ritual, as follows:

"Chao Khun Phra Burakhetkhanajarn didn't like a loud noise. Once a man used a trumpet during the trip to the temple. Chao Khun Phra Burakhet heard the noise and asked whether there was a war going on. An ordination ritual wasn't some kind of entertainment."

This simple ordination ritual has been practiced since the beginning to present.

4.4.3 The Temple Served to the Community and Vice Versa

Wat Phailom's stricted code of conduct has earned the respect of the communities surrounding the temple. This is reflected by the way the people "Sai Batr" (offer food to the monk) and come to the temple for offerings and prayers every holy day. On religious holidays, the pavilion would overflow with Buddhist followers.One of the Buddist who always "Sai Batr" for the monks of Wat Phailom told me that :

" The process of "Sai Batr" of the Monks of Wat Phailom has always been organized and has never deviated from Chao Khun Phra Burakhet's path. In the morning, the monks would line up at the entrance of the temple, then proceed to town. They would take a left turn and follow the Ban Lad Road (the Sarapudchang Institute), then towards the slaughterhouse and end up at a roundabout (almost at the Wat Klang); and the monks would take a right turn towards the market until they reached the Savings Bank (Rong Je Square) and returned to the temple through the market near Ban Lad Canal. During the whole journey, Buddists would wait for the monks to offer them food and desserts. The path would be long (distance- and time-wise) because there would be a lot of people waiting to offer food. The "Batr" would be full before they had reached the end of the path. Thus, they would need the help of temple boys to carry part of the offerings. After the monks had eaten, the rest of the food would go to the temple boys, keeping them full every day."

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It is apparent that the relations between Wat Phailom and the community are very close ones. The community respects and has faith in the temple. The temple helps and supports the community by offering education to the children through the Sunday Buddhist School and elementary schools. At the individual level, the monks have spiritually supported the community through self-awareness and the use of reason to solve problems for over three generations. It can be seen how strong this relationship lies through the funeral of Chao Khun Phra Burakhet, on 28 December 2003.

4.4.4 The Funeral of Chao Khun Phra Burakhet: the Power of Faith of the Buddhists in Trad

It could be observed how faithful the people of Trad are through the funeral of Chao Khun Phra Burakhet on 28 December 2003, presided over by Privy Councilor General Phijit Kullawanich. The funeral took place 18 years after the death of Chao Khun Phra Burakhet, but more than 20,000 disciples and family members attended the ceremony. Some Trad residents and some Trad expatriates returned to Wat Phailom to practice the Dhamma for 5 days and 5 nights (from December 23 to 28). 600 faithful Buddhists lived the life of Wat Phailom by observing the religious rites, morning prayers, and listening to the preaching of the monks.

Akom from the Sasjha Sasomsup of Trad Province recalled:

"*On the 28th, I arrived at the temple at 5.30 a.m. and members of the SST Groups kept flowing into the temple, bringing food and dishes from the early morning. Some were dressed in black, some in white. There were so many people because of the cultural capital that Chao Khun Phra Burakhet had created. Phra Ajarn Subin also created SST capital. The SST Groups brought lots of food for everyone. The people of Trad deeply respected this temple and Phra Khru Songwuthi. He managed the Sunday Buddhist School. Disciples were helping to rearrange the flowers. The people who ever ordainted at Wat Phailom came to the funeral because they respect the temple for its strict practice of Buddhist virtue. Some hold a high position in society, such as Junya (a former manager of the Provincial Waterworks), Doctor Sriwongse (a nephew of the Chao Khun), and General Preecha (Phra Khru Songwuthi's elder brother). The Chao Khun and the monks of Wat Chanasongkram*

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were also closed, so they came to pay their respects. Trad people also came a lot because this temple is well respected as the first learning center of the province."

Aunt Wilai, a long time accountant of the Sasjha Sasomsup of Trad Province, described the event, as follows:

"*Half of the people attending the funeral were members of the SST Groups. Phra Ajarn Subin had told us about the event and we took the monthly meetings (held every 15th of the month) to organize the event. On January 28th, 2003, over 20,000 people attended the funeral. People from 28 sub-district brought enough food to serve the attendants. Everything was organized into booths. Whatever was the highlight of each sub-district was there, such as "Khai Palo"* (eggs boiled in 5-spice soup)*, "Kaeng Pa"* (jungle curry)*, "Khao Tom Mud"* (sweet sticky rice filled with banana)*, watermelon, pineapple, fried banana, "Khanom Beuang Yuan"* (yellow crepe filled with grated coconut, beansprouts and other ingredients), *and rice. Food was served from morning 'til night. In the evening, there were a lot of leftovers, so we put them into plastic bags and distributed them to the guests. If we were to sell the food, we would have been rich. Everything was sponsored by the Sasjha Sasomsup group. A lot of people came. There are two entrances to the crematorium, but it wasn't until 8 p.m. that everyone had left the location*."

Most of the funding for the event came from the welfare funds of the SST Groups and donations from their members, while the faith that the people of Trad put into all the activities made the event successful. Everyone pitched in--an old Thai method that came back into use. If we looked at this event in terms of economics, we can see that the SST Groups and the people who had faith in Wat Phailom helped to lower the costs enormously.

4.4.5 The Process of Recruiting Members for the Sasjha Sasomsup of Trad Province

It can be seen that the people of Trad believed in Wat Phailom from the attending and helping activities organized by the temple and the community. "Khon Wat or Templed People". are key persons for the SST Groups, led by Phra Ajarn Subin . The examples are Uncle Ju, a farmer, not a member of the SST Groups

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at the community level and Akom, a noodle merchant who became a professional social developer.

4.4.5.1 Uncle Ju, a Farmer with Faith in Wat Phailom

Uncle Ju, a 63 year-old farmer, is from Baan Taphao, Nong Samed Sub-district, Trad Province. He is the leader of farming group. His father was a driver and his mother was a merchant. So, he was not handed down any land, but finally he became a farmer. The faith he had in Phra Songwuthi and Phra Ajarn Subin made him particupate in SST Groups.

Uncle Ju completed secondary professional school in woodwork. He then became a mechanic and a soldier before transfering to the mechanics department of the municipality of Trad. He accounts for the 5 years of service there:

"*My personality is straight forward and cannot flatter anyone. I didn't think government work was appropriate for me so I became a driver. I drove tractors for over 28 years. Doing this kind of work, I observed that there was not many sources of underground water in the highland. I thought if I had money, I'd buy a piece of land in the lowland. I bought 12 acres of land, but the soil wasn't good for growing anything. The previous owner had used it to tie up his buffaloes. I worked on the land for three years, but couldn't grow anything. This made me interested in studying the soil. I read books written by Fukuoka and asked the sub-district agriculture officer to bring me these kinds of books*."

1) The Turning Point in His Life

Uncle Ju recalled his past after he started being interested in the Dhamma:

"I started a family with 4.50 Baht in my pocket and only the 50 cents were mine. I have 5 kids: 2 boys and 3 girls. They now have families of their own. Now my family burden is small. In the past, it was tough. I was a worker during the day and at night I would go into the canal to find shrimp, crabs and fish. It was a tough life. I got home and lost my temper on my children and my wife. My first-born died because of vices. Poverty didn't give me the chance to teach my

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children. I regret I didn't get to find the Dhamma until now. If I knew about the Dhamma earlier, I would have been able to raise my children properly."

He started to be interested in the Dhamma in 2004. He recalled that : *"I was leaving the house to work as a tractor driver and I heard a disquisition on the radio by Venerable Buddhatasa. He said something that made me think all day: 'we need to be able to sit in the middle of molten metal'. I came home and thought about the solution to this riddle. I found out that Buddhism didn't teach us to sit in the middle of molten metal'. I got interested in Venerable Buddhatasa because he made me think about that point all day".*

From that day, Uncle Ju read books written by Venerable Buddhatasa:

"The first time I read his book, I thought it was very difficult. Later, I started to understand the main idea of Dhamma, the key words, such as "boon", suffering and life."

Uncle Ju explained that "boon" is giving. There are three giving: give material, give Dhamma, and give alms". Since then, Uncle Ju gave the Dhamma to the people he talked to . He told me the reason is :

" I'm poor. It's difficult for me to give material to anybody so I "Tum Boon " by give Dhamma any time I could " . .

The day after I met Uncle Ju, I received a copy of the teachings of Venerable Buddhatasa from Uncle Ju, and has been receiving one regularly during my stay at Wat Phailom.

Uncle Ju was the village headman for four years (1996-2001). He had a motto in life that he learned from school: "*whatever you do, do your best*." Thus, when he became the village headman, he do everything he could to the community. He was nominated for "best village headman of the province" but he missed it. Uncle Ju was also a volunteer "soil doctor". His work as a soil doctor included: advising people how to improve soil, analyzing soil, making different types of organic fertilizer, for example, growing "Ya Faek" (*Saccharm spontaneum*) to hold the soil together, and supports organic agriculture.

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Uncle Ju believes that rice farming is important. It is an important profession in Thailand, and it has to be organic farming. He would regularly teach school students at Wat Suwanmongkhol School. He talked about the structure of soil, how to make different types of organic fertilizer, and the basis of organic farming. He made them practice planting and harvesting on one of his plots of land. The proceeds would go to the students' lunches. He is also a speaker at the *sub-district agriculture* center and other organizations. He is member part of the provincial committee supporting organic farming in Trad.

2) Uncle Ju and Wat Phailom and the Sasjha Sasomsup Groups

When he was a student, Uncle Ju used to help out at the temple. His daughters were also working at the pre-school children center in Wat Phailom. Uncle Ju respects Phra Khru Songwuthi, he said:

"*Phra Khru Songwuthi gives every thing to people in Trad. Parents with two children work hard to raise them but Phra Khru Songwuthi took in 50 to 60 children and taught them. He taught them how to work. When someone ask for help for a funeral, he would make the children clean the deceased, carry the coffin, arrange the flowers, and welcome the guests. If it weren't because of him, the temple wouldn't be at this point*."

Uncle Ju became part of the Sasjha Sasomsup Groupa in 1997, starting by listening to Major General Preecha Wannarat and Dr. Utt Boonrit's talk on organic agriculture, a subject uncle Ju is already interested in.

"When I came to Wat Phailom, I talked to the members of the SST group, Phra Khru Songwuthi and Phra Ajarn Subin. I found how a good monk should be, something I 'd never seen in my villaged . I found 2 things I liked at Wat Phailom: good monks and organic farming. *At that time, Phra Phra Ajarn Subin was pushing organic fertilizers, so I was able to help and became one of the Ideology Committee members."*

Today, uncle Ju is a member of the Ideology Committee of the Sasjha Sasomsup Groups. He attends the Tuesday meetings regularly and gives a talk on organic agriculture to anyone who is interested in the subject at Wat Phailom. Uncle Ju always helps the SST Groups in all activities when he had the chance.

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4.4.5.2 Akom: a Life to Bond with Wat Phailom

Today, Wat Phailom is a place where people come for help. Everybody knows each other and is always helping each other. The temple and its monks give spiritual and emotional relief while the people "tum boon" and keep the temple impeccable. Akom is a noodle merchant, a family business owner, who turned into a freelanced social developer. He accounts how he became one the Ideology Committee members:

"I used to sell soymilk in the city of Trad. My mother died when I was 3-4 years old. I would help my sister, delivering soymilk to the market every morning since I was 4. My sisters used to offer soymilk to Phra Khru Songwuthi every morning. He remembered me because I used to cry after being beaten by my sister when I didn't wake up in the morning. He gave me his kindliness from that day on.

In 1996, my father had cancer. The doctor said that he wouldn't live more than 6 months. I suffered a lot because I didn't have a mother. My father was the only one raising us. I went to Phra Khru Songwuthi, who recommended I talk to Phra Ajarn Subin. Phra Ajarn Subin suggested that one of the children should stay with my father at all times to take care of him (e.g. clean him, give him food, etc.), treat him like a "Buddhist Saint in the house" because he only has 6 months to live. Moreover, Phra Ajarn Subin also came to visit my father to teach his Dhamma. He explained the basis of Dhamma: life is transient and soulless. It eased the suffering and my father learned about Dhamma . My father had never gone to the temple before, he only practice the Chinese joss-house. He thought monks were lazy people who didn't want to work, so they enter the monkhood. After the visits of Phra Ajarn Subin, his view changed. From someone who used to worship Chinese gods, he would go to the temple to make merit. The teaching of Phra Ajarn Subin extended my father's life into 2 years. After my father passed away, I consulted Phra Ajarn Subin about souvenirs for the guests at the funeral. He recommended a book on "Buddhist Saint at Home". He helped me design the cover: an old Chinese man carrying 2 buckets, one with 5 boys and the other with 4 girls, representing each of his children. I printed 1,000 copies of the book and gave them

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all away. Phra Ajarn Subin had to go to Singapore during that time, but he still stayed one night to lead the prayers. My family was deeply touched.

In addition, according to Chinese tradition, the body of the decease would have to be buried at a cemetery, located 13 kilometers from the city. It wasn't easy for the guests to attend the burial. Therefore, Phra Khru Songwuthi suggested we used sand wrapped in glass paper to replace the Jun flower and place it over the coffin so the guests wouldn't have to go all the way to the cemetery. This is what Chinese descendants have been doing since that day. The burial of my father's body was the first of its kind in Trad."

Being of Chinese man, Akom believed that one had to repay what the other had given. He decided he would do something for Phra Ajarn Subin. So, he would drive Phra Ajarn Subin to any place that he needed to go.

"At the beginning I worked for Phra Ajarn Subin, I drove and waited for him in the car, but sometimes I would attend some of his lectures. In 1997, there was a National meeting at Trad , and Professor Prawes Wasi visited Phra Ajarn Subin. Professor Prawes said that he heard what Phra Ajarn Subin had done. Being Phra Ajarn Subin's driver, I heard a lot of interesting conversation between Phra Ajarn Subin and other leaders who were famous in community development, such as Professor Paiboon Wattanasiritum and Anek Nakhabutr etc.. Later, Phra Ajarn Subin was appointed as an social economic consultant for the government. When he went to meetings, I would help him carry his belongings, I just wanted to listen to what he was lecturing. I learned a lot from attending these meetings . Since 1997, Phra Ajarn Subin was invited by many organization to lecture about SST Groups .Sometimes, he wouldn't have time to give lectures, so he would ask me to talk in his place. Since then, I was interested in ideology, rules and regulations, and works of the group. I had to study even more because I didn't want his reputation to be tarnished by my mistakes. Phra Ajarn Subin also taught me during the 4-5 hour trips when I drove him to Bangkok. I would ask him questions on matters I didn't understand.

In 1999, Phra Ajarn Subin had to work even harder because of the religious knowledge-sharing project set up by the SIF. Managing the 150 groups of the Sasjha Sasomsup of Trad Province and checking the accounts books from us

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(Akom, Ajarn Pradit, Aunt Pong, Aunt Runjuan, and Aunt Wilai) were not easy tasks, so we decided to help him by taking over some of his tasks. We would ask him to teach us the ideology and policies of the SST Groups every Tuesday. This is where the Ideology Committee, composed of 20 to 30 members, came from. Everyone volunteered to help without asking for any compensation. I, on the other hand, would get paid by the SIF for being a coordinator.

In 2001, the SST Groups received a 9 million Baht fund from the SIF Menu 5. Towards the end of the project, another fund was received to build a learning center. The SST were divided into 2 main groups: the first was composed of part-time SST committee. They were government employees, such as teachers and health officers, so they would work for SST only on weekend. The second group was full-time staff such as me, Tira, Wilai, and Jumras. We could develop a learning process for people interested in the SST work. I would be the one coordinating with outside organizations. For example, a group of 100 people from Udon Thani Province, would visit SST and would arrive at 3 a.m. I would ask for their telephone numbers so that I could contact them during the trip to Trad. I would ask them to call me when they were close to Trad so I could be ready to pick them up. I would wake up at 2 a.m. and wait for the time to pick them up in front of Trad Hospital. I would make sure they received a warm welcome and take them to the learning center. In the morning, Phra Ajarn Subin would give lecture about the ideology and goals of the group. Jumrus and Wilai would teach accounting, and Tira would be a facilitator to organize the learning process. Then, there would be a wrap-up session and the group of visitors would be taken to the fields."

Akom proudly talked about his work, without thinking that waking up in early hours would be a burden. He would think that people valued his contribution . It did not matter whether he was compensated for his work.

In addition, Akom also recounted how Phra Khru Songwuthi helped his family due to his weakness:

"In 2000, I was so busy and my wife was working in the fields. One day I came home sick, and a far relative of my wife was there to help. She took care of me until I got well. So, I had an affair with her. When my wife knew about it, she was so mad she wanted to break up. So, I took her to Phra Khru Songwuthi. He

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talked to both of us. He explained to my wife that the reason why I was attracted to other women during my time of weakness was because I didn't have a mother when I was young. He pointed out my weakness, and told me to be stronger in that kind of situation. . So I wouldn't be committing any more shameful acts. He also asked my wife to forgive me for my mistake If it weren't for Phra Khru, I wouldn't have a family and my children would suffer the consequences."

Today, Akom is a driving force of the Ideology Committee. He decided to become a freelanced social developer. *"The more I work in this area, the more I knew I really love what I am doing. So I decided to become a social developer rather than a merchant"*, said Akom. He is now working as a coordinator in many social development projects in Trad.

4.5 Conclusion

The strict discipline of the three abbots had created social and cultural capital for Trad. It had created trust and faith in Buddhism (especially in Wat Phailom and its monks). This faith is a result of the strict practice of the Buddhist doctrine by the members of the temple. Wat Phailom has directed the people towards the way of Dhamma, creating its own identity. Everything in the temple belongs to the community--from the pavilion to the dishes. People can just come and use the facilities because they are the one who donated them to the temple. Monks at Wat Phailom do not carry any money. There are neither vices nor loud ceremonies in the temple area. These are the important cultural capital of Trad. In addition, Wat Phailom has created human capital by establishing a the Sunday Buddhist School and taking in temple boys. These temple boys are the future of the province and the country. Many of the temple boys have grown to become governors of Trad, directors of schools, and many have returned to preserve the temple and are proud to say that they had once been a temple boy.

Thus, having Phra Ajarn Subin works at Wat Phailom, where social, cultural, human and physical capital are already present. It is a collective phenomenon which has supported the work of the Sasjha Sasomsup of Trad Province even more.

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CHAPTER 5
SOCIAL CAPITAL AND THE ALTERNATIVE SPHERES

5.1 Introduction

The Sasjha Sasomsup discourse is about the Popular Financial and Popular Welfare system. Phra Ajarn Subin constituted the significance of Sasjha Sasomsup, or the Popular Financial System as the finance for "community insiders" or the Sasjha Sasomsup members in the village, distinct from the finance of "community outsiders" or capitalists/bankers. Profits from the Popular Financial System would not benefit the capitalists/bankers, as in mainstream finance, but would benefit the members of the Sasjha Sasomsup Groups instead. Half of the profit would be a dividend and the other half set up the "Popular Welfare system for various purposes.

Accordingly, the Sasjha Sasomsup discourse has impose the social spaces of mainstream economics, and created public spaces for the alternative spheres, by mobilizing various types of capital in the community, so bringing about a counter discourse. The researcher was not interested in studying the geographical or geopolitical aspects of the Sasjha Sasomsup's public spaces, but intended to study areas not affected by geography. This area was significant, related, and a part of the Sasjha Sasomsup member's lives. The researcher would not study the area itself, but study the process, methodology, and details of the constitution of this area in Michell's style, "studying the area as a verb, not as a noun" (Michell, ed. 1994, cited in Chaiyarat Charoensinoran, 1999: 138); in other words, studying the area as the actor who creates the images and significance for society. Therefore, this study focuses on social and cultural factors rather than geographical or political factors. At the same time, the alternative spheres are the source of social capital for the Sasjha Sasomsup Groups.

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This chapter is divided into the following two sections:

The first section describes the historical circumstances causing the creative process for the alternative spheres, and some background about the SST Groups through the life of Phra Ajarn Subin Panito. He went on a pilgrimage around the country and observed the problems of the villagers that caused suffering. He then concluded that establishing the Sasjha Sasomsup Groups would create an alternative spheres for the villagers to be self-reliant. The second section encompasses an analysis of the alternative spheres that the Sasjha Sasomsup Groups have created, in four aspects: 1) social networking, the background to the establishment of the Sasjha Sasomsup Groups is discussed, starting from the early groups of SST and then expanding into the Sasjha Sasomsup network, through the Sasjha Sasomsup cases in Tambon Thasom and the Ideology Committee; these are important mechanisms for extending the network to tambon and provincial levels; 2) the sign /language/symbols and images of Sasjha Sasomsup via the story of Sasjha Sasomsup in Ban Ao Kham, Tambon Ao Yai, Trad Province; 3) rules, regulation, and power, which are local politics through the Sasjha Sasomsup Groups chaired by Uncle Teep; and 4) the alternative sphere and self-establishment, to challenge mainstream economics through the story of the molasses network in Trad Province.

5.2 History of the Sasjha Sasomsup Movement

5.2.1 The Age of Seeking

Monk Subin Panito, the founder of the Sasjha Sasomsup group, was also named “Phra Ajarn Subin” by the people of Trad. He was a 50-year old, diminutive monk with a calm and humble personality. In meetings, he usually listened rather than spoke. When he preached, especially explaining the significance of founding the Sasjha Sasomsup Groups, the content was clear and directly identified the exploitation by the capitalism , as always with his calm and humble appearance.

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Thirty years beforehand, he was a young monk who was enthusiastic about knowledge. He was ordained at Temple Nong Preu, Tambon Huai Rang, Amphur Muang, Trad Province, which was his hometown. He was able to graduate at the first grade Dhamma in the first trimester of his ordination. Later , he took up Vassa-residence at Temple Suan Moke and talked about his impressions that :

"A friend persuaded me to go to study at Temple Suan Moke. I had an opportunity to learn the Dhamma from the Venerable Buddhadasa, and participated in the activities of the Temple. This experience changed me to abandon the belief in icons and superstitions that existed since I was a lay Buddhist, and realized that these things are not real and not the answer to life."

Thus, coming to Wat Suan Moke was a great change in his vision of his life, and became an important point to continue his monkhood. He said:

"While staying in Suan Moke, I had a chance to visit Old Temple Phumriang, the Temple where the Venerable Buddhadasa had been ordained and had stayed. This Temple had a great reputation for its beauty, and its construction had been completed within a couple of months. It was very ruined when I visited it at that time, and it was not as beautiful as I was told. I felt that everything was impermanent, and then I decided not to leave the monkhood."

This decision to continue his monkhood was a turning point in his life and became the opportunity subsequently to found the Sasjha Sasomsup group.

5.2.2 Pilgrimage and Learning about the Suffering of the Villagers

Phra Ajarn Subin began his pilgrimage in 1978. He said,

" I went on a pilgrimage to Isarn via Chaiyaphum and Khao Kho, the area of the Communist Party of Thailand, and saw the villagers suffering from poverty and fear of the communists and army I camped in the village and taught the Dhamma to encourage them."

This showed his mercy to the poor although he was doubtful by the army and the communists.

"Then I continued to Phitsanulok, Tak, Mae Sod, and then Burma, back to Suphuntnburi, went down to Nakhorn Sri Thammarat, and stayed in the communist red area, then continued to Songkhla, Krabi, and settled at Phang-gna."

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Phra Ajarn Subin had been on a pilgrimage for 4 years. He was called back home to see his father who was seriously ill. His father passed away 20 days after he saw him. That was the last devotion of his return home.

While he was in Trad Province, he helped with moral development in the "Land of the Dhamma - Land of Gold Project." (Phan-Din Dhamma- Phan-Din Tong) After consideration, he felt that this project could not solve the villagers' poverty problems. However, he helped until the project was completed. This revealed his personality of not using conflict to solve problems, and although he disagreed with the methods he kept helping for the maximum benefit.

He went on a pilgrimage again in 1986. This time he intended to go down south because the circumstances were suitable for Dhamma practice. Satul Province was the first place he began to consider establishing the Sasjha Sasomsup groups at some later date. He talked about starting to found the Sasjha Sasomsupgroups :

"One day, while I was on a pilgrimage in the South, I saw the problem of collecting protection money. If you don't pay you will be beaten and hurt. It's all about taking advantage of others. During that time I was in the forest in Pattalung Province . An informal education officer found me alone in the forest and invited me to teach the Dhamma at Amphur Namtok Wang Khaothong. I taught them twice, and the villagers changed the liquor shop into a coffee shop. As I used to teach in the "Land of the Dhamma, Land of Gold" project, I discovered that when I left, the villagers might return to the same situation and nothing would have changed.

There were 3 aspects to my sermon, able to think, able to act and able to solve problems. Able to think; some may think quite a lot, think big, and think to get a loan from the bank. To think like this is thinking of having someone help and doing nothing themselves. Such people do not have the capacity to think, because people who are able to think will first think about relying on themselves. They'll start with themselves. If you start thinking about borrowing money from someone else, or ask for the help of someone else, you will not think of doing anything for yourself, which means you cannot think for yourself or help yourself. So you cannot learn anything or become self-reliant. So, people who are able to think according to the Buddhist principle "we must rely upon ourselves", but in a situation that we cannot manage

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ourselves, we may consult others for knowledge and ideas to improve ourselves. This is called "able to think".

When we can think like this, we have to try to do it. Whatever it is, building a house, farming, trading, so do it as you think is right. Unlike an engineer who can plan but sometimes cannot take action. But, whenever there is a problem, solve it and analyze it slowly, find the cause of the problem and continue the process. This is called "able to think, to act, and to solve the problem". Do not be discouraged. This is the beginning of thinking for yourself.

I had further thoughts on this topic, so I called the villagers together to discuss them. What should we do when all of the families in our village are in debt? We figured that we should save money together, say 10 Baht a month, or on average, 33 satang per day. It's not a big deal. People could use more than that amount of money to buy an underground lottery ticket, alcohol, or other things. But we are going to solve the problem of being in debt to buy fertilizer or medicine. So I asked them if they would join in or not. They said that this is good, saving 10 Baht per month, so that for 100 households it would be 1,000 Baht, so we will be able to fix the problem. However, I thought but I didn't act. I left for another village and returned to the same place.

This time I convinced the villagers to save one Baht a day. I only thought that at least they could have money for their own funeral. I didn't intend to be serious, but the villagers did. Not so long ago, Phra Sothorn, who previously stayed in Wat Phailom, but is now in Amphur Hadyai, asked me to go with him to Songkhla Province. I went there and found the same problem of protection money collecting in the rubber plantations. So I thought about how to help the villagers. The villagers were split into many groups; they were not united, thus, the others could take advantage of them. I went back to see Ajarn Somboon from the Informal Education Bureau at Ban Namtok Wang Saitong, where I'd presented my idea of saving 10 Baht a month, to follow up on how he had been getting on. He said, since I had left he had never been to the village again, so that nothing had happened with the project."

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5.2.3 Finding Sasjha.(truth) : Sasjha Sasomsup and Solving the Suffering of the People

After that, he found that society had severe problems. Teaching Dhamma only was not of interest to the people because they had to confront the problem of poverty. However, from this point, he began to think seriously about developing "money" and "Dhamma" to be tools to solve the problem. This was the initiation of his learning process, that establishment of the Sasjha Sasomsup Groupa might be the solution to the problem. This was because of a meeting with Ajarn Chob Yodkaew, a teacher at Temple Namkhao School, Amphoe Jha Na, in Songkhla Province. Ajarn Chob had founded a savings group in Moo 10 Village, which had been operating since 1982, and had been a great success. This savings group was different from that of the Department of Community Development. Its objectives were to provide medical welfare to the members and to develop "human beings", to learn how to depend on themselves. That means using savings as a condition for human development. Ajarn Chob was successful in extending the savings groups to all of the villages in Tambon NamKhao. Phra Ajarn Subin talked about the unintentional meeting with Ajarn Chob:

"On that day, Ajarn Chob gave a lecture at Srinakarintharawiroj University. I heard about the savings groups in his experiences . There were many processes. The following day, I went to talk to him and adapted Dhamma into the concept, using it as a problem-solving tool. I call this savings groups , the Sasjha Sasomsup Groups.

I introduced this concept to all of the villages I traveled to, in Pattalung, Chieng Rai, Chieng Mai, Lamphun, but none of them could do it, so that I returned to Trad, and then took Phra Khru Sangkarak Songwut on a study visit to Songkhla. I came to the conclusion that this work had to begin in Trad, and that it could not be set up elsewhere."

5.2.4 Social capital of Wat Phailom and Support for the Work of the Sasjha Sasomsup Groups

Phra Ajarn Subin returned to Trad in 1990 and set up a group for the first trial in Ban Ko Kwang, Tambon Huayrang, Amphur Muang, Trad Province,his

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birthplace. He started with his own relatives, and explained to the core leaders in the village to enable them to understand. For the initial foundation, Starting with 252 members and a savings of 2,740 Baht. The money was then lent out immediately. At the beginning to set up SST Group, Phra Ajarn Subin organized various types of stationery, i.e., membership list book, accounts books, pencils, pens, rubbers, rulers for the villagers. After that he went back to Wat Phailom without taking anything in return. Later the same year, he founded the second group in Wat Tungkhao, Tambon Santung, Amphur Khao Saming, his residential temple. Phra Ajarn Subin said:

"For the first trial, I explained to the villagers that we were going to be disadvantaged if we were not united, and there would be increasing disadvantage in the future. The rich gather together to establish companies, but we are the poor, living separately, so it is hard to compare with them. In the future, there will be no home, no food, only waiting for help. Therefore, a savings group is necessary ."

He realized that extension of the effective Sasjha Sasomsup Groups required the support of allies. He then moved to Wat Phailom, Amphur Muang, Trad Province in 1992, at the invitation of his senior friend Phra Khru Sangkarak Songwuthi. His friend understood his intentions, and moreover, Phra Sothorn Sothasaro another friend supported him with information, documents, and a typewriter. Furthermore, in the same year, a complaint was sent to the Chief Monk of the Province that monks should not get involved with money, as Phra Ajarn Subin related:

"In 1992, Phra Dhamma Warodom, the Ecclesiastical Regional Governor,Region 13 who was in charge of the Buddhist monk groups in Chonburi, Rayong, Chantaburi and Trad, sent a letter to the Ecclesiastical Provincial Governor , the Ecclesiastical District Officer, Phra Khru Sangkarak Songwuthi , Phra Sothorn Sothasaro, and myself, to discuss and explain the activities of the Sasjha Sasomsup Groups. As the discussion completed, Phra Dhamma Warodom approved that monks' being involved in this activity, because it conformed to the Tambon training policy of the Somdej Phra Buddhakosajarn, Chief monk of a monastery-section of Wat Sam Phraya, which had been operating for a long time. Phra Dhamma Warodom asked for cooperation to distribute the Sasjha Sasomsup concept, as well as donating the amount of 4,000 Baht for operational funding."

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Phra Dhamma Warodom, is now Somdech Phra Mahatheerajarn, Chief monk of a monastery-section, Temple Chana Songkram. He had great respect for Chao Khun Phra Burakhetkanajarn , as he had written in the commemoration to Chao Khun, in the book of eulogy for the gracious cremation that, *"for anyone who has ever been close to the Chao Khun, used to be with him ,talk to him, would recognize the genuine integrity of his virtue and worthiness of respect. He was a great and adorable monk."* Thus, the respect for Chao Khun was extended to Phra Khru Sangkarak Songwutthi, who was ordained by the ordained Chao Khun, and he was also Chao Khun's student, and looked after Chao Khun closely. Chao Khun had delivered his requisites (the eight requisites of a Buddhist monk; the three robes, the bowl, a razor, a needle, the girdle and a templeer-strainer; accessory; equipment) to Phra Khru Sangkarak Songwutthi two years before he passed away.

Therefore, Phra Ajarn Subin's move to Wat Phailom, where social capital had been built up by the three Chao Khun over a century, facilitated the establishment of the Sasjha Sasomsup Groups , and prevented people and the other monks from misunderstanding Phra Ajarn Subin, according to Ajarn Panas, a teacher at Trad Trakarnkhun School , who was Phra Khru Songwutthi's student, and had been teaching at the Sunday Religious School,Wat Phailom since 1985. Phra Khru Songwutthi suggested that Ajarn Panas help with Phra Ajarn Subin's work, and he then became one of the core leaders participating in the Ideology Committee as a secretary and rapporteur of the meeting every Tuesday.

"Phra Ajarn Subin has some difficulty in extending his work in the Buddhist groups because he has been on a pilgrimage for 14 years. Phra Khru Songwutthi, Deputy Abbot of Wat Phailom supports him. Phra Khru Songwutthi is capable of changing people's thinking. The villagers and Buddhists pay great respect to him. In the earlier years of establishing the groups, Phra Ajarn Subin had to hire a car for transportation, and Phra Khru supported the fee for him. He also explained to the senior monks why the monks were getting involved with money, and why they had to set up the Sasjha groups. Together, they are partners in development."

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5.2.5 Restoration of Relations between Wat and Communities

When the fundamental problems had been solved, Phra Ajarn Subin was diligent in founding the Sasjha Sasomsup Groups. He talked about the early founding years:

"It used to be a passive way of working when the Buddhist monks got involved in community development. But the passive way cannot solve problems; it must be a proactive way. By the way, some people in the community did not listen to the monks anymore because of the immoral behavior *of some monks depicted in the newspapers or on TV. Therefore, it's become more difficult to make them come to talk to us; we have to go to meet them, and talk to them, the same way as the Lord Buddha proclaimed his teachings--he didn't use a passive way. He analyzed who could be taught and then went and met them. This was the process of the Buddha, as he taught "Be there for the greatest public goods". It was a proactive way of teaching the Dhamma.*

I tried that way. On Buddhist Holy Days during rains-residence , people in Trad Province aways goto temple for meritorious action. I hired a car to visit different Temples , mostly without an appointment. When I was there I asked the abbot for presentation on issue related to Sasjha Sasomsup Groups .

After the teaching, I asked the villagers how did they feel about self-reliance .. If they began today they would have a good chance in the future, but if not, they may not have any chance afterward. Suppose 10 of them put their hands up, I would say 10 people have founded this group. Then their husbands, wives and children would follow. At least 50 of them would come. We started at the temple and began with the women. Most of the leaders of the groups are women, because men usually did not come to the temple. So we worked with the women. Women are good at controlling household expense , and when men come for a loan, they will ask for what purpose. This was a plan to get people to come to the temple.

When they agreed to apply, we got them to fill in the application forms. I had already prepared the forms, account books, pencils, pens, rubbers, and rulers. When the group was founded, the rules and regulation drafted read them to the members item by item, and asked them for their ideas. If they agreed to the draft they would raise their hands, and if not, they were invited to discuss, to make correction

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and suggestions. After everyone agreement we announces the establishment of the SST Group and group membership.We also made a cursing expression as a symbolic way to sanction those who would cheat on SST Group . The n, a group committee was set up. The group members saved their money to the account and those savings could be lent out on that day .I myself returned to the Wat Phailom with empty hand.

The temples and the community centers were chosen to be the monthly central offices of the Sasjha Sasomsup Groups, and more than 98 temples and 37 community centers in Trad Province became the alternative spheres. Besides, it was difficult for mainstream discourse to intervene and dominate the SST Groups , these areas also screened the members and the committees of the group. They must be good people, self-sacrificing, reliable, and honest. Especially at the outset of establishment, those people were "Khon Wat or templed people" who came to perform meritorious action at the temple. In other words, those were the space that exclusion of unreliable people, or people taking advantage of others. The Sasjha Sasomsup Groups process would discredit those worthless people, and give credit to those who adhered to the groups principles ,rules and regulation. This was a formation of identity of the Sasjha Sasomsup Groups . This process was conducted via the founding day meeting ,regular monthly communal gatherings for the savings and credit and the anniversary merit-making of the Sasjha Groups.

5.3 Sasjha Sasomsup Movement and Creation of Alternative Spheres

An alternative spheres are comprised of a social networks, signs, language, and symbols. The rules and regulation of the Sasjha Sasomsup Groups are the social capital created by the groups, situated themselves as a contradiction of mainstream economics. These alternative spheres are signifiers, not only signified. These created spaces, therefore, created an identity and became the subject of a counter discourse under 4 types of social spheres, as follows:

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5.3.1 Social Networks: from Bonding Network to Bridging Network

The Sasjha Sasomsup Groups establishment process of Phra Ajarn Subin focused on building network relationships with the grass-roots communities, face-to-face communication via teaching the Dhamma, and communication among the villagers coming to make merit at the temples. Up to the present day, there are 160 Sasjha Sasomsup groups since the first Sasjha Sasomsup group was founded in 1990. It covered 64% of all villages, tambons, and amphurs in Trad Province. In the early years, Phra Ajarn Subin had to hire a car to introduce Sasjha Sasomsup's concepts to the folk at the temples. Later, the villagers perceived the benefits of Sasjha Sasomsup Groups, so they sent a car to collect him to found a group in their own village. It took many years for the villagers to understand, SST ideology.

Following is a concrete example of prolonged establishment of SST Groups in the founding of the early groups of Sasjha Sasomsup Group in Ban Ang Krapong, Moo 4, Tambon Thasom, Amphur Khao Saming.

5.3.1.1 Bonding Network, Starting from the Poorest Grass-Roots Community

Prasong, Vice Chairman of Sasjha Sasomsup Moo 4, Tambon Thasom, Amphur Khao Saming, Trad Province, was a young man of 40 years, eager to work for the community. He was also a Vice-chairman of the Mangrove Forest Conservation Group .He told me about the story of his participation in the Sasjha Sasomsup group:

"I finished my education at Prathom 7, and continued in Mathayom Suksa 1 for 3 months, and then I stopped. I had reached the age of ordained and stayed at Salak Temple , Ban Moo 3, Tambon Thasom."

This temple, has had development activities, where Prasong had learnt about the world and the Dhamma during his 3 three years of ordination. He said:

"I initiated different development projects, such as growing vegetables in the temple using fertilizer made from toilet waste. The vegetables were distributed to all folks in the temple for free. They made some food with the vegetables and offered it to the monks the next day."

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Prasong had learnt about the mutual care between the monks and the community while he was in the monkhood. After he left and reverted to an ordinary person, he continued to work for the public, as usual. He recalled that:

"In 1994, Phra Ajarn Subin came to the Village 4, and elucidated the benefits of the Sasjha Sasomsup foundation. At first, the villagers were afraid that Phra Ajarn was going to deceive them, because they were not previously aware of the Sasjha Sasomsup. They thought it was another type of the non-institution loan system. However, 128 villagers applied for membership, and the first savings amounted was 4,270 Baht.

In the early years, Sasjha Sasomsup Group almost failed because the committee did not know how to maintain the accounts. There were many errors. The former committee used the money for their personal loans, more than 10,000 Baht, therefore the accounts were imbalanced. At the end of the year, the members' dividends had to be distributed, and the accounts had to be audited at Phailom Temple every year.

Until 1997, I was elected as a Vice-Chairman of the group. I had my different ways of working from the former Committee, who did not adhere to the agreement on the rules and regulation.

"I believed in the correctness rather than the easiness. I consulted Phra Ajarn Subin to find solutions and to set up a management system. Then , the accounts were set up systematically. The accounts were classified into savings, loan, and welfare accounts. Moh. Na, who used to work at the Health center , the Village 4, helped auditing the accounts monthly. The former Committee had the accounts audited at Phailom Temple only at the end of the year, and the accounts were not balanced because the Committee members did not keep a good record . The new Committee tried to use relatives or students in the community to check the accounts. We asked the group how we could manage the group if Phra Ajarn Subin were not here. In an opinion questionnaire survey administered to the members and committees, 70% agreed that we could manage ourselves, 20% disagreed, and 10% had no comment. The 70% believed that if the operations were clear, transparent, accountable, and systematic, we could manage the group by ourselves.

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Most villagers in Moo 4 had low levels of education, Prathom Suksa 4 or 6, and some could not read or write, or even sign their own names, and had to use their finger-prints. Sometimes I was tired, but Phra Ajarn Subin never was. I felt strong. I was tired of some cases that had only 4,000 Baht of savings, but would like to borrow 6,000 Baht. I had to explain to them that they had a small amount of savings so they could not get a big loan. They would complain outside, not in the meeting. If they spoke in the meeting, I would be able to explain.

The Village 4 was the poorest village in Tambon Thasom. There were 120 households in the village, with 480 people. 70% of them were employees. Most of them did not own their land because they had sold it to C.P. Company. They owned land to live on, but not to practice agriculture. Therefore, most of the villagers were fishermen. Nevertheless, nowadays, everyone in Village 4, the poorest village in Tambon Thasom, is a member of Sasjha Sasomsup Group. This is because of two conditions; firstly, the villagers had gained benefits from membership, so they told each other by word of mouth. All of the villagers applied for membership, even the small children. Secondly, the villagers trusted in the Sasjha Sasomsup Group for its honesty and lack of corruption, or cheating them of their savings. As the savings fund had increased from 4,000 Baht over the last 10 years to 2,600,000 Baht , 600,000 Baht would be spent for welfare. Thus, first-year members would get 240 Baht per night for in-patient medical welfare reimbursement, second, third and forth years would received 120, 60, and 30 Baht respectively. This reimbursement covered for 15 nights. All 4 years membership also entitled for an equivalent amount of 3,600 Baht as a funeral welfare in case of their death. This year, the dividend was 1.20 Baht, while last year it was 1.90 Baht. It was less this year because the capital was deposited in the bank, and no member qualified for a loan, for instance, the previous loan has not been paid out, so they could not get a new loan. One family could not get more than 3 loans. However, the per diem for the committee members, chairman, vice-chairman, and accountant would be paid on the Monthly Savings Days. The accountant received 250 Baht per time worked due to the tedious work, while other committee members received 220 Baht. If they did not come that day, they would not get their per diem .The committee would receive their per diem at the end of the year, about 2,640-3,000 Baht, 3,600 Baht per annum. It was

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the tactic of Phra Ajarn Subin to pay annually, so that the committee could use the tangible amount of money for their actual benefit. '

Although the Village 4 was the poorest village in Tambon Thasom, being a member of Sasjha Sasomsup group insured their life against any economic trouble, because there was still financial support from their own savings. If they were sick and had to be admitted to hospital, the welfare funds could help them and their families. Moreover, the Sasjha Sasomsup group produced strong ties in the community and developed a bonding network among the villagers, leading to better cooperation in any village development activities leading to the formation of counter discourse.

5.3.1.2 Strong Ties and Struggle with the Capitalist System in the Village

Prasong talked about his attempts to establish a community store to sell cheap goods to the villagers, and the profit was profit for the community. He said:

"There has been a community store for 3 years now, which was derived from my suggestions. I was trained in many places, so I thought that the community should store its supplies, and we should establish our own store. This store is not directly connected with the Sasjha Sasomsup Group, but later, the Sasjha Sasomsup Group arranged for discounted gas for its members, so I thought that Sasjha Sasomsup Group should manage the community store itself, because goods and money went missing. So I asked the committee to determine where the money went. It was found that the committee was not united and was separated into groups, so I suggested that the Sasjha Sasomsup Group should take over the business, and the members could buy things at cheaper prices, and should not bring goods in from outside for sale. I planned that the Sasjha group would borrow 100,000 Baht from the Tambon AdminisTradive Organization, 50,000 Baht to buy goods to sell, another 50,000 for lending, to increase welfare benefits for the members".

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5.3.1.3 Bridging Networks and Expanding the Counter Discourse Space

When Village 4 had founded the Sasjha Sasomsup Group, Prasong explained the concepts to other villagers in different villages in Tambon Thasom. *"What do we get from borrowing from the underground lending system? Is the 2% interest rate of the Sasjha Sasomsup Group expensive? If it is, where will the 6,000-7,000 Baht dividend come from? It comes from the welfare money that helps us when we are hospitalized. But if we are in debt to a moneylender, will we get welfare?"*

Later, other villagers in Tambon Thasom started to found a Sasjha Sasomsup Group. Villages 1, 2, and 5 founded groups in the same year, 2000, while Village 3 had just founded its group on 20th May 2003, because most of the members had been members of the credit union for more than 10 years, and they did not have any loan problems. However, Phra Ajarn Choke, the respected abbot of Temple Thasom, had suggested that *"all villages in Tambon Thasom had set up Sasjha Sasomsup Groups, except for Village 3. It should cover the whole tambon."* Therefore, the villagers at Village3 founded the Sasjha Sasomsup Group because of its better benefits and better health welfare.

Tambon Thasom was composed of 5 villages and 4,200 people, with a main road through the village. Four villages were close to the sea, so the villagers' occupations relied on fishing and prawning. The areas between the hills were fruit orchards, such as longong, lamyai, lychee, orange, and rubber plantations. They were also employed cutting the bark of rubber trees for sap, rearing prawns, and horticulture, and got 120-150 Baht per day including some additional percent. Recently, there was insufficient labor, so foreign labor was introduced, i.e., Cambodians.

The good relationship between Phra Ajarn Choke and Phra Ajarn Subin strngthed the Sasjha Sasomsup Groups in Tambon Thasom. Jira, a 30 year-old woman, married with no children, who had graduated in economics from Kasetsart University, Vice Chairman of Sasjha Sasomsup Moo 1 told that :

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In the past 5-6 years, Phra Ajarn Subin and Phra Ajarn Choke had had an opportunity to discuss the concepts and ideology of the Sasjha Sasomsup Groups seriously. Therefore, Phra Ajarn Choke, the abbot of Temple Thasom ,Village 1, was a core leader of the Sasjha Sasomsup Groups in Tambon Thasom.

On the merit-making anniversary of the Sasjha Sasomsup Group in Village 1 Tambon Thasom, Phra Ajarn Choke spent the whole day with Phra Ajarn Subin discussing and reviewing the rules and regulation of the Sasjha Sasomsup Group, including election of a new committee. This was different from other Sasjha Sasomsup Groups , where the monks always returned to their Temples after the ceremony.

Phra Ajarn Choke, the abbot of Temple Thasom, who was 49 years old and hold a caring and development value. He believed in giving to others and to the public. Therefore, he usually participated in funerals, even in different tambons, to pray and donate some money to help people. The villagers paid him high respect and always made merit and contributed to the Temple. They helped each other to find donations to build the 3 million Baht pavilion and the 700,000 Baht arched to make the entrance to the Temple. This money came from the donations of the villagers, the prawn farmers, and the Kathin Ceremony. Phra Choke was a simple and plain monk, who told the villagers that the temple was just a place for ceremonies, and that there was no need to spend 10 million Baht for that purpose by troubling the villagers for donations. He focused on a clean environment and the pleasure of living in the Temple. The monks spent their time cleaning and making the Temple neat every afternoon. The donations that poured into the Temple were transferred to the community child development centers and the village schools. He listened to the villager's voice , was democratic, and had no ambitions for power. If any development project came up, he would always ask the people whether they want to participate. He would not mechanical his power to make any decision. Therefore, the Thasom development project derived from the committee 's decision , not himself . He was very good at co-ordination with the Temple committee and other people, adults or the younger generation.

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Phra Choke was the spiritual center of the Thasom people. He knew all the villagers because they were all relatives. He was born there, so he loved his birthplace, and intended to persuade the offspring of the village who graduated to return to enhance the community quality of life, such as the case of Jira, she related how she became part of Sasjha Sasomsup Group :

"After graduating in economics from Kasetsart University, I worked at Siam Commercial Bank in Bangkok for one year. My boss said that next year he was going to promote me to a higher position. Unfortunately, I had to come back home to look after my family business because my sister could attend a University in Bangkok, so I had to take turns coming back home I came back to take care of my family's petrol station business because my father was paralyzed, although I regretted for losing opportunity to apply my university training .

I came back to Trad in 1995, the year that the Sasjha Sasomsup Group in Village 1 was founded. My grandmother meditated in Thasom Temple where I had joined in the temple's activities. Phra Choke knew that I had graduated in economics and he asked me to help with the accounting. Since then, I had been a vice-chairperson for the Village 1 Sasjha Sasomsup Group . At first , I did not quite agree with the ideas of the Sasjha Sasomsup because I felt that they encouraged the villagers to be in debt. Nevertheless, I accepted the job because I respected Phra Ajarn Choke. After I had been working for a while, I considered that it was beneficial to the villagers who were members of the Sasjha Sasomsup Group because they could save some money monthly, and got a big amount of savings in the future. Phra Ajarn Subin taught me how to do the accounting for the Sasjha Sasomsup Group,. He said that I was a vice-chair and had to know everything about Sasjha Sasomsup 's accounting. Then, I taught every member to do it as well, so that I would not have to work alone."

The bonding networks of the Sasjha Sasomsup Groups began from a web of relationships as Granovetter (1973 cited in Woolock and Narayan, 1999) called "strong ties", or which Putnam called "bonding network". They were intra-community ties that were strong and played an important role in building the

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counter discourse. This strong bonding network derived from the social capital and community's beliefs in the Buddhist monks and the Temple to expand the bonding network to the bridging network at the tambon level. The bridging network helped connecting human capital which was drained to mainstream economics back to their community to serve in the Popular Financial System.

5.3.1.4 Leader and Local Politics : Supportive Strength for Sasjha Sasomsup Network

Tambon Thasom is different from many others, besides having the Sasjha Sasomsup Group in every village; all developmental activities had been done very interactively in the tambon level instead of a village level . The abbot of Thasom Temple , Phra Choke had played very important role in leading the development program, together with the support of new chairman of Tambon AdminisTradive Organization (TAO) ,.Sila , (In 2003) As Sila said:

"Members of the TOA had been working along with every Sasjha Sasomsup Group , thus we can coordinate very well with them in all subject."

Prasong, deputy chairman of Sasjha Sasomsup Group from the village 4 admired the work of new TAO that :

" New TAO members had greatly improved the work of the organization, the chairman emphasized income generation program for people more than just only constructing the road or digging canal. He tried to support what the people need, for example in improving the quality of life of the family members. He encouraged the organization members to try to apply new knowledge for the benefit of the community.

Sila was 49 years old, a graduate in health worker education program from Cholburi. He used to work as health worker in Tha-koom Health Center but had early retired from government service in 1994 to work for his own business. He told the researcher that :

"When I was a health worker,I had to strictly follow the provincial policy through many of them was contradictory to people's need. For example, the 100% toilet policy, some homes who lived by the seashore shared the toilet, one for 2-3 homes, they were relatives and had no difficulty in sharing. But the

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province still insisted on one home one toilet, and some family were too poor to afford the combination, so the official had to fabricate the data which was against my own will. That was the main reason for my retirement and since then had started my own private business, doing orchard farming, rubber plantation, and shrimp rising and went for local government election in 2001

I and my friend Pratum, had the same voting point for chairman so we shared the chairmanship for 2 year each. Pratum already had 2 years of chairmanship, and this year is my term. The adminisTradive committee and organization senate committee work together as very good team, nothing to contradict to each other."

The important factor which Sila , Pratum and Phra Choke could work together strongly was their relationship as classmates in childhood, and they separated to lead their own lives when they grew up. This relationship from childhood combined with their community root had made the three of them love their own hometown and wanted to see their local community develop into a self-dependent direction.

Besides that the people in 5 villages of Tambon Thasom were relatives of each others. The chairman of the TAO,Sila was the younger brother of village leader No.3 and was the uncle of Jira, the deputy chairman of saving group of Village No.1. 's . Sila's wife was a health worker at Thasome Health Center and helped auditing the accounting of saving groups of village 1,3 and 5. These factors help strengthen the cooperative effort of the temple, community and saving groups.

The networking of saving groups created power which extended to local political activities which Fuguyama called "Radius of Trust". But radius of trust of the saving groups was totally different from radius of trust as Fuguyama's which focused on the extension of network for business for more profit. However , radius of trust of saving groups which has been extended further has lead the activities into the discourses against the free trade current not only into the Popular Financial System but also into the system of health management by people as well.

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5.3.1.5 Health Management by People: the Strength of the Civil Society

When Sila,the chairman of Tambon AdminisTradive Organization had through understanding on health development and gain collaboration from SST Groups, he tried to initiate many innovations which believed for be responsive to the real need of people. The role of the civil society should extend to health management especially in curative service, this was the effort of their and his supporter, through it was not a success move, but it reflected the thinking pattern of the SST Groups which had confidence in their own potentiality and were ready to take care of this business instead of the government. Aunt Pongsri, a technical officer of Trad Provincial Public Health Office who was one of the founder of the SST Groups since 1998. And still an active committee member told me about the initiative of SST movement for their own health management:

"The concept was initiated when General Preecha Suvanratn ,the advisor to Prime Minister Taksin called into the Trad local radio program and had chat with the former Provincial Chief Medial Officer about the possibility of allocating health budget from the 30 Baht Health Care Program directly to the SST Groups and let SST Groups managed those money for health insurance of SST Groups in each village. I was consulted about this initiative and had suggested that the issue should be discussed with Phra Arjarn Subin, because the budget could be allocated only to the government unit, not private organization like SST Groups.

Phra Ajarn Subin had the conclusive idea that if the 30 Baht Health Care Program budget was allocated to the SST Groups only 1,050 Baht per capita, the groups would manage by contracting with the community hospital/health center for health insurance coverage for the whole members. If there were not enough budgets, the SST Groups would subsidize the cost. However, the scheme had not been finalized by the office of National Health Security. Thus the new Provincial Chief Public Health Officer of Trad tried to keep the initiative going emphasizing the concept of public participation. Later on, he had supported the health promotion budget as a pilot project in Tambon Thasom and Tambon Thakum. The budget was 85 Baht per capita; 50 Baht for vaccine and mother and child health, 20 Baht for community self-managed program and 5 Baht for program responding to government policy."

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The first job which Sila acted as the chairman of the TAO was to set up Tambon master plan for the pilot project using the Universal Health Care Coverage Project *(30 Baht Health Care Program) budget.* Sila had experience of working with government plan before thus he could lead the people to formulate proper plan. Ten persons from each village were chosen as village representative to help formulate Tambon master plan, then the sub-plan will be classified into 2 major categories one implemented by people themselves, the other by the government. There were seven projects which people could do by themselves, they were 1)Moral development 2)Health promotion such as exercise and health examination.3) Hemorrhagic fever control 4)Rabies control 5) Consumer protection 6)Mangrove forest presentation and 7) Drug Control. Each village was responsible for the project by implementation.

Sila told me that :

"The project which people loved best was annual health check up for cholesterol, triglyceride, and diabetes. The examination cost for each person was 160 Baht, 5 health personals from nearly hospitals were employed to provide the health check of 300 persons. After the test, the people would have boiled rice which each village had prepared for breakfast.

For curative service, Sila explained that:

" I had contacted Khao Sming Hospital nurses to provide evening service at Thasom health center from 4:30 Pm – 8.00Pm so that in case of accident there would be accessed the quick referral service. One dentist was also sent from the Provincial Public Health Office to provide service at the health center. Besides these the TAO also allocated extra budget of 10 Baht per capita (20,000 Baht) for public health activities for purchasing sand abate, chemicals, vaccine and anti-rabies vaccines."

The enabling factor which facilitated the work of Sila as the champion of the organization was not only the friendly relationship with the community members but there were other factors as well. Jira, Deputy chairman of SST Groups of village 1 who was also nephew of Sila gave some interesting remark,

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"*May be because Sila had experience of working in government sector thus he understand the governmental procedure very well. He managed and supervised the staffs of the organization very efficiently and was very beneficial to the village people. That was different from the previous chairman who had no experience in government service and had to seek advice from the staff all the time. Now the community could plan and formulate projects by themselves instead of having to reply upon the government official as before."*

The work of SST Groups were initially operated from relationship building at the village level : neighboring, classmate, relative, temple-community could be considered as "inter-community ties" which was the starter for strong ties in the village and developed further across the village to be intra-community ties which networked with other villages, Tambons ,Districts and local government organization. This type of relationship helped the SST Groups to expand their work from economic and welfare focus to other aspects of quality of life to enhance the well-being of the community .Moreover, the relationship has challanged the changing of government regulation in shifting the role of health service manager from the government to the community.

5.3.1.6 The Ideology Committee : the Formation of Appropriate Social Organization and the Network

During 1990 -1992., there were only 10 SST Groups , Phra Arjarn Subin could manage the setting up,supervision and problem solving very well as his saying :

"In the first year, I and the villagers had learning and experimenting experience together. I gave advice to people on setting up group and accounting but did not do it by myself thus I did not know the actual problem. Until the year 1992., the SST committee in villages asked me to do the auditing, and then I had noticed some drawback especially they gathered cash from members . I suggested them not to keep cash under only one person to avoid error; after that there were some rules and regulation being set up occasionally."

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The task of Phra Ajarn Subin increased day after day when number of SST Groups had increased from 10 in 1992 to 91groups in 1996, and he could not managed only by himself. Some laymen who had respect in him began to lend the helping hands in 1996. These laypersons are :

Runchuan , a health worker who used to work in Huay Rang Health Center and is also his relative. She is also a religious person, fond of visiting the temple and making merit . She told me about her reason for joining group:

"I have faith in Phra Ajarn Subin work when I worked at Ao Yai Health Center. I saw him went supervising people in the village everyday. Not only that, people also brought accounts to the temple to ask for advice. I thus decided to help alleviate his task by helping the groups every Saturday and Sunday in setting up the groups and auditing the accounts."

Later on, Ranchuan invited her senior friend Aunt Pongsri who also worked at the Provincial Health Office and often visited Wat Pailom for merit making and to help the work of Pra Ajarn Subin. Aunt Pongsri told about her reason for joining the SST Groups that :

"I have often heard Ranchuan telling about the good work of Phra Ajarn Subin which is very useful for people, he did everything by himself and not even had time to sleep enough ; cleaning the temple, washing the toilet, auditing the account. Thus volunteered help alleviate his burden."

Akom, the noodle vender was another volunteer to help Phra Ajarn Subin by driving a car for him to visit and join meeting both inside and outside Trad Province , for the help in comforting him about his father'sickness and death. Akom told about his reason for joining the SST Groups that:

"After my dad passed away, I offer myself to be a driver for Pra Ajarn Subin where he would like to go.

Before Buddhist lent of every year, he worked very hard; so many SST Groups brought their accounts for him to audit. He had to get up as early as 3 a.m. to for chanting then went out for collecting food around 5.30 am, 7 a.m. he went to visit the groups and came back late, some day as late as 8.00p.m.. At the temple ,people were waiting for him also, he had to do auditing work until 12 p.m..I helped driving him almost everyday."

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The expansions of SST Groups go on unnoticeably until 1987., when General Preecha , the brother of Phra Khru Songwutthi became advisor to Prime Minister. Chawalit Yongjaiyuth made the visit Phra Ajarn Subin and brought along newspaper reporters (Siam Rath and Daily News). After that visit the story about Phra Ajarn Subin and the SST Groups had been widely publicized. After that he was awarded "Knon Dee Sree Sangkhom" (good person of the society) by office of National Culture.

Anake Nakabutr from Local Development Institute had learnt about his work from the newspaper and came to visit Phra Ajarn Subin and informed Dr.Prawes Wasi in the beginning of 1998, Dr.Prawase Wasi had led the term of planned from National Socio-Economic Development Board, politicians, academicians to held the meeting for 8th Development Planning in the aspect of self – reliance through SST Groups and broadcast through T.V. channel 9 in Dr. Jermsak program. Few months later T.V. channel 5, ITV and T.V. from Japan made special reports about the SST Groups, thus the groups were well-known. Phra Ajarn had received a lot of visitors and been invited to give talk about the program.

The founders of the group which were called "Kon Wat" or templed people which composed of Aunt Pongsri, Ranchuan, Akom ,Ajarn Panas who came regularly to help Phra Ajarn Subin at Wat Pailom felt the need of setting up coordinating center for the group then "The Ideology Committee " had been set up. They met every Tuesday during 7.00 – 10.00 P.M. Since 1999. Any person who was interested in the activities was welcome. The persons who came regularly besides the founders were Ajarn Pradit, former director of provincial secondary school, Aunt Wilai ,former official from Trad Municipality,Theera, NGO worker from LDI, Jirasuda, the manager of Learning Center for Community Business and others who come occasionally. Phra Ajarn Subin always presided at the meeting.

The SST network which linked with the grass-root level of the village forming the Tambon network received the support from the Ideology Committee gave birth to "Appropriate Social Organization" with very wide bridging network with government, businessmen, NGOS and academicians of nation level. The SST Groups then became knowledged organization and were able to create innovative network to support the work of 160 groups very efficiently both Tambon and provincial level.

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5.3.1.7 Tambon network :Creation of the Voluntary Accountants

I had participated in auditing the accounts of Tambon Khao Saming Sasjha Sasomsup Groups with Aunt Wilai; one of the founder committee member.

Tambon Khao Saming network was composed of 10 Sasjha Sasomsup Groups from 9 villages; there were 2 groups in village No.9. The meeting was held monthly whereas the chairman and accountant of each group will come for meeting, Uncle Prateep from village No.5 was elected as Chairman of the Tambon Khao Saming network .

When the representative of every group come except group from village No.4, Aunt Wilai assigned the members to exchange accounts for auditing, this was very good way of learning together. One who did not understand the method would ask his fellows or asked Aunt Wilai which was well respected as the teacher of the groups. About half an hour later, the representative of group from village No.4 arrived and told that the account of his group was not in good order because the accountant could not do the work well, the figure and the money were not corresponding to each other. He himself expressed the feeling of being tired of being auditor.

The representatives from other Sasjha Sasomsup Groups were happy with the Tambon network, Kongpope , The representatives from village No.5 told me that :

"The Tambon network helped easing the auditing process, which used to be great burden for Phra Ajarn Subin."

After finishing the auditing tasks, the members would exchange experience and knowledge about auditing know how, most of the problems found were miscalculation of the figure. Aunt Wilai helped auditing the account of village No.4 which had many errors.

Uncle Prateep who acted as the chairman of Tambon network told the group about the meeting of SST Groups at the provincial level which had meeting of the Ideology Committee including the meeting of the Learning Center for Community Business (LCCB). Uncle Prateep also told the group about the stared

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profit of the group if the group wanted to be distributor of cooking gas in the village supported by LCCB.

After that, the members had exchanged experience of working with the groups such as how to deal with the unpaid debt problem etc.

The Tambon network meeting was a powerful mechanism to audit the account of the SST Groups, besides that it helped in checking some problems that might occur in the groups such as some corruption so that the problem would be solved on time. The consequence of the network meeting was the development of volunteered accountants among their group members. Kongpop, Nisa and Wilai who were auditors of groups 5, 7 and 9 had volunteered to audit the accounts of other groups and taught accounting to the members as well.

Presently, there were 50 volunteered accountants in the provinces. These volunteers helped monitor and coaching all of 160 saving groups so that the groups could do the work well and honestly done which was very important for the group.

5.3.1.8 Provincial Network and Awareness of Capitalistic System

Provincial network or in other name as "Day 15th network" was originated from the provincial-level meeting on 31st January 1991, which was named "Mangkala Sewana" (Blessing Seminar) where 50 SST Groups had held the meeting for the members to meet, share their experiences and exchange community products. The meeting had the resolution that there should be a monthly meeting of the provincial level on every 15th day of the month. Every Tambon network would send 2 representatives to attend the meeting of provincial network called "Sasjha Sasomsup Network Center for Moral Development of Quality of Life, Trad Province" Each group would send their representatives to the meeting and also brought the deposit of their groups to build up provincial saving group account as well. These processes could be called "bridging the network" which helped expanding the scope of network outside the village, getting to know more people and strengthened the financial power of the group as well. The meeting of the provincial level helped expanding the scope and vision of the group members and increased participation of members in formulating the direction for the group as well.

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Many organizations both inside and outside Trad province found good opportunities to contact the members of the group in the meeting, since the group had plenty of time (from meeting from morning till afternoon) Meeting with outside organizations help the members to learn and analyze the situation to be well-aware of external capitalistic current such as the cases of Krungthai Bank and Insecticides Free Fruit Group

Case No.1 The Bank : the Effort to Occupy SST Groups

On 15th January 2004, the representative of Krungthai Bank from Bangkok joined the provincial network meeting offered to help called baseline data of the groups using computer system. But the hidden agenda of the bank was reliable SST Groups. The data which the bank wanted to collect were basic information about the economic status of the members such as occupation, income need for borrowing, investments plan etc.; and all these data would be useful for the bank to expand lending program for investment. After discussion among members and bank representation, the SST groups decided not to join with the bank's program. The reasons are the groups do not have purpose of lending for investment but for helping in needy situation. Besides that data collecting task would unnecessary be burden to the member and using the computer or not should be the judgments of each group. Since they can afford the computer from their own income which village No.1 already used it by their own member who had university degree. Besides that, if all data were recorded by computer there would be few people who could made use of it, while the data which were recorded in simple account book could be used for learning and checking by everyone.

Though Phra Ajarn did not give any comment about the bank offer on that day, but on 27th January 2004, he gave lecture to visiting farmers from Chaiyabhumi and clearly reflecting his standpoint that the group would not be serviced to the current financial institutes.

"If we had 10,000 baht in the Sasjha Sasomsup Group but there was demand to borrow 50,000 baht; then there was some source for borrowing at 1% interest rate, should source for borrowing from that source and lending out at 2% interest rate. The answer is no, because1) if we borrowed 50,000 baht from the

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*book for lending, there might have some quarrel among our friends since some people would argue for more and some people might not be able to borrow, so the community would be split.*2) In case some borrowers did not to pay the debt, we might have to ask them everyday to pay, It wastes of time and the *Sasjha Sasomsup members recent to use their saving fund to that kind of borrower.*3) We would have to work everyday, inviting people to borrow, monitoring the debt and we would not have time for our own job. But the bank people would come only one time a year to collect money back from our groups. So the conclusion should be that, if there was not enough money for borrowing we should not borrow from the bank but should recruit more money from our own members instead.

One who needs money for solving his/her problem should not be the servant of the bank but better be the servant of our own people. I have my point of view as a Buddhist, we do not want other to sue us or be our financial boss, this is my own point of view, I cannot claimed whether my view is right or wrong.

Case No.2 Insecticide Free Fruit Group in Trad Province

The natural agriculture and herbal product cooperative limited was a private commercial cooperative organization which sold the products worldwide, the company announced their aim in reducing the use of insecticide for safety of consumers and farmers . The company had global network linked with world-wide . In Thailand, the company has projects in many provinces with different product interests: rice form Aydhaya, herbs form Uttaradit, corn from Payao and Jasmine Rice from lower north-eastern province . The company had approached the Ideology Committee in 1999, as Uncle Ju who was assigned by the Ideology Committee to be core coordinator for the project told the researcher that:

"*The cooperative organization offered to buy insecticide free fruits from the growers at insured price. The growers would be drained about organic-grown farming by Ministry of Agriculture and would be provided with some guaranteed loan from the bank. The fruits that would be insured of the prices were rambutan, mangos teen and long kong.*

The growers from 100 households had participated in the program and waited for the purchase from the cooperative organization ."

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June 2004, the agreement with the cooperative organization had to be cancelled because the cooperative organization came when everything was too late. The fruits were ready to be sold before this and the growers had to sell them out to prevent spoilage. The group found out later that the cooperative organization was a fake one; they didn't have insured market as claimed. The group finally decided to cancel the agreement with disappointment.

Uncle Ju, the coordinate had spent a lot of effort to convince the growers to join the program since he considered the program would be very useful especially the organic agriculture method which will be safe for the growers and good for the environment. But when the thing had come out the other way Uncle Ju was disappointed for a short while and made up his mind later, by making an understanding to the reality of life.

The lesson learnt from two cases made the SST Groups be more cautious in working with outsiders and reached conclusion in working with outsiders that they needed to have more information before making decision. The extension of trust to people or organization outside the SST Groups had both positive and negative effect. Positively, as Fuguyama said it extended the radius of trust, increased social capital, facilitated more innovation but the relationship that occurred as "weak ties" whereas the outsider had more information about the SST Groups but the groups knew very little about them, thus the groups were in disadvantageous position.

The outsiders who approached the SST Groups were diversified; some were very sincere in helping, others might take advantage of the SST Groups. This kind of situation forced the SST Groups to be watchful and be fully aware of the real world and capitalist system. The spaces where the SST Groups had created in villages, Tambons and province were also the spaces where the capitalist would dream to take over as part of their mainstream economic system.

5.3.1.9 Network of Buddhist Monks : the Seeding of Sasjha Sasomsup Groups In The Country

Even Though the operation of the SST Groups had not been yet successful in creating networking of the monks in Trad province due to some senior

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monks did not have enough understanding about the SST Groups. But the networking with the monks in other provinces went very well. As Theera, the NGO from LDI , who has worked with the SST Groups since 1997 told me that:

"In 1996. Phra Manas Kantidhammo from Wat Chantraraksa Bodhithong Tamai district, Chantaburi came to study the work of the SST Groups and brought the concept to form some Sasjha Sasomsup Groups in Chantaburi. In 1999, The Government Saving Bank asked the SST Groups for training 115 monks. In 2000-2001, Mahamakut Rajvidhyalai sent a group of student monks to have field study with the SST Groups. Many of these monks had followed the concept and initiated many Sasjha Sasomsup Groups in their hometowns"

During 2001-2002, the office of Social Investment Fund (SIF) provided financial support to the Ideology Committee to set up project on promoting the role of Buddhist monk for community development using the SST Groups concept . The project had two main objectives: 1). to promote the role of the monks in helping set up the Sasjha Sasomsup *Groups in their provinces and 2) to provide support to the monks in strengthening the grass-root level of the community.*

The project was composed of six sub-projects aiming to train the monks and provide support to the monks to effectively manage the Sasjha Sasomsup Groups . Theera, who was responsible for the training program told the researcher about the output of the project that :

"Four hundred monks of 24 classes and 1,600 laymen had received the training. There was at least 60 monks who had been trained had initiated the Sasjha Sasomsup movement in their own homelands. There was also a national seminar of the monks about the Sasjha Sasomsup Groups in 2002. The result of the seminar could form a great network of monks group in supporting the Sasjha Sasomsup Groups."

In 2003, the Thai Health Promotion Foundation (ThaiHealth) had offered to support the role of SST Groups to extend their activities in support of healthy community. Phra Arjarn Subin and the Ideology Committee had considered that strengthening the networking of the monk to extend the work of SST Groups should be one of the important means to lend the helping hands to the farmers. So the project called "Empowering the monks in Sasjha Sasomsup Process to bring

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Dhamma to community" had been formulated with four objectives stated as follows : 1) to strengthen the morality in management of Sasjha Sasomsup Groups and building up volunteers 2)t o increase network of monks in seven regions to support community self-reliance movement and enhancement of Buddhist practices among community people.3) to promote learning about Sasjha Sasomsup Groups among Buddhist monks. And 4) to develop Buddhist application model for moral development of the community.

Large networks of monks in various regions such as 15 provinces of northern region, 8 provinces of southern region and some from north-eastern region such as Nakorn Rajsima, Surin etc."

Pra Ajarn Subin had some suggestion about the project:

"If we can create Sasjha Sasomsup groups, the process will attract more and more people to the Sasjha Sasomsup ideas and ideology. Then, we can strengthen the social mainstream which in turn helps readjusting social structure. Thus, when we work on Sasjha Sasomsup groups, we have to focus on work both quantity and quality, with a long term vision not only for 3-5 years. To readjust social structure, more people are needed to participate and understand thoroughly about life and living. We have to look at social structure far sighted, when we will be able to reach the objectives, it depends. Upon various factors which are beyond our control."

One year after implementing the project, Theera told me that:

"The project helped to created 7 networks of monks in 40 provinces, there were 200 monks joining the networks, 400-500 Sasjha Sasomsup groups had been established. The output of the projects could be classified into 2 categories: 1) the physical output : there were larger sum of money in the saving and lending, people have more money for social welfare, number of Sasjha Sasomsup groups increased.2) the Spiritual output: more core persons and monks were created, spiritual leaders ,self-development, unity, psychological security, moralistic, self-reliant and helping each other were increased ."

Nipa, a social worker from the the Wholistic Management Institute (WMI) who conducted a research and monitoring the project had the comment that:

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"Many Sasjha Sasomsup groups could extend their experience and capability to other aspects of development so well such as the Sasjha Sasomsup groups under the guidance of Phra Suwan in Nakorn Sridhammarat. These groups had set up their vision to be healthy, happy, moralistic and debt-free. Three missions had been formulated,1) to promote learning and cooperation in the community. 2) to be self-reliant using social capital and network as input and 3) to promote Sasjha Sasomsup groups to be stepping stone to social welfare in people sector.

Another Sasjha Sasomsup groups which showed the benefit of working together helped them to be able to help each in case of need, consulting each other. This group was in Nonesamran Village Karbcherng district Surin province.

I would like to conclude that the Sasjha Sasomsup networks are spreading through almost every provinces in Thailand . This bridging network is valuable and seem to be sustainable because it worked through the religious movement which is the social capital in Thai context.

5.3.2 Sign / Language / Symbols and Creating of Sasjha Sasomsup Idenity

5.3.2.1 The Working Day of the Group: Symbol of SST Groups

The day was 10 January 2003, time 9:00 am. The community center of village 5, Bann Aakham, Tambon Ao-Yai ,Trad provinces looked like a market place of the village people sold and brought all things that were necessary for living such as food consumer goods and they also chatted with each other happily. I asked the villagers whether they had market going on, the answer was no. But it was the working day of the Sasjha SasomsupGroup Village 5 ; the members would come to saving and lending on 10th day of the month during 8-11am.

Outside the community center ,a group of people were having conversation. Inside, a room was made to be the office of the Sasjha Sasomsup Group . Mr. Pairate a 53 years old village headman who was a kind man, sacrifice, strict and well-loved and trusted by people described the working process of the group that :

"There are 15 committee members of the group; everybody will be here before 8:00 am. Five persons work in cash receiving section, 3 in general lending, 3 in lending for welfare and the last 3 in contracting section. The working

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area is well-specified separately, the customers making their financial exchange through each window which separated clearly between the committee and the customers. Counting money will be done by two committee members and the customers also count the money in front of the committee to double check. By the way, we have greatly minimized the loss of mis-counted money."

The lending section had to check the amount of money with the saving to balance the request with the supply. In case the request was more than the supply there was some way to manage as Mr. Pairote told me that :

"I will ask for some volunteer to drop their lending request for this month, and those volunteer will be put the first priority for lending in the next month. If nobody volunteers, I will ask them to choose between averaging the money for equality or by randoming the lender using lottery techniques. They have to choose the either method among themselves."

The lending process can be categorized into 3 groups as Mr. Pairote described :

"There are three groups of lending: the first one is short term lending for not more than 20,000 baht with 2% interest rate; three persons are needed to guarantee. The second is long term lending for not more than 100,000 baht with 0.5% interest rate; ten persons to guarantee andthe third is lending for children education, not more than 10,000- 15,000 baht with parents to guarantee.

Guaranteeing mechanism didn't only work as insuring the return of money but it also created social capital in helping each other in the community as Phra Ajarn Subin said.

"*When I started the first Sasjha Sasomsup Group. there wasn't any mechanism to guarantee the lending, only using individual's honestly. But I found out that this method can't solve the social problem in the community. But when we use people as guarantee person, they need to be friendly because they have to depend upon each other. This method creates mutual friendship and also honesty ; this is one way of integrating Dhamma to solve social conflict"*

Aunt Yupa, one of the committee members and also the chairman of Tambon Administrative Organization recalled the difficulties which the Sasjha Sasomsup groups had fought for ten years before:

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"The provincial governor (Mr. Chinapongse) asked me as a village committee to help organize the Loy Kratong Festival in 1989. The total earning was more than 100,000 baht but after deduction of many categories of cost (including some corruption loss), there was only 30,000 baht left. Some years later Kum-Nan. Yaa (Tambon Chief) asked me to do the same festival. This time there was no money left even through the villages had helped to make local products such as income generation, there was some corruption again. Later on, Mr. Juab (village head) asked me to help organize fund raising activities to build "Sala" for a temple. I helped him for 5 days and nights,little time to sleep. Later on, a group of villagers invited me to organize the Sasjha Sasomsup Group, but I refused since we already had some groups of such thing. Few weeks later Phra Ajarn Subin and Ms. Ranchuan (a health worker) invited me to set up a saving group, at first I was reluctant fearing of the failure, But finally, I decided to join the group , the regular saving was only 10-20 baht monthly and my first borrowing was 1,000 baht. The first year of operation, the return rate was so small amount that all members decided to contribute as welfare fund for everyone.

I was elected to be a member of Sasjha Sasomsup committee. At first, the villagers were very suspicious with the committee; being afraid that we might have cheat them. But when the Sasjha Sasomsup Group was strong, every one was happy"

Mr. Pairoj explained about the present status of the Sasjha Sasomsup Group of Baan Ao Kham that :

"*The group was first established in 2537B.E. with the starting fund of 10,540 baht 363 members, presently the members are 750 (100% of the village), Some people bought the membership for their to be born baby from the members who had moved out from the village or could not collect enough money for saving . Now the saving of the group is 80,000 baht per month with the total saving of 3 million baths and 3 million baths for welfare fund. Half of the welfare fund is used as return revenue for members, the other half for health care cost and for supporting the cremation cost (if anyone is dead). If being admitted to the hospital, the welfare fund will support the in-patient cost from 75 baht to 420 baht per night, depending upon the length of membership, but not more than 15 days per year. The support for*

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cremation cost is 6,400 baths per case. For the person who does not use the sick fund will be refunded to support electricity cost at home 50 baht/family/month. On 10th December 2003 which was the anniversary cerebration day, the welfare fund gave packs of rice for members as price for lottery winners.

5.3.2.2 The working day of Sasjha Sasomsup groups : Sign of Relations and Distinction.

The day which was fixed as the monthly specific working day of the Sasjha Sasomsup groups of each village was the regular monthly communal gatherings for the savings and credit transactions. The day became commonly known by everyone because the group had been practicing that for 5-10 years. The monthly meeting of the group had created public space or public sphere where a lot of activities were initiated intentionally or accidentally, in which active citizen had played their rules. The public including the government officials had known that if they wished to meet a lot of people at the same place in the same time without any appointment they could do so easily by coming to the working place of Sasjha Sasomsup group in the fixed working day (which every group had specifically assigned). Now, it become the common practice for many other organized groups or organization to use such occasion to held meeting or inform the villagers of anything they deemed necessary or practical for them such as community development, health information and health service etc.

Besides that, these public sphere had become economic sphere for the villagers. People had brought their agricultural products, local products or OTOP products to be sold there. This public sphere had been created by the social process. It became a site of social contact which was public property where everyone either public or private could access and utilize.

In the same time the space became the sign of identity of the SST Groups. The members of the groups are well aware that these place and dates are their “meeting appointment” . They would come to turn in the saving and lending, no matter the other activities may occur in their public sphere such as villager market or saving group of other purpose (such as village health volunteer fund, housewife fund etc). Though there are a new chairman or new committee members, the activity of the

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SST Groups kept going on. This public space is well recognized by all 160 Sasjha Sasomsup Groups in the province and the government officials thus .It became the identity of the SST Groups.

5.3.2.3 SST Groups Language : Signifier and Signified

The monthly meeting, the saving and lending not only meant the money matter, the activities of saving and lending as the signifier indicated, but it also signified other things as well. Such meeting meant also the opportunity to create social relationship among members, meeting, talking exchanging information, consulting and creating community ways of life. The meeting had created opportunity to be acquainted and building trust among members, committee and community.

The lending and saving of the groups were not only the financial matter but they also meant helping each other, trust and establishing their own financial system. Besides that, the interest earned from saving and lending could also be used for community social welfare as well. Thus the saving and borrowing became the signified of building their own security and welfare system as well as the social relation.

Consequently the identity and signified which the SST Groups had created was both the relations and distinction as Saussure pointed. (1959 cited by Chairatna Chaoensin-orarn, 2002: 26-27). As well as the SST identity also created the social capital as Bourdieu pointed (Bourdieu, 1989:14-25). This social capital was built up from the foundation of cognition and recognition and became legitimate capital. The monthly meeting of the SST Groups could be considered as performative discourse, or symbolic power which the groups were the owner of this symbolic capital, it was well accepted among community members, groups and society and became the power of constitution. This signified was meant that the working day of the groups were their own meeting day, not the others. In the long run, this signified capital would enable the groups to be well accepted as the institution where the mainstream financial institutes pushed much effort to manipulate the groups as a mechanism of capitalistic system. Futhermore, there were many development institutes and non-government organizations looked at the groups as their allies for development and often came into contact.

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5.3.3 Rules, Regulation and Sasjha Sasomsup Symbolic Power

The alternative spheres which the SST Groups had created were the spheres where rules, regulation, controlling, monitoring, and valuing of “Sasjha Sasomsup Groups were existed and try to be free from being under the control of the mainstream financial system. Those spheres had been managed by the mechanism of social control, using the power from at least two sources: 1) the power from supernatural such as the belief in holy and sacredness , sin and blessing which were the beliefs, faith, folkways of the community, these were expressed as the swearing and cursing process 2) the power from rules and regulation of SST Groups which based on the Dhamma

The SST Groups had utilized these two sources of power to create conditions for forming social relation and social control which had been well recognized by the SST network. As the 2 concrete examples of SST Groups: 1) Sasjha Sasomsup Group at Baan Thaa Krathon ,Mu.1 ,Tambon Khaosaming where the power of swearing can function and 2) Sasjha Sasomsup Group at Baan Dongklang ,Mu 6 ,Tambon Khao-Saming where the rules and regulation of the group were accepted .It was a symbolic power relations which reproduce and to reinforce the power relations which constitute the structure of the social space Moreover, Bourdieu suggested that "symbolic power relations tend to reproduce and to reinforce the power relations which constitute the structure of the social space. More concretely, the legitimation of the social order ... results from the fact that agents apply to the objective structures of the social world structures of perception and appreciation that have emerged from these objective structures and tend, therefore, to see the world as self-evident" (Bourdieu 1991, cited in Martti Siisilinen, 2000).

5.3.3.1 Curse and Power for Social Control

The important ceremony of the SST Groups both on the first day of group establishment and the anniversary day was the “swearing ceremony” or “professing ceremony”

In the morning of 4th anniversary day of Sasjha Sasomsup Group ,Baan Thaa Krathon ,Tambon Khao-Saming, five Buddhist monks were invited to perform the blessing ceremony at the “Sala” (community center) . The committee

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members and about 40 villagers participated in the merit making by offering food to the monks, professing to accept the 5 rules of being good people (Benja Sila). After the ceremony, everyone had breakfast together. After breakfast, Phra Ajarn Subin gave the sermon of the Lord Buddha teaching and reviews 18 rules of the group, he read the rule one by one and asked for comment from the member if no comment then the reconfirmation for acceptance of the rules were emphasized. This process was a mean to reaffirm the ideology, rules and regulation of the group which was very important machinery for social control of the group. In other aspect it was one of the democratic ways to review public opinion about rules and regulation that had been practices for many years. The election of the committee member followed afterward, most of the elected were the ones who used to be the committee. However, Phra Ajarn Subin and Mr.Somkid (the village headman) tried to encourage the younger generation to participate in the committee team, because these young persons could learn how to manage the account faster and also could keep the pace of group going on. However, at last there were only two new committee members being elected. After the election, there was a review of 29 operational regulation which composed of the regulation regarding the turning in of the saving, lending, withdrawing of shares, resigning from membership, fund management, duty of the member etc. The regulation numbered 27th required that every member had to participate in the annual meeting of the group, to give comment and participate in the election of new committee, every member had to be at the meeting or had the representative if not, the membership would be cancelled. After all of the 29 regulation had been generally agreed, Phra Ajarn Subin led the swearing and everyone repeat after:

"I swear in front of the "Triple Gem" and all the holiness with all the members here that if I am dishonest in thinking, speaking or doing or plot to cause harm to my fellows of Sasjha Sasomsup Group , may I face misfortune and all disruptions.

But if I am honest in thinking, speaking or doing to my fellows, may I prosperous with all prosperity eternally.

If anybody corrupted the fund of the Sasjha Sasomsup Group
May he be insane and face all misfortune.
May he be insane and face all misfortune.

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May he be insane and face all misfortune.

May all my honest professing be a reality.

After the swearing process Phra Ajarn gave the Buddhist blessing, sprinkled the blessed water then the saving and lending activities follows.

When I discussed with the villagers about the sacredness of the curse, Aunt Samai (65 years old), one of the member said that :

"I believe that it is sacred, some people told me that there was one member who was dishonest, cheating the borrowed money; his orchard had the forest fire, the fruit from his orchard had to sold at low price while other many people had made a lot of fortune from selling the fruit of theirs. As later on that man came to ask Phra Ajarn to withdrawn the curse"

Uncle Thong, another member told that:

"There was a member who did not turn in both the initial sum and the interest, he disappeared for many months, later on, there was the news that he was hit to death by a car in Bangkok"

The incident and the told stories that had been transcending from person to person made the villagers believed in the sacredness of the swearing and dared not to cheat the saving group. It became the group norm that members must turn in the saving and maintenance fee on the working day of each month.

Superficially considered, to have such thing as part of the operation of the group might be augury, but in actuality the "ghost" and "augury" were some parts of animism which had been inculcated with Buddhism for many centuries not only at personal level but also the community level. Pra Paisal Wisalo (2003:229) explained that

"Ghost" and "augury" were some part of Buddhism at the beginning as in the "tripitaka" (the three divisions of the Buddhist Cannon, viz., Vinaya, Sutta and Abhidhamma, generally known as the Pali Canon.) which had mentioned about the god or magic. Augury or omen meant pattern of living to bring the sacred power to affect good or bad effect in life and some had been incorporated into Buddhist's ways of life such as the belief in "sacred water" or "sacredness of the Buddha image or amulet

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Buddhism and augury do not have clear distinction line, augury do not depend purely upon the sacred power but has some part of morality as the controller. Though Buddhism emphasized on personal practice but beliefs in ghost had added up at the social level. In the past, Buddhism and animism had played active role in morality development of the society. Buddhist practice taught that the violation of "Sila" (Rules of morality) was considered sin; the doer would receive the effect such as going to hell, short lived or being poor. Whilst violation of animism such as ill legal logging or violation of forefather's rules would make the doer ill and also cause suffering to community such as facing the drought etc. "Buddhism emphasizes the abstract effect or mental effect such as sin or merit which could transcend to next life, but animism pointed to the effect of present being or materialistic effect not mean only bad thing it also means the good effect as well"

Thus the integration of "curse" as a mean to keep the groups on the right track were considered as the wisdom of Phra Ajarn Subin to revitalize the belief in ghost and animism which had long been forgotten to be in life service of the society. The application of the "curse" as control mechanism could be considered as one of the social capital to be used for controlling the social relationship of the SST Groups so to keep the idenity of the groups

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5.3.3.2 Uncle Teep and the Competition of

Mr.Prateep or Uncle Teep, the chairman of the Sasjha Sasomsup Group in Baan Dongklang, Mu 5 ,Tambon khaosaming, had only 4 years of primary education, but he had the yearning for knowledge and working for public good. With 63 years of age, Uncle Teep had a lot of public service experiences such as deputy village head man, member of Tambon Administrative Organization. Presently he was not only the chairman of Baan Dong Klang Sasjha Sasomsup Group, he was also the chairman of Tambon Khaosaming network and was also one of the Ideology Committee who regulary joined the Tuesday meeting of each week. He also the Chairman of the group of customer of agriculture Promotion Bank and many other positions.

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Uncle Teep earned his living with the orchard growing. He had 3 children, the oldest and the youngest sons were military sergeants while his daughter owns a beauty shop in the village. He had no burden in economic or family mater so he could contribute much of his time and effort for public benefit expecially the SST Groups. Uncle Teep gave some briefing about the history and the operation of the group of Baan Dongklang that:

"The Sasjha Sasomsup group of Mu 5 was established on 17th August 1992, as the 6th group of Trad. It was initiated when Chamras, a volunteer barber for temple boys in Wat Pailom was asked from Phra Ajarn Subin to help forming the group for Mu 5. He then consulted me as deputy village leader about the soundness of the program. I spent time studying about it for one month then consulted with villagers, on 17 August 1992. Phra Ajarn Subin was invited to give briefing in the village,with about 100 villagers attending the meeting. Phra Ajarn Subin explained about the benefit of having saving group, reviewed the rules and regulation. On that day there was the total saving of 1,800 baht. I was elected as chairman; Chamras was also a committee member. One year later Chamras and his family had financial difficulty and could not pay the debt which he had with the group. I suggested Chamras that the committee member should not have much debt because people might loose confidence in the group, finally Chamras and his family had to resign from the group. Presently the group has been established for 11 years 5 months with the current finance of 3.4 million baht, 600,000 baht as welfare fund, the member could get benefit of 280 baht per day for 15 days a year if admitted as in patient."

The resigning from committee membership of Chamras was the result of following the rules which had been generally accepted by the group. Phra Ajarn always emphasized the importance of choosing the appropriate person to be the committee member. He narrated that :

"On the first day of establishing the group, after collecting the initial saving, then it will be the process of election of committee member. I will emphasize that money matter is a dangerous subject so the committee should be non-drinker and no-gambler for financial security of the group. If the committee are gamblers or have temptation to get into bad things he will cause disruption of our money. So we have to choose good people with high morality, the term of committee is

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one year, if he is good person he will be reelected, if not it will another matter.So try to choose the committee who is free from temptation . " transform

5.3.3.3 The Transformation of Economic Capital, Cultural and Social Capital

Uncle Teep told me that the road for the glory of the group which means holding to the principle of rules by regulation, ideology, transparency and beneficial to group member was not smooth. The group had to face a lot of conflict and resistance from local mafia. He recounted that :

"The present village headman is a gambler and some of his associates are also gamblers. These people do not have good term with me because I am straightforward. This headman was a member of the Sasjha Sasomsup group in the first year but never turned in the saving by himself even once. On the third year, I asked a person to call him to a meet me and told him that he should come to help the villager on the working day of the group. But he said he couldn't come every month so I asked him to reconsider himself. Finally he resigned from being a member of the group.

Three years later, one member who moved out of the village would like to sell his membership. This headman wanted to buy it but I didn't let him buy . I told him that he shouldn't reenter the group because he had be a member for three years but never followed the group's rule, so he went home."

Uncle Teep told that he tried to use the rules and regulation as mechanism to keep the group in shape.

"I follow the rules that everyone agreed on the establishment day. I pointed to him that he violated the 2nd and 27th rules which said that 'Rule 2. Any member who doesn't turn in the saving. Doesn't come by himself or send the representative on the anniversary day or doesn't turn in the saving for 3 consecutive month. His membership will be cancelled without any objection. The committee has the sole right to sell out his membership and no need to ask for permission from the original owner."

Considering the case of village headman in regarding to the stated rules, he didn't violate every rule because he had some representative to turn in the saving. But Uncle Teep had the opinion that the senior people should be the role

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model for others, besides that Uncle Teep would like to calm down the situation before it became worse .The headman was quite influential person. He was a leader in gambling circle and a lot of his follows were the members of Sasjha Sasomsup group. This gambling gang had very strong ties among themselves because the headman often lent the helping hand when they were short of money or had gambling debt. This was a negative social capital of the community. Uncle Teep narrated the effort of the headman to influential in the committee that:

"On the anniversary day, there will be an election for new committee member. The first round is the election for chairman.When I was elected as chairman I told Phra Ajarn Subin that I would like to pre select my own committee member before 2nd round election. I would select the honest ones who know to do the accounting and present the list to the meeting.Most of the member agreed with my list. I have considered that if it was the free election, the headman would try to put his men or himself on the list for election"

The conflict between Uncle Teep and the headman still persisted, each side tried to keep watch of each other's action. The headman was the chairman of the one million baht fund .Uncle Teep believed that management of the headman is dishonest because most of the borrows were his friends and relatives While the headman put out the gossip that Uncle Teep was dishonest ,when the saving was turned in 20,000 baht, Uncle Teep had misused 10,000 baht. About this matter, Uncle Teep clarified that :

"I brought the Sasjha Sasomsup accounts to Phra Khru Songwutte and Phra Ajarn Subinto to display my honestly. Our group had Ajarn Punsuk who is a teacher at Baan Dongklang does the auditing regularly. She is also a memberof Sasjha Sasomsup Group , turns in the saving of 200 baht every month. She is very good and she does the auditing for the group without charging any money."

5.3.3.4 Managing the Corruption among the Committee

Uncle Teep had been managing the Sasjha Sasomsup Group for 12 years so he had a lot of experience in managing many irregularities in the group by holding to generally agreed rules and regulation as instrument. He recalled that:

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" One of the committee was a wife of Tambon Administradive Organization member and also the welfare committee.One day she deposited the borrowing of 1,500 baht by opening the money box herself, telling the accounted to regular 1,500 baht.The accountant was busy to check the money but registered the deposit. Upon closing the account the committee found 1,500 baht had been missing. I asked both of them to be responsible for the mistake by sharing half and half accidentally . Later I had a chat with the store owner in the village who was also the money lender. I was told that the troubled committee member had returned 1500 baht to him in the same day. I then understand that she had cheated the money of the group. I told both of them directly that they should reconsider themselves to resign from the committee to prevent being bad example. Finally both of them resigned.

I am not biased with anybody. No committee are allowed to be dishonest. I have to keep follow the rule. Everybody must be honest. I have to keep watch of the money.If I have to keep watch of the committee also, I couldn't do anything else"

5.3.3.5 Managing the Disobedient Members

Uncle Teep told me about some member who didn't deposit back the money after borrowing that:

"*Some members lent money for gambling and luxurious consumption.He promised to return the deposit 500 baht/month but after 3 months he stopped to deposit. I had to deduct the money from his family or from the, the guaranteed persons. There were only few members who were gambler, there were two persons who fly away, the guaranteed person had to pay for their debt. I always warn the guarantee person to be careful before guarantee any person."*

Some member might not be happy with Uncle Teep strict measure but he said he kept the rules as operative procedure. He pointed to 15th rule which stated that :

"*In the case which the borrower could not pay back the loan, the insurer has to pay for him. Then the insurer's right to borrow is cancelled automatically and had no right left to insure other person either. The right for*

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borrowing of the insurer would come back automatically when the insured one had paid all the debt."

From all the activities which had occurred in the Sasjha Sasomsup Group Mu 5 had shown that the alternative spaces, be created from all the rules and regulation was the power relation. The alternative spaces couldn't created, survived or forceful if there weren't any production, accumulation and function of these rules and regulation. If there weren't any rules which were the discourse of reality, there would not be power utilization. Thus the group had created rules and regulation in reality through power. However group couldn't use the power directly; but only through the rules and regulation of the group. That is the space or sphere which the rules and regulation of the group could function efficiently. It must be the space where the group had occupied almost completely which might be the meeting hall at the temple (Sala Klang Baan) where the group had used regularly every month. This space became the social relationship or power relationship which were meant to have the group discourse of knowledge (Popular Financial and Popular Welfare discourse) , a set of rules and regulation to monitor the activities.

5.3.4 The Space of Self-Creation to be the Opposite of Mainstream Economy

The activities created by various SST Groups had collected their own savings, set up their own lending system and the interest or maintenance their own welfare system. These activities had very great impact to the society. SST Groups has created the network which could link 160 saving groups together. The Groups have current financial power ready to provide is as much as 145.2 million baht, the welfare fund for health care and cremation cost is 45.8 million baht for 47,000 numbers. All of this financial power is the counter discourse against the mainstream economy. Besides these financial discourse, there was also another interesting counter discourse relating to the molasses network which had been textures in the SST Groups network to balance the power of mainstream capitalist system.

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5.3.4.1 Molasses Network and Creation of the Counter Discourse

When the saving groups network had expanded to cover over one hundred groups, there came the initiation of pooling resource to bargain the price in purchasing molasses for organic agriculture from producers and traders.

The starting point for molasses network occurred when Phra Ajarn Subin went to visit many SST Groups in the villages. Most of members were farmers and orchard grower,, they often complained about the rising of production cost and the fluctuation of the price of the product in each year as Phra Ajarn Subin narrated that :

"I went to visit the group members every year and had listened to the complaints of loosing in producing and selling the agricultural products. They spent a lot of money for fertilizer, pesticide but get very little from selling their fruits. We were not able to find some solution for them. The situation was serious especially in the year 1997 when there was an economic crisis, the baht devalued, the price of fertilizer shot up from 200-300 baht per bag to 600-700 baht, the people even suffered more"

In addition to that, the improper use of agricultural chemicals caused some health problems also. There were many cases of sickness with unknown causes, but after having the blood chemistry test it showed the surprisingly high level of many chemical agents in the blood of the sick. The Ideology Committee had suggested experimenting the use of organic fertilizers to minimize the health problem. General Preecha who was preparing to run for members of parliament in Thai Rak Thai party had suggested the solution using the slogan as follows: "Rethink, Re-act by reducing production cost using local wisdom and transforming product for added value". The academic circle in organic farming were invited to give information and demonstrate techniques of making organic fertilizers from molasses and many kinds of organic products such as organic waste, fish waste. Those academicians were Dr.Arth Boonnithi ,former lecturer of Kasetsart University and Dr. Suriya Sasnarakkit ,a scientist from Thailand Institute of Science and Technology. Many members got some ideas to the solution, especially Uncle Ju who had paid much time studying and experimenting and became the folk expert in organic agriculture of Trad province.

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The Ideology Committee arranged study tour to study sufficiency agriculture and organic agriculture at Wang Namkieu District, Nakorn rajsima and Srisaket Vegetarian Group (Srisa Asoke) in April 1999. This study tour supported by the Social Investment Fund. After the trip the villagers had experimented making their own organic fertilizer and tried out with the vegetables and fruits grown at the Wat Pailom and got very satisfactory result. Phra Ajarn Subin who had the concept of "experimenting by ourselves before telling people" said that:

"*The Longan tree which had been grown for quite a long time in front of my "Kuti"(*an adobe of a Buddhist monk) *never give any fruit, but after using the organic fertilizer it gave fruit"*

Then Phra Ajarn Subin decided to distribute the concept of organic fertilizer to the group members, he said that

"From my experience of visiting the group members in many communities, I found out that the farmers were getting poorer and poorer, the more they invested in production, the more they loosed. If we couldn't have the solution to the production problem, half of the farmers could loose their land which they had mortgaged with the Agriculture Promotion Bank. Presently most of the farmers, especially the low income ones do not have any capital left but they must go on producing hoping that they could get better. If they don't do anything they will starve to death. So when there might be any hope like organic farming they any just wanted to try it. The result was not so excellent on the moment, there was still the need to increase its efficiently" (Theera Wacharapranee, 2001:38)

Molasses is very important raw material in producing organic fertilizer but at that time the molasses was very expensive.It costed 15 baht/kg. which was the same price as fertilizer from chicken and duck feces. Because of the high price of molasses, people lost interest in producing their own organic fertilizer. Thus the SST Core Group tried to find some means to make it cheaper. Akom, a noodle vendor who volunteered to be Phra Ajarn's helping hand and independent development facilitator told me that:

"When the group members were aware of the benefit of making their own fertilizer. General Preecha had donated two tonnes of molasses. Some members would like to buy it for their use, but to sell it in the compound of the temple

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might not be proper. People might misunderstood about the role of the monk as the merchant. So I had to invest 20,000 baht to construct the concrete well to keep the molasses and start selling to *people. After the first lot of donated molasses sold, I bought another 20 tones at the cost of 2.50baht/ton. I was told by Phra Ajarn Subin to sell it only at 5 baht/kg while the market sold at 15 baht/kg. Later on the market reduced the price to 5 baht/kg."*

From May 1999 ,I had sold molasses as much as 40 tonnes /month , for 7-8 months.Because at that time we had held public discussion about making organic fertilizer.People were eager to try them The role of molasses went so fast. However after that period the sale dropped to 20 tonnes/ month because these were 10 more outlets of molasses operated in the province. By the end of 2000 I opened a branch of molasses outlet in Chantaburi to pull down the price of molasses there which was at 7-10 baht/kg.

When the price of molasses was reduced from 15 baht to 5 baht ,more people began to produce and use more organic fertilizer and could reduce the cost to one third of money used for conventional fertilizer. The profit from molasses sale which the SST Groups called "The difference of the price sold" was initially used for funding the promotion and support of organic farming as the traveling cost of the coordinators.Later on this activity of molasses sale had been pushed down to each Sasjha Sasomsup group ; thus the "profit" went to the welfare fund of each group."

The sale of molasses at reduced price by SST Groups became the alternative sphere where capitalist economy was being challenged by alternative discourse of the groups. The social capital mobilization from all sectors totally more than 30,000 people from the SST Groups , merchants ,politicians, monks and temples and farmers could pull down the price of molasses to be more appropriate, not to be fixed or mobilized only by commercial sector. Because the SST Groups performed both the role of trader and consumer thus became main mechanism in fixing the price of molasses in the market. This could be considered as the primary victory over mainstream economy which had aimed only profit maximization.

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5.3.4.2 The Reproduction of Counter Discourse : Profit is not the Highest Objective

The lesson learned from molasses management created more confidence for the SST Groups . I n 2001, the SST Groups had negotiated to buy the cooking gas from producer at 140 baht per tank while the market selling price was 180 baht and general dealer purchased at 145 baht/tank. Thus the network had sold the gas to the SST Group member at 145 baht/tank. The difference of 5 baht was put into central fund of the network. The SST Group in each village sold to the people at the price not more than 160 baht/tank which was 20 baht cheaper than the market price; the difference of 5 baht gave to the seller, another difference of 15 baht to be used as welfare fund for the group.

In 2002, the SST Groups had set up a demonstrative community store at Phra Rajkhemakorn building with one full-time personnel. Phra Ajarn Subin told about the concept of setting up the store that:

"The concept of our store is not the same as the cooperative store, if we set up real store we have to invest more than 100,000 baht to stock the inventions and to hire the personnel. But our store does not have any stock or any merchandise. If the Sasjha Sasomsup group in each village wanted to buythe goods ,they have to let us know in advance. Then the center will have appointment with the dealer to deliver the goods every 15th day of the month at the center. We don't want much profit, bought 10 baht sold 11 baht, only one baht different. Our cost is much less than the general store because we do not operate everyday so we can survive."

Jirasuda or "Tan" a 30 years old woman also a student in rural development of Sukhothai Dhammadhirat University was the manager of the center, before working here she helped as accounted of Sasjha Sasomsup group I in her village. Tan's sister was another one who always helps the temple; she volunteer to teach Buddhism for student at the Sunday Buddhist School . Prakru Songruthi recommends Tan to work here, she told me briefly about the store and the center that :

"Presently there are 40 Sasjha Sasomsup groups which run the community store, selling cooking gas and rice. Phra Ajarn's concept is to buy things in low price and sell things in low price also. The profit that the group earned will be for the group in each village. Mostly of the goods are basically rice, sugar, detergent,

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dish-washing liquid. The number can buy them on credit basis but they must notify beforehand, anything beyond that they have to buy from regular store.

In reality, the pooled purchase not only be more economical but it also integrated the Buddhist philosophy of knowing to be moderate in living, learn to plan before purchasing. Buying form the center, the profit the center earned will be paid back to buyer in the form of welfare also.

Some Ideology Committee member suggested that the demonstration center should expand the business to be competitive with monopolistic department store; the center should facilitate the delivery of merchandise from the major distributor directly to the group instead of being the seller to the group. Though Phra Ajarn Subin understood very well about the suffering of small stores from the presence of big super stores of trans-national company as he once gave talk to people that:

" *If Tesco-Lotus came to our province, created about 200 new jobs for our young generation to work but thousand of our small grocery stores would had to drop out from the business circle (because no customer left) It is worth for Trad people ?"*

However, he said that to run the store we have to go step by step and emphasized the learning about doing thing as primary objective. He went on explained that :

"To run the store is to learn about the habit and behavior of the members. We have to summarize the lesson learned, how many people would be interested in our program, what and how much do they consumed each month. We ordered the merchandise for our members make us understand their behavior.Iif the distributor send the thing directly to our members we will be cut off from our members.This is the matter of relationship. Different Sasjha Sasomsup group have different understanding about operating the store. Some do it for wanting of welfare fund, Some do it because they don't want to refuse my invitation, they are different.

Phra Ajarn's concept that the community business shouldn't expand too fast was relevant to the concept of Buddhist economics. Because most of members were farmers and orchard growers, doing business was something new to them and they weren't good at it. Starting business with big investment at the

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beginning had risk of error and loss. The beginner needed to collect experiences and keep pace with business trick, for example, when the center started selling rice at low price for member, but the customer must pay cash. Then some outside traders did the same thing but sold by credit and were able to attract some customers away. Phra Ajarn Subin suggested that the center should sell by credit also ,to bring the customer back because he didn't want the money to flow out of the village.

The SST Groups had expanded their activities from saving, lending to pool purchasing, and running community business in order to prepare themselves to be community business or industry. Their activities were the reproduction of counter discourse which must fight and compete for opportunity to lead against mainstream economy. These counter discourses could persist and recreate only in alternative space where the SST Groups had successively accumulated for ten years and over

5.4 Conclusion

The alternative spheres which created by the SST Groups comprised of social network, sign /language/ symbol and rules. These were social capital which the Groups had created and situated themselves to be the opposite of the mainstream economy. Thus the alternative spheres could be classified as a new set of political of reality with the purpose of changing the regime of truth that the common people could create their own financial system and welfare system. This discourse was a counter discourse which had created rules, regulation and occupying specific space which could network among community members and outside would. It was rather more than just the creation of sub-consciousness of people as Marx theorists had always done in the past. Moreover the point of competition of SST Groups weren't aimed to relieve from the power of mainstream economy but it aimed at reducing the power of truth of mainstream capitalistic economy in politics, economic and socio-cultural in the space of society which was called as "alternative sphere". In the next chapter will explain in what condition these social capital could be stronger and able to persist in the society.

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CHAPTER 6
SOCIAL CAPITAL VS REJECTION OF MAINSTREAM ECONOMIC LOGIC

6.1 Introduction

Social sphere is considered as alternative spheres created by the SST Groups. The alternative spheres are composed of social networks, sign, symbols, rules, and regulations which is part of social capital of the SST Groups .It was strengthed and enhanced by supporting factors include the appearance of Buddhist economic logic which opposes the mainstream economic logic. Thereby, this chapter will be present in two sections, **Section 1** covers the logic existing in the SST Groups in identify the impact of mainstream economic system on the group of agriculturists which lead to form social action of SST Groups after they interacted with Phra Ajarn Subin. **Section 2** presents a comparative analysis between the logic of capitalism economics and Buddhist Economics. The comparison was made in the aspects of different emphasis: specialization and maximum profit versus the integration and ethics. The process of establishing the Popular Financial System and the Popular welfare System, making sustainability through economic principles and human capital interacting of Panya, Akom, and Aunt Lamduan helps enhancings the existence of SST Groups' social capital were described.

6.2 Capitalism Financial Institution: Source to Suck Dry the Agriculturists

The SST discourse is principally deals with Popular Financial System. As Phra Ajarn Subin , the group's founder, indicated the sufferings caused by the effects from country development through the implementation of the Western capitalism system. It has been shown that most agriculturists are exploited and dependent.

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Accordingly, Phra Ajarn Subin called for cooperation from the people to fight for their survival. His effective approach was to introduce the Buddhist Dhamma focusing on "Samakee Dhamma" (Dhamma of Harmony) as a principal for establishing the "Sasjha Sasomsup Groups". This automatically became the Popular Financial System belonging to the people, for the people, and by the people. Furthermore, all profits derived from its financial management will be used as a source of popular welfare system as well.

6.2.1 To indicate the problems : Starting point for understanding

The origin of groups establishment emphasized on making understanding whatever the people's sufferings and problems. Phra Ajarn Subin made a strong effort on indicating the problems related to various uncertain events occurring in the society that mostly are caused by poverty. The clarification can be presented as follows:

"I started with Buddhist Dhamma principal in just only a few words, and then followed by the group's activities. I try to begin with the King's speech because the King is the chief of our nation to whom the citizens give great respect. Also, we are the people who are going to follow his Majesty the King's foot step.Tthe king said that 'Security is a very important factor especially the security for the rural people. Because rural people are the majority group, are public people, and are our nation. Therefore, we have to find whatever ways to provide the people with security.' After a presentation of the king's speech, I asked the villagers that what types of uncertainty or insecurity existed in their village. Our king mentioned that security was a very important factor meaning which secured for the rural people, because rural people are the majority group'. Afterwards I asked the people questions such as 'Is there any environmental insecurity existing in our village? Is the forest almost gone? Is the source of water almost dried ? Is education well organized or is the school empty? How is our politics, certain or uncertain? Nowadays, it is seen that our village is not united and how about economic security. Are the price of agricultural products going down? Is the financial situation in our village insecure? Are most of the people in debt ? Then I try to continue asking questions 'How is your mental security? The answer is " not secure and we are living with fearful feelings. How is our family certainty? It is uncertainty, children are living far away and separate from

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their parents. Finally, the last question for making a conclusion of the situation was 'How does religion provide certainty? Nowadays, there is no certainty, temples are abandoned increasingly, but prisons become full. Therefore, religion cannot be maintained because the people can not survive in the community.. As the Lord Buddha said : "Poverty is suffering, debt is suffering, paying interest, to be asked for the return of money, and to be jailed are examples of suffering. The origin of sufferings is poverty."

6.2.1.1 Injustice Society : Two Trees, a Metaphor for Self- Reliance

Phra Ajarn Subin pointed the cause of poverty through his sermon that :

"I point at a tree and recognize that it can grow well because we put some fertilizer, break up the ground, and give it some water. Afterwards, a tree can be self-reliance. How does it become self-reliant? As for those trees growing in the forest, nobody gives them fertilizer, and also nobody gives them water ,but roots gradually grow deep into the ground, leaves, flowers and fruits developed and then fall down to the ground covering the roots as well. Therefore, rains cannot destroy the ground-cover because it is layered with the fallen leaves which help to prevent erosion occurring. On the other hand, if we grow one tree and always get rid of its dead leaves, then collect all those leaves and put around a second tree, this could contribute to the healthy growth of the second tree while the first one will gradually wilt because there is less ground-top and fertilizer disappears. Finally, the first one will fall down and die. Accordingly, we can say that it is like our community. At the present time, we work hard on growing rice and plants, and mowing trees, but we have no savings because all profits go to others group of people. I, myself formed the Sasjha Sasomsup Group in Ban Rongwhai, Chiang Rai Province. I asked the Kamnan (Chief of Tambon) bout the formal and informal debt existing in his village. He told me that there was approximately 10 million baht of debt. If we assumed the interest of 10 million baht at the rate of only 1 % per month, it costs 10,000 baht per month of interest for the loan of 1 million baht.. Therefore, we have to grow a lot of plants for selling and then must pay about 100,000 baht per month or 1,200,000 per year for the interest. Ask who will help us when we get sick and the answer is nobody.

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If we die, who will help us. .. nobody. If any roads are damaged, nobody helps us to repair. However, we were taught to help others to be happy and not let people become poor.A the same time we are willing to become poor instead according to the monks' teaching for wishing other people happiness. It can be likened to a tree when its fallen leaves or profits return to the tree and then this tree grows up and up so more branches are expanded. More land is occupied by a capitalist, who is living in an air conditioned room, but we are still working outdoors under sunlight. Therefore, it is necessary to reconsider this management system that it reflects our lost or our profit. As we and they (capitalists) are the same size, why can we not be compared with him. This is a crucial point attracting me to use the tree as a tool for teaching."

6.2.2 A Hundred of Cows and a Tiger

Poverty reduction intervention could not fully operated due to the influence from the marketing and capitalist mechanism which strongly mechanized under the privatization and globalization of mainstream economy.. On the other hand, those financial institutions usually take advantage of poor people bringing us into more and more debt. Accordingly, the local people perceived that they would never believe and trust in those capitalist financial institutions anymore. Thus, the idea to initiate the Popular Financial system came from Phra Ajarn Subin. At the initial stage, he created the discourses for the Sasjha Sasomsup Groups and the discursive practices that followed the teaching of Dhamma, with a special purpose to give the people intellect to realize how much those financial institutions took advantage. Calling for the attention and cooperation from the people to oppose and defeat those blood-sucking institutions., the tales that Phra Ajarn Subin usually told during his public speeches were as follows;

" There is an Aesop's fable that talks about community harmony / unity. It describes about one big tiger and a hundred of cows in the field. When the tiger got hungry, it came out from the forest to catch a cow for its food. Everyday, those cows tried to escape and save their lives; however, at least one weak cow was the tiger's victim. Again, the next day, those remaining cows ran away when they saw that tiger, until there were only ten cows that survived. These ten cows discussed why they had to run away from only one tiger everyday. We are as big as that tiger. It has

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sharp teeth while we do have strong legs with the same strength. Why were we always defeated ? Absolutely, at least we should come together to fight with that tiger before we die. From now on, if we see that tiger we will join together and be ready to fight it. Finally, the ten cows agreed to stand in group and turn their faces to that tiger instead of running away as usual. Suddenly, one cow ran to attack the tiger while the other nine cows went around and butted the tiger. Finally, the tiger died.

When I asked how many tigers are there in your district, the answer from the villagers is 4 tigers ; Bank for Agriculture and Agricultural Cooperatives (ACB), the Savings Bank, The Bangkok Bang and the Krung Thai Bank. There are only 4 tigers among a hundred thousand people in our district. We have never defeated those tigers because all money we gained we gave to them as interest. Therefore, we have to start the battle at this moment and no longer rely on any external organization as well. The rich people have made a strong effort to join with other rich people in setting up companies; however, the poor people prefer to stay isolated without cooperation. For instance, the two rich companies such as Chinnawat Company and CP Company join together in order to expand their business. On the other hand, poor people always quarrel and scramble. We have realized we are incomparable to those rich groups in terms of capital, education, and management skills and so on. It has been shown that 12 EU countries have joined hand in hand with a special aim to occupy all the poor countries. Fortunately, Prime Minister Taksin Chinnawat knows this trick, so called for the cooperation from countries in the Asia to negotiate with the Western countries. Also, in Singapore, only a middle man of the rubber commercial market set the rubber price. Therefore, P.M Taksin joined with Indonesia and Malaysia, the main producers of rubber, to set the standard price of rubber in this region. Nowadays, the rubber price is increased and better when compared to the past caused by our unity and conformity."

6.2.3 Sasjha Sasomsup : a Tool for Revival of Morality

Phra Ajarn Subin formed the Sasjha Sasomsup Groups with the use of " Karawassha-dhamma (virtues for a good household life) . He explained that :

" In the past, we used the term of Savings Fund, however we cannot clearly describe its definition. Then, we use Sasomsup (asset collection) in order that

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we can exemplify models like a bee and an anthill. Here, the word "Sasomsup" can be implied with bees. The Lord Buddha said "Don't look down a little thing. To collect assets bit by bit is like we gradually make a merit or a sin. It is like the bees that usually use their legs to touch the inside of a flower everyday bit by bit until they gain a lot of honey. As for the white ants, they build the anthill at our house day by day until it can occupy our houses. This is an example of Sasomsup (asset collection). As a result, we should not think negatively that a gradual Sasomsup cannot contribute to our better life. Don't look down a little thing. Teaching on the matter of Sasomsup has aimed to develop morality, economy, honesty and to promote self-reliance including helping other people or rendering Metta (loving-kindness). The development of morality can be demonstrated as letting rich people help poor people. Then, the ideal of kindness rendering becomes true and concrete. The people who get sick or who have no capital to do farming will get assistance from the ones who need not spend money and can deposit to the Sasomsup Group. This phenomenon reflects the way of sacrifice or helping each other among the people in community. It is like the Lord Buddha's word that "The precepts will exist and be maintained based on cooperation and harmony" Thus, it is necessary to begin with the development of morality in human beings.

6.2.4 Full Life-Cycle of Morality : A Holistic Approach

Phra Ajarn Subin explained about the Sasjha Sasomsup Group as it is a group mainly practicing on development of morality at a full life-cycle that starting from birth, aging, getting sick, and finally death. His explanation has been shown as follows :

"The Sasjha Sasomsup Groups were established with the aim to provide mutual help during the full life-cycle starting from birth until death. On the first day of birth, that member will be paid for the costs of 5 – 10 days admission in a hospital. When the child grow up, he will be able to receive some grant for his study. After he graduated, if he could not find a job, he would be provided with some subsidy for working on any business or farming. If he got sick and cannot afforded medicine, he would be given an assistance by the group as well. During elderly age, the member could receive some support for his survival. However, the adjustments for giving

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support to the elderly must be crucially considered. In the case they get old because of drinking alcohol, drug addiction, or do gambling, they cannot receive any support. Accordingly, Dhamma is used as a criteria to set a definite conditions for this adjustment. If any member passed away, they would be given some assistance too. This reflects the full life-cycle support. On the other side, money from the fund will be used for good production. Afterwards, money from selling the products will be pooled as a fund. Certainly, there are so many activities that will be run by using the money from this fund with a special emphasis placed on planning and management by the members themselves. This is called A Group or referred to a Community of Mutual Honesty. Consequently, it is a way to develop and promote the group to attain morality as well as to accept democracy under the King Patronag. , to be interested in mental, economics, social, political, cultural and environmental development. At the same time, a focus will be also placed on career and professional development through a horizontal approach. When considering the people in heavy debt, certainly they feel unhappy. For example, on the day I went to teach the people and invite them to join the meditation , many people was interested in joining the group. They told me that the interest rate of the business market was very high, about 40 %. In such case when they borrowed 10,000 baht, 4000 baht was immediately deducted for the interest, so that they could get only 6,000 baht in cash. Consequently, I consider this is a major problem. People who are suffering from this kind of problem, possibly will become criminals because of their poverty: land, houses, and cars will become confiscated, they must kill the capitalist before their families become homeless. Unfortunately, it is not effective to call those heavily indebted people to join meditation practice, as they cannot concentrate on religious matter because they always keep thinking about the high interest rate. As a result, most of the heavily indebted people don't come to the temple. Many couples and their family members quarrel because of their poverty. The low economic level will lead to various difficulties. Other influencing dimensions, such as loss of culture, unhealthy environment, and undeveloped social contexts, especially ineffective politics, also affect the existence of community unconformity. It is like the election or popular voting system of our country. At every level there has been found a lot of "Hua Kanan" (scored-ringleaders) who are divided in different groups without harmony

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certainly leading to the difficulties in community development. Therefore, a holistic approach is needed to be used with the application of Subpurissatham principle (virtue of the righteous or the seven qualities of a good man) for solving those community's problems : ailing, personal hygiene and environmental problems. To start with ,we must encourage and support the people to have a sense of Dhamma in their mind as a practice and as their habit regarding the seven essential items application of Subpurissatham as follows: 1) habit of being self-reliant, sacrificing for public benefit, and not being selfish 2) habit of self-discipline, having strong intention to successfully finish their tasks as permitted or so-called keeping the Sasjha (truth) 3) habit of honesty, economy, and saving 4) habit of critical thinking, decision-making based on cause and effect, and giving reasonable recommendations 5) habit of Khantidhamma (Dhamma for endurance) or not being apprehensive to any recommendations and comments from other people with a realization on the diversities of human beings as a normal thing or human nature 6) habit of graciousness: appreciating others when they do good things and giving recognition and 7) habit of giving cooperation and participation : considering and choosing to give and take only good things. These are matters related to the practical process to establish Dhamma in the people's minds in order that we will be able to successfully complete our activities.

6.2.5 The Sasjha Sasomsup Groups : The Popular Financial System

At the time when people cannot rely on the capitalistic financial system, fortunately, the SST Groups appears as a solution to eliminate the member's debt burden. Still, there are some people who believe that the SST Groups does not have any innovative approach. So far, it is established as a loaning fund, which has been a leading cause to make people become more and more in debt. In this matter, Phra Ajarn Subin commented previously, that most of the loans given to the member are not big amounts. At the same time, it is a practical way to train people to recognize how to develop savings. The member will loan only their own saving money with a payback of interest for the benefit of all members as well. Recently, Phra Ajarn Subin was exemplified as:

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"It is very much different when compared to loans from other source of funds. A loan received from the SST Groups are likened to a tree when its leaves fell down covering its own roots and then became a fertilizer for its healthy growth. On the other hand, the old type of debt structure is likened to the fallen leaves that were collected by other groups of people."

Anyhow, both theoretical and practical discourses as mentioned earlier indicated the roles and activities of the SST Groups members during the past 14 years, has resulted in empowering most of the members fighting with and defeating the informal debt system at a large scale of success. There are some crucial conclusions from 10 group discussions of SST Members as shown in the following dialogues:

"Debt might not be decreased, but there is a decrease in the burden of high interest. It is because we can loan some amount from the Sasjha Sasomsup Group which is charged to us at a very low interest rate for the informal debt . Moreover, the Sasjha Sasomsup Group helps to discipline us in saving practices, as well as to allot some profit and provide us welfare."

"The Sasjha Sasomsup Group provides a chance to loan some money at a very low interest that contributes to decreasing our total debt. The reason is that the Sasjha Sasomsup Group allows us to pay the loan by installments. As for other loaning institutions, certainly they will give a loan at a high rate of interest. Therefore, just only paying the cost of interest to these institutions makes us in trouble, so that it is impossible to decrease the principle of the loan."

"The amount of debt is decreased because we bring the loan received from the Sasjha Sasomsup Group to pay back to the bank or other loaning institutions especially the Agricultural and Cooperative Bank (ACB). The advantage of loans from the Sasjha Sasomsup Group is it gives a loan at a low rate of interest when compared to the informal system of loaning. In addition, The SST Group provides better benefits such as a higher rate of deposit money and at the same time the members will be able to indirectly help the group gaining an increase of incomes."

Furthermore, an evaluation on debt status of 194 SST Group members, who are from 39 villages of 17 subdistricts in 4 districts (Muang, Khao Saming, Lam-ngob, and Saengtung) was conducted from March to April 2003 (see the details in Annex A, item 2). It can be concluded that even though most of the members or 94 %

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are still in debt, the amount of debt of 48 % of the members is gradually declining every year. Thus, there are only 27 % who have never changed their debt amount. There are only 25 % who have an annual increase of debt. Interestingly, it indicats that 38 % of the members borrowed from the SST Groups, 25 % from the village funds, and 13 % from ACB. Surprisingly, this phenomenon occurs after Phra Ajarn Subin gave a Dhamma speech to the people saying that *"If it is necessary to be in debt, please be in debt with the SST Groups"* This reflects that the discourse made by Phra Ajarn Subin became true as well as influenced the members to follow whatever he said.

6.2.6 From the Popular Financial System to the Popular Welfare System

Interestingly, one question is raised to ask the SST Groups : what is the important focus when comparing the establishment of the Popular Financial System with the establishment of the Popular Welfare System. The answer might be either one. It is because the existence of the Popular Financial System can bring about the establishment of a popular welfare system. As Phra Ajarn Subin explained that :

"If you have completely joined the group as a member for 12 months, all of the group's profits will be manipulated, then you will be allotted some amount of profit at a ratio of 50 % , while another 50 % will be allotted to the welfare fund. If it is assumed that this year we gain 1,000 baht profit, so that we divide 1,000 by 2 and then come up with 500 baht as a result. Afterwards, this 500 baht will be allotted to all of the share holders based on how many shares each member has. As for the other haft of the group profit that is allotted to the welfare fund will be used for medical care expenses of the members. However, a definite criteria for payment of curative care cost must be discussed and set. It is assumed that a subsidy for admission should be 100 baht per day with a maximum of 4 days paid per year per person. As for the outpatient case, it is necessary to set the rate in percentage. It would be similar to the situation in Wat Thung Khao Group in Trad Province that approved 40 % for each outpatient case but not to exceed 2,000 baht.

Absolutely, the subsidy for curative care costs must be set based on how big a benefit your group gains. Thus, I would like to share the idea that lacking a welfare system would make the SST Groups loss sustainability and certainty, it would

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be like we are hopeless. The establishment of a welfare system is beneficial to the members because they can learn how to do sacrifice for their own benefit. That means their money can bring benefit to them and also can cover the cost of treatment. It is like a tree itself that can do a full circuit of life cycle management or it is considered as an example of model of self-reliance. This is a model we bring to use as a kind of insurance system because we have known that the government officers or state enterprise officers will be able to reimburse all costs of treatment from the government as well as reimburse the factory workers covered by social insurance acts. How is about us, we are farmers without any insurance's. Therefore, from now on we must be based on self-insurance. It means that a half of the group's profits will be used for assuring our livelihood that is the so-called Social Welfare for the Community.

The Popular Welfare System which is operated by the SST Groups definitely consists of the 2 types of basic welfare provided: a welfare for curative care of 15 days hospitalized, and a welfare for cremation. Some groups with a longer term of operation can provide more dimensions of welfare relying on the members' needs such as welfare's for outpatients, education, and elderly people as well. Among 160 SST Groups, Ban Tai Wang ,the Village No. 5 in Muang District operates its own Sasjha Sasomsup Group leaded by Uncle Siam, the chair, with the highest amount of revolving fund and welfare. He reported about his group management experience as:

" Ban Tai Wang Sasjha Sasomsup Group *was established in 1997. At the present time there are 1,331 members with seven million baht revolving fund. It has been allocating 3 million baht for the community's welfare. Our group has provided the inpatient welfare to a maximum of 15 days hospitalized at the rate of 500 baht per night or about 7,500 baht per year per person. This amount of support is considered higher than the subsidy provided by the Office of Social Security, which is only 1,100 baht. As for the out patients, they can reimburse at the exact amount they paid but not to exceed 3,000 baht per year. Furthermore, the welfare for cremation is also provided under two criteria: for those that died will be given 7,000 baht of support, and to members who died by any accidents, if he/she has been indebted with the group, his/her debts at the maximum of 10,000 baht will be cancelled.*

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The SST Group in some villages such as in Ban Aow Kham, Aow-yai Subdistrict, Muang District uses some amount of fund for a merit-making purpose such as to establish various public facilities for the benefit of their villagers. The members who have never reimbursed for any curative costs will be subsidized with 50 baht monthly per household for the expense of electricity service. Moreover, the group will annually carry out a distribution of rice with the application of lottery technique to all members as well.

It can be seen that the concept and practices regarding the provision of social welfare service, which has been implemented by the SST Group, can include and cover all required categories of the National Social Welfare System and of the Social Safety Nets (see Narong Petchprasert, 2003), which are: 1) Social Insurance in terms of treatment and death welfare 2) Social Services in term of the subsidy for electricity, water supply, and land tax fees and 3) Social Assistance for the people who are suffering or can not be self-reliant, for instance: the victims of any natural disasters or fire. Thus, the Popular Welfare System under the SST Groups' management is characterized as a holistic approach that means all dimensions of basic needs of the people are considered as well as linked together. Accordingly, saving activity does not refer to money saving only, but it involves the management of community welfare focusing on mutual help, production of goods, learning process, and community empowerment. In terms of the welfare for health, it is not only involved with subsidy for treatment costs, but also includes life-style adjustment and self-management to achieve a healthy community. Furthermore, this because a proud achievement of the members. To support this idea, Mr. Chamrat, a member of Ban Namjeod , Sasjha Sasomsup Group in Tambon Tha-prig of Muang District, who functions as an accounting committee and also a resource person for training on accounting work said that :

"*The total number of 160 SST Groups or having 300 millon baht of fund is not our real pride, but we feel of proud when we can establish such tha welfare system that will be beneficial for all our members and families in the future.*"

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6.3 Mainstream Economic Logic vs Buddhist Economics Logic

The existence of the Popular Financial System and the Popular Welfare System initiated by the SST Groups has become a powerful source for the groups' members . Its operational principals are bound with the logic of so-called "Buddhist Economics" that is consistent to the teaching of Phra Ajarn Subin:

"The operational concept of SST Groups is to integrate some Dhamma principles such as Khantti-Dhamma (endurance), Kalawassa-Ddhamma (virtues for a good household life), Sattraburut (righteous man) etc. into the group activities starting from the initial stage of group establishment by using Dhamma as a major tool. This approach is recognized as an effective way to see the problems related to the group's structure. That is, to give loans within the Dhamma sphere can protect the people from avarice, while funds alone cannot make the people feel sympathy for each other and it is not a real refuge."

The ideology, concept, regulation, and criteria that appear in the SST Groups are under the theme of Buddhist Economics Logic. Certainly, it is definitely different from Mainstream Economics beginning with the primary level. Regarding to this matter, Ven. P. A. Payutto (2003) said about "Mainstream Economics" or "Industrial Age Economics" that it is characterized as a subject isolated from the others, dependent on morals but never paid attention on it. It indicates itself as being a branch of sciences with no bias. Obviously, it is considered lacking of understanding in the nature of human being, while Buddhist Economics is a golden means economics with the focuses of a quality of life, not to have self-exploitation and also not to exploit others especially the environment.

6.3.1 To Specialization vs Integration

In mainstream economics, only the part of economic activities are distinguished and considered apart from other aspects of human activities. It demonstrates self-establishment for being a specialization. Therefore, mainstream economics has a special aim to consider human activities only related to economic

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matters and never pays attention to other implications or meanings. It pays attention to only economic variables particularly without recognizing cultural context. The most popular issue mentioned in mainstream economics is “To increase the income, prices must be decreased, so that people will buy more” or “If the consumption increased, people will be happier” or “If the prices increased, people earn more, use more factors efficiently, then production will be increased and finally profit will be increased” As a result, mainstream economics has never been interested in the significance of the people’s lifestyle such as economics of the poor, as well as it has never analyzed what the conditions are relating to lands and water. Absolutely, an isolated segment of the cause and effect process of mainstream economics is a major cause of problems.

By contrast, an economics inspired by Dhamma would be concerned with how economic activities influence the entire process of causes and conditions. While modern economics confines its regard to events within its specialized sphere, Buddhist economics would investigate how a given economic activity affects the three interconnected spheres of human existence: the individual, society, and nature or the environment

Buddhist Economics has never been isolated from the body of knowledge and other aspects of specialization of human beings. It is a fact that economics is not a single perfect science but it must be based on other branches of technology. In a social and life reciprocity system, one activity will be viewed in many aspects as a whole. However, specialization is needed and useful when it goes along with the actual practice of solving the people’s problems for public benefits purpose. In this case we carefully set ourselves’ limitations and responsibilities, try to perform correctly, and determine very well on a focal point for making cooperation and connections with other subjects. These will be effective in finding the solutions to human problems. The error that exists in mainstream economics is its concept of being a powerful science and it alone is capable of coping with all aspects of human problems. Accordingly, some errors occur and it is not easy to find the solutions.

As for the Popular Financial System, which belongs to SST Groups, they have never focused on specialization as exists in mainstream economics. In the case of accounting management, the SST Groups committee will be able to handle the accounting work by themselves without relying on any professional accountants.

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Interestingly, most of the committee members who are responsible for accounting works finished primary school, so that the existing accounting system under the SST Group management has a specific type, which focuses on "Simple": simple to do, simple to see, simple to check and simple to use. Therefore, this idea can be applied in the management of other accounting practices, such as a debit -credit account for people themselves, for families or for the community.

Phra Ajarn Subin mentioned about the SST Groups' accounting system that it is not focusing on generalization or specialization, but focusing on local wisdom as he explained that :

"*I got the idea to work on an accounting system by myself since 1990. I never studied accounting, but I have a strong effort to do it. This kind of account can be easily examined under my own understanding system. In one day, the Saving Bank told me that our account is not standardized and can not match the bank's system. However, we still insist to keep our own style without adjustment to match with the bank. Instead, we make the effort on adjusting the account to match with our grass-root level, the local wisdom, because it can bring about a prevention of money loss. Even though the bank accounting system seems to be standardized, many banks collapsed because the account is international standard but people is not and lack of morality. Certainly, our accounting management system is more focused on human morality than the accounting system .For example, in 1995, I formed and established a Sajha Sasomsup Group in Sukhothai Province, and one year later I went to monitor the group management . The group aimed to get back all money which loaned to the members. Surprisingly, the member who was in charged about the fund had never made the loan account for the amount of 30,000 baht of saving fund, the total amount was returned because the people had morality. Consequently, we should start the accounting operation by appointing and then motivate and encourage other people to understand its application, and finally it will challenge the youths to pay attention to proceed with this activity".*

Additionally, there are some accountants in the SST Groups that can gain a wonderful experience and are very skilled till they become resource persons to transfer their knowledge on accounting to other Sajha Sasomsup Groups both in Trad Province and other neighboring provinces, for example : Mr. Jumrat , Mr. Somkid,

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and Aunt Wilai , who finished only Grade 7, Grade 4, and Grade 9 respectively. Interestingly, the SST Groups organized the training of "Accounting Volunteers" in every Tambon . The selection process is to recruit the participants from those who are working as the accountants in any SST Groups. The trained volunteers will help the other groups to prepare the account correctly as well as to exchange experience and knowledge, to cooperate in examining the accounts and to investigate problems and obstacles existing in each group every month.

It can be seen that the SST Groups never reject the issue on development of specialization. Anyhow, the specialization must be an applicable specialization that can help the groups become self-reliant

6.3.2 Maximum Profit VS Ethics

To be sure, the distinction between economics and ethics is easily discernible. We can look at any economic situation either from an entirely economic perspective, or from an entirely ethical one. The two perspectives are interconnected and do influence each other. While modern economic thinking rejects any subjective values like ethics, the influence of ethics in economic matters is all too obvious. If a community is unsafe :if there are thieves, the threat of violence, and the roads are unsafe to travel , then it is obvious that businesses will not invest there, tourists will not want to go there, and the economy will suffer. On the other hand, if the citizens are law-abiding, well-disciplined and conscientiously help to keep their community safe and clean, businesses will have a much better chance of success and the municipal authorities will not have to spend so much on civic maintenance and security.

In the meantime, the Popular Financial System such as the SST Groups set the first priority to focus on the significance of morality especially community establishment with the application of Sang- kahawattu 4 (the 4 principles of service and social integration), which refers to the giving of alms, helping and cooperation by using approaches such as to deposit money for helping the poor. As Phra Ajarn Subin told about the saving for making friends as follows :

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"The concept established in our society regarding the saving practice: to put one, two or three baht in a savings box everyday. I think that we are developing our country to be poorer and poorer because we are practicing individually on saving only small amounts of money and but we borrow from the banks in a big amount. We have to pay the interest to the bank, while our saving money will be kept. This kind of saving does not consider relationships. Therefore, if we go together and pool money as a fund, suddenly relationships will be created. "

Phra Paisarn Wisalo (2003 : 4) told about the existing economic system in our society as follows;

"In fact, there are two types of human economic systems : the Commodity economy system which is a purchase of products and the give economy system . In the past, the give economy is bigger than commodity economy because people usually exchange food such as salt and fish.Nowadays, commodity economy becomes bigger. This does not mean that give economy must be bigger. However, the actual problem is the metaphor for the give economy had been out of date "

Mainstream economics indicates "Giving" as a social story, that the economists should not be involve in, but the things they should be involved in are purchasing or production activities only. At the present time, human economic behavior is characterized as increasingly competitive without thought about giving. Therefore, "giving" is beyond the mainstream economic concepts and perspectives because it never understand how important the human relationship is. Unfortunately, the mainstream economics mention about "Cooperation" but mostly in terms of "Competition." This implies that mainstream economics never pays attention to morality at all.

The SST Groups hold the principle of "giving" as their operational bible. Therefore, most people from different villages agree to join the group because they realize and appreciate "giving" or "helping" after they were told some hints by Phra Ajarn Subin and the group committee. As they said that helping is considered a heart of group establishment, this is the first item of Dhamma that Pra Ajarn Subin taught the group members at the initial stage of group establishment. Before the group was established, he gave an example related to kindness and helping that disappeared because of the effect of urban culture and civilization as noted in the following speech:

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" In the past, we always shared and gave things to each other that means our community gave love, cared and lacked of thieves. For instance, people cooked curry and provided to their neighborhood which was a kind of mutual help. However, at the present time, people stay alone, so that they have to spend money to build a strong fence and gate or otherwise they need guards to protect their houses. If we again initiate a mutual helping event, there is no need to pay 4,000 baht monthly for the guard but we invest for cooking with only 200 baht . There is one story which is a good example to describe mutual help. There was one brother and one sister who were living in nearby. The brother was very rich who always drove to the bank to deposit the money as well as he got only 1-2 percentage of interest, while the sister is poor and she dared not to borrow her brother's money for investment. Therefore, she borrowed from the bank at the rate of 10 baht interest. When we ask the question that who will help the brother when he gets sick. The answer is his sister but not the bank. Accordingly, we need to return to maintain the old style of relationship and mutual help."

The main purpose of setting up the SST Groups were to help each other in case of need, and one of the regulation required that the member must be the people within the same village, this concept was relevant with Buddhist teaching of caring for relatives. Phra Ajarn Subin said that;

"The value created directly or indirectly in SST Groups *is caring for each other because everyone had to obey the rules. This condition forces the member to care for other, though some people might not be willing to do so."*

Thus in real practice, the member of SST Groups was basically caring for each other. The norm of reciprocity in SST Groups could be classified into four categories:

The first one is Caring for people in need.: Every member of SST Groups had to pay in the saving and return the debt (if any) at the Monthly Savings Day. By this way the groups could have enough circulating money to give lending to people in need. The priority for lending will be health care cost,pay debtor with high interest rate and education cost for children , respectively.

The second is Caring the poor: One of the rules of SST Groups which reflected caring the poor was the equal welfare for health care and mortuary cost,no matter how much saving one had. That means the poorest one in the village

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who had only 10 baht saving monthly could still have lifelong welfare. Besides that if someone had the saving with the group when they were young, at a point of time when they got older and had no income . They could deduct that money for monthly saving and still enjoy the lifelong welfare from the group.

The third is Caring for good person:For each lending, the borrower must have 3 persons to guarantee. One from the same family and two from neighbors who were over 18 years of age. This rule provided condition that the borrower must be trustworth and helpful unless his neighbor wouldn't guarantee him. This was the basic practice for every group. Beside that some Sasja Sasomsup Groups which had a lot of financial reserve, Phra Ajarn and the committee had provided special lending between 10,000-100,000 baht; with the condition that if the lending was 100,000 baht, the debt payment must be 10,000 baht yearly with 5-6% interest rate and 10 persons to guarantee. The eligible borrower must have good portfolio and honest. The requirement to have good 5-10 persons to guarantee was an ensuring mechanism that the borrower must be trustworth person unless no one would risk to guarantee him. In case the borrower violated the contract, the guarantee person must bear the responsibility of 10,000 baht each. Presently there were many villages had operated this special lending program. Because of the rules and regulation created by SST Groups, the practice of caring for others had been flourishing ever since.

The fourth category is the requent caring of other which became the norm of reciprocity : Every member was required to pay in the saving and debt monthly only because the group could have enough money to provide lending to needy person every month, thus the caring system could be continuously run; as Phra Ajarn Subin explained :

"The main reason to have monthly paying system because it will help both the debtor and the new borrower. The new borrower is ensured that there will be enough money for borrowing. The debtor is reminded consciously that he must save some money every month to pay debt. If it is yearly payment, the debt will be large sum of money. If in case there was some other debt he might not be able to pay debt due with the Sasjha Sasomsup Group, and other people will not be able to borrow.

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Long term contract with small monthly payment is appropriate for people in farming occupation because if he grows vegetable or raises chicken he will not cash on them within 3 month, it must be longer than that. Some contracts last from one year to 5 yeas r; some people had contract for 10 years for 100,000 baht debt. The monthly payment must not be too large, because the debtor couldn't earn enough to pay. If we used the same style as the commercial bank, there would be a lot of problem."

The ways and methods used by SST Groups to operate their system came from cleverly and religiously thought especially in helping and caring each other like relatives. After following the principle of reciprocity for more than 14 years, the members of SST Groups had eventually created the foundation of norms of reciprocity as Putnam put it (see Putnam, 1994)

Thus the social capital of giving and caring had emerged, grown and prospected in 160 of SST Groups which covered 47,000 of people in Trad

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6.3.3 Value free : being scientific V.S. Economics of Reality

Mainstream economic often cited that economics is the most scientific subject among other subjects in social science because it is value free, value-free in analysis, in making decision, accordingly with evidence; it is objectively decided. This is the illusion or fallacy of the claim because in actually there is always "Value" in every theory of economics; e.g. in theory of consumption the mainstream economics stated that we have to find the most proper point to where maximum satisfaction is met; the satisfaction itself is a kind of value. And if we consider deeper we will find that mainstream economics emphasizes only one's own maximum satisfaction regardless of other people's satisfaction. In emphasizes maximum profit as its objection (Dejrat Sukkamnered, 2546).

In reality, mainstream economics which acclaims it to be scientific but in reality there is "value" within it but it is the value that concerns only in "price" not ethical value. They may say that one bottle of whiskey has equal economic value with one pot of noodle, money spent for going to night club may have value than a ticket for a famous lecture, This is true in economics because mainstream economics ignore value judgments of right or wrong, whether that goods, production, or

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consumption will be useful or harmful. Whether going to nightclub may cost too much money and leads to many bad thing or not, economics had no area for discussion. Whether going for a lecturer will help a man to be more knowledge or wiser or not, again, economics does not discuss this point (Ven. P. A. Payutto,2004)

SST Groups followed the concept of Buddhist economics. It didn't consider the money as objective only but also considered the subjectives such as the value and caring. As the case of Panya who had in himself fought between "price" and "value" for choosing his work for social benefit.

Panya and his Struggle for Living

Panya was 48 years old man, he was chairman of Sasjha Sasomsup Group at village Mu 4, Baan Thungkaidak, Tambon Thakum, Amphur Muang, and his village was the poorest village in Tambon Thakum. Though he had only seven years of basic education but he had the personality of leader, eager to learn, innovative in earning for living.He was leader in growing pineapples and rice by using organic fertilizer and chemical. He had higher yield of rice per rai knowledge and experience with his neighbor. He told me about his experience of joining the Sasjha Sasomsup Group, starting from rejection of the concept but later on had made himself the chairman of the Sasjha Sasomsup Group and the member of the Ideology Committee as well :

"On 6 August1994, Phra Ajarn Subin went to the Sasjha Sasomsup Group at my village. I wasn't at the ceremony but went to do the logging in Cambodia.

My wife had much faith in Phra Ajarn Subin , she was elected to be the accountant for the group but she didn't have much knowledge about it .So she asked me to help. At first , I am not happy for my wife to work with the Sasjha Sasomsup Group. I'm afraid that she would be cheated because I used to help setting up the saving group with the Department of Community Development.But later on the people lost all saving money without anyone took responsibility. However ,I helped my wife took the account for Phra Ajarn Subin to audit before the end of the year, and received the comment of good work from him. My wife told Phra Ajarn Subin that I did the accounts for her so Phra Ajarn Subin asked her to tell me to pick him up for

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merit making ceremony of Sasjha Sasomsup Group on the 31st December 1994. On the way from Wat Pailom to my village,I kept asking him about the reason to set up the group and got quite satisfactory answer. I was assigned by Phra Ajarn Subin to be the auditor. I found that at the end of the first year the group had only 1,200 baht saving but at the end of second year it jumped up to more than 20,000 baht. Phra Ajarn Subin told me that 'If Panya works well, check well the money, it will belong to the villagers, to Panya, When we save money with other people we don't know where do the money go ' Phra Ajarn words reminded me of the Agricultural Cooperative at Trat, the cooperative prospered very well because many people borrowed money from it. I was told by the people there that this year the cooperative had 20 million baht as profit but after deduction of all operating cost the cooperative had only 5 million baht profit left for members. I had calculated that 10 million baht for management cost was very high.If the villagers could manage by themselves, there would be a lot of money left. So on the 4th year of the Sasjha Sasomsup Group operation , I decided to work for the group and was elected as chairman. I quit my job of logging in Cambodia and decided to work with Phra Ajarn. My reasons for quitting the logging occupation, besides wanting to work for the Sasjha Sasomsup Group, was asked from my 6 year old daughter to stop logging because she said logging destroyed the country, killing animal was sinful. When I became the chairman of the Sasjha Sasomsup Group and member of the Ideology Committee, I joined the weekly meeting every Tuesday and had played *more active role in SST Groups and in my village. Presently the Sasjha Sasomsup Group , Mu 4 had total savings of about 2,000,000 baht and around 600,000 baht for welfare which covers health care cost also."*

Panya had faith in Buddhism and Phra Ajarn Subin .He stopped his logging career and volunteered to help Phra Ajarn Subin, though he disagreed about the concept at the beginning but after having more comprehensive understanding of the group he had worked quite hard for SST Groups and received much confidence from the villagers. Membership had grown from 122 persons in the first years to 335 in the fourth year.

Panya was also a member of Tambon Administrative Organization, he told me about his activities as the chairman of Tambon Civil Society that :

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"In 2001, I had chaired the community master plan formulation and encourage wider participation from the people. I told the people that if the headman formulated village plan by himself, only he would be richer, so we should brainstorm to think and plan together. We had 5 groups of 25 people each to formulate plans in economics, education, and health. We had done this kind of planning for more than 3 years and more people participated every year, I had 90 people participated in the 4th year whilst 50 person participated in the 1st year. The plan formulated by people had focused priority problems in earning for living and health not road or wells. They requested monthly visit of health officer to give advice about health. After the plan was in operation, there was a mobile health team to visit the village on the 9th of every month and people participated in prevention of malaria and hemorrhagic fever."

Panya as the chairman of Sasjha Sasomsup Group , Mu 4 Baan Tungkaidak had borrowed 500,000 baht with low interest rate from the Government Saving Bank to provide lending to members and could clear all debt within 3 ½ years which was 1 ½ years earlier and the bank gave him a reward 5,000 baht as personal asset, he deposited this 5,000 baht as public fund for Sasjha Sasomsup Group. He explained that:

"I did not do this job by myself only but a lot of people co-operated in it. So I gave the money for public fund. Later on, our project got another reward from the National Cultural Center. So I merged two of them together and set up a "Buffalo and Cow Fund" to purchase 5 female cows for villagers to take care of, when mother cow gave birth, the product gave to that villager."

Panya also led the villagers to replant the tree in public land and managed products from the replanted forest as community enterprise, income from selling the forest product were divided for the Popular welfare fund of Sasjha Sasomsup Group, Mu 5. He was very proud in having opportunity to implement many development projects for his own village especially "Young people and Nation building" Panya told the me about the project thay:

"*The project began with supporting children to play sports such as volley, balls, football using the money donated by Aunt Wila. She was paid 4,000 baht for teaching accounting to members and she donated as fund for helping people in need. Later on, I got support from two Buddhist monks who had master degree to*

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do the "garbage bank" where the children bought recycled garbage from the villagers and resold them . Some part of the profit was allocated back to the children, the other part was meant for charity. We got 10,000 baht from this project and had used 4,000 baht buying pencils and notebooks for school children. Now the children who did the project went to school in town, the project had to stop. I prospect this project to be continued in school, now there are 60 students as members and 13 students as core persons. There are many other projects implemented in the school also such as raising fishes in school pond, growing organic vegetables etc. Some teachers don't understand about the projects and teasing me of making them work harder (with extra curriculum activities) but when their supervisor came to visit the school they often showed it as high light activities."

Panya's life was an example of "the giving" from poor farmer for public good.. It also reflected the batter between "value" and "price" for survivor as he told,

"Now I am facing very difficult situation, the addicts and drug traffickers threaten to kill me, they misunderstood me as police secret agent. Last month the saving of the group worth 37,000 baht was stolen from the drawer in my home, I promised to be responsible for the return. I am now thinking of retiring from Public service for a while. I am working both as chairman of Sasjha Sasomsup Group and member of Tambon Administrative Organization, in the next one and a half year my term in Tambon Administrative Organization will be finished. Then I will have more time to earn my living and taking care of the family."

Panya was an example of people with public service mind .Economic problem of the community still lied ahead while lay people who worked for public good could not be paid enough to compensate for his opportunity cost , not working in his own career. However, when the facing crisis had been alleviated, Panya had returned to be the same Panya who was always energetic and eager to serve his community again and never mentioned about quitting the public jobs.

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6.3.4 Careless of Human Value VS Concern for Human Dignity

Main stream economics and Buddhist Economics had different perspectives relating to human values in 3 aspects:1) Mainstream looked at only one side of human want.2) Mainstream didn't pay attention to differentiate the type of consumption: consumption for real need or artificial want 3) The meaning of work and working.

6.3.4.1 Unlimited Want or Limited Need for Quality of Life

Mainstream economy thought that man had unlimited want but Buddhism considered that there were both want and need in people. (which was different) Want of unlimited to satisfy him and need to fulfill life of quality. When people eat food there were always two kinds of this perspective want the good taste of food or need the nutrients to nourish the body and mind. These two always conflicting with each other but people were not aware with it. They often thought of only want, not need.

When there are both want and need in people then two kinds of values occurred; real value for quality of life or faked value just to satisfy his unlimited desire

6.3.4.2 Consumption to Remedy the Feeling of Lacking or Consumption for Quality of Life.

In economics theory, consumption is almost considered as the "the summit" of the subject. Economics in industrial era and Buddhist economics have different definition for "consumption". For mainstream economics, consumption is the utilization of goods and service to remedy wants and create satisfaction, but what will be the consequence of such consumption doesn't matter, whether it will benefit quality of life or not, it is not the point. But Buddhist economics gives definition of consumption as the utilization of goods and services for satisfaction which results in creation quality of life. It must be consumption with full awareness, not only just to satisfy but to have wisdom to go along with consumption and the purpose of consumption. As the case of SST Groups , the Demonstration Center Grocery Store (DGCS) had carried only necessary consumer products such as rice, cooking gas, detergent, and dish washing soap. The center enabled the members to buy good product at more reasonable price to reduce expense. Though some of the

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DGCS committee had suggested that : "*We should have sim card (for mobile phone) for sale here because a lot of people are using mobile phone now*." But Phra Acharn Subin and some committee members disagreed. Phra Phra Acharn Subin said that *: "Sim card was the product that had been overly promoted and the youngsters had been victimized by the company, it was consumption without wisdom."*

6.3.4.3 Work for Money Sake or for Opportunity to Develop Oneself.

The meaning of work and working in two schools of thought of economics are different in term of the purpose of working.

Purpose 1.Work for quality of life

If a person works because he wants to improve oneself or to increase the potentiality of human, the results from the work will match with one's expectation and result in work satisfaction

Purpose 2. Work to satisfy one's desire

If a person works because he wants to fulfill his crawling, the result will not match with his expectation but it will be a condition to get the thing he wants to have, then work is something he has to do not he wants to do.

Theory of western economics has people original concept that work is something people had to do with much difficulty to get money to buy things for consumption. So he had to have some free time for leisure, and that leisure is satisfaction. Thus work and satisfaction is controversial to each other, they are in opposite pole. But templed people who were the Ideology Committee worked for quality of life, with volunteer spirit. They felt happy to have opportunity to help Phra Ajarn Subin , no matter how hard the work might be. Akome explained that :

"*In 2001, SST Groups received support from SIF Menu 5 to build training center. We had a lot of training both for the monks and people in general. The Ideology Committee were divided into two groups: government official volunteer worked on Saturday and Sunday and the lay people worked full time every day. My self Theera, Aunt Wilai and Chamras took charge from Udornthani study*

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group , expected to arrive in Trad at 3 a.m.. I woke up at 2 a.m. and went to welcome them and arranged the training schedule, then went back home to sleep. I came back again at late morning to help with the training."

Akome told the story with pride and didn't look at "Getting up early in the morning"was a burdensome or difficulty but he had the impression that Phra Ajarn Subin and his colleagues gave him the recognition of being valuable person and he didn't mind doing this week for free.

6.4 The Major Characteristics of Buddhist Economics

6.4.1 Middle Way Economics: Realization of True Well-being

Buddhism is full of teachings referring to the Middle Way, the right amount and knowing moderation, and all of these terms may be considered as synonyms for the idea of balance or equilibrium. Knowing moderation is referred to in the Buddhist scriptures as Mashima –Patipata is the defining characteristic of Buddhist economics. Knowing moderation means knowing the optimum amount, how much is "just right." It is an awareness of that optimum point where the enhancement of true well-being coincides with the experience of satisfaction. This optimum point, or point of balance, is attained when we experience satisfaction at having answered the need for quality of life or well-being. As the example of SST Groups : People often suggested SST Groups to increase the amount of savings . So that the saving funds would be larger and also should step up the Demonstration Center for Grocery Store to be community enterprise . But Phra Arjarn Subin warned that everything should go in the Middle Way as he said that :

"We should use economics of the Middle Way , we should enlarge our groups only when everything are proper; the committees are ready, the members are ready. We shouldn't imitate other people without considering our own suitability."

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6.4.2 Middle Way Economics: Not Harming Oneself or Others

A further meaning of the term "just the right amount" is of not harming oneself or others. This is another important principle and one that is used in Buddhism as the basic criterion of human action, not only in relation to consumption, but for all human activity. Here it may be noted that in Buddhism "not harming others" applies not only to human beings but to all that lives.

As the SST Groups working, Phra Ajarn Subin concerned about the Middle Way economics principle. He set the rule that the committee of SST Groups should work only 3 hours per month at the monthly meeting, no subsidy money for 1st year committee member only after one year of free service, the committee would receive subsidy accordingly with the amount of time working. This was the practical training to be sacrifice for public, the payment of subsidy was to help the member for their sacrifice .

Aunt Lamduan, the chairwoman of Sasjha Sasomsup Group Baan Dhammachart ,Mu 6 ,Tambol Klongyai, Amphur Laemngob told me about the volunteer service of the committee that :

" Our Group was set up in 1995,with 100 member and initial saving of 3,000 baht. Presently there were 348 members, current saving of 200,000 baht, total saving was 3 millions baht ,health care subsidy 200 baht per inpatient day. We have many new committees to help us, some had bachelor degree. Most of the committees are women because the men go out fishing. There is only one man in the committee. To be committee member ,one has to scarify a lot. All committee have their own work to do fishing, orchard growing, trading and employee of CP Cooperation Organization. When they come to work for Sasjha Sasomsup Group ,they have to sacrifice the lost income but they are happy to receive subsidy of only 180 baht because they think they are working for their relatives, their neighbors and their community."

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6.5 Conclusion

The logic of Buddhist economics which stresses upon “the Middle Ways” of doing thing had been propagated to cover all 160 SST Groups and had helped to create the Popular Financial System which had at least four major differences from mainstream capitalistic financial system : 1) The Popular Financial System had no faith in mainstream capitalistic financial system and had created their own system by the people, of the people and for the people. 2) The Popular Financial System wasn’t interested in maximizing profit but interested in sufficiency economy or “Sethasart Majjhima” (**Middle Way economics). 3)** The purpose of SST Groups were not to abolish, reject or replace mainstream capitalistic economic system but to compete with the mainstream for the opportunity to build up new definition for financial institute or financial system. The SST Groups wished to convey information to the public that when we talk about economic system, there wasn’t only mainstream economic system but there was also the Popular Financial System which created by the SST Groups too.4) All the benefit gained from the Popular Financial System went back to the members both the return and welfare while the profit from mainstream was mainly collected for investors and partially for customers and workers only.

With this logic of Buddhist Economist enabled the human capital of SST Groups to express their full potentiality , because these human capital was influenced and socialized by many sets of social capital. Those social capital included the social relationship from village to province and inter-provincial, rules and regulations sign , language and symbol which SST Groups had created until they become specific identity which could widely counter the present financial current. These social capitals could mobilize high quality human capital with very little expense to perform their function beneficial to the society. This phenomenon could occur among the confusing society of capitalistic mainstream because Buddhist Economics gave priority to social relationship not less than profit. With this kind of thinking system enabled the social capital of SST Groups to be strong, growing and prosperous in every Tambon and district of the province of Trad.

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CHAPTER 7
CONCLUSION, DISCUSSION AND RECOMMENDATIONS

7.1 Introduction

The study on social capital and the health movement : A case study of Sasjha Sasomsup in Trad Province was a study about the social movement for health development through sociology of conflict ,using social capital based on Bourdieu's concept . The objectives of the study were 1) to understand the characteristics of social capital, how they exist in the Sasjha Sasomsup Groups in Trad Province society and culture, and the relationships among the different types of capital in Trad Province. 2) to study the model, characteristics and effects of the alternative spheres that the SST has created. This includes the networks, sign/language/symbols and identity, the rules, regulations, power and control mechanisms of their society as well as counter mainstream economic discourse . and 3) to analyze the context that made the social capital of the Sasjha Sasomsup Groups in Trad Province so powerful and successful.

There were 3 important issues found from the study : 1)social Capital as collective phenomenon 2) social capital and creation of alternative spheres and 3) social capital and the opposite of mainstream economy logic.

7.2 Social capital as collective phenomenon

Social Capital which was the relationship of people in community which had been linking people to live together as family, community and religious institutions for centuries, with Wat Phailom as the center of spiritual uniqueness. The excellent practice of the 3 Chao Khuns : Chao Khun Phra Wimolmethajarn, Chao Khun Phra

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Burakhetkanajarn and Chao Khun Phra Rajkhemakorn who held the position as the abbots of Wat Phailom and the Ecclesiastical Provincial Governors for more than century. Wat Phailom could be accredited as the excellent institute for human resource production of Trad province.

Wat Phailom had provided Buddhist education for both the monks and youngsters as well. The monks and youngsters who had Buddhist education from temple were-versed and highly qualified as good Buddhist. The Sunday Buddhist School of this temple had produced around 250-300 good students for society per year for more than 20 years. Besides that the temple also provided food and shelter for 30-50 templed - boys per year, these students who came from up country to seek education in town were provided lodging by staying with the monks and did some necessary housework. These students also received guidance from the monks and most of them were successful in life and often came back to visit and participate in the activities of the temple.

Wat Phailom not only acted as the institute for producing excellent human resource but it also was the source of cultural capital as well. The identity of this temple was the refusal of any commercial action of Buddhist practices, there never have any ceremonies of making sacred objects or Buddha amulets for sale; neither of any entertainment or bad things in the temple. The Buddhist monks here were well-known of not being attached to any worldly things. For example when the Chao Khun Burakhetkanacharn held the position of the abbot and the Ecclesiastical Provincial Governor, he pleasingly sacrified the position of Ecclesiastical Provincial Governor to his sub-ordinate (Chao Khun Phra Rajkhamakorn) and both of them worked happily together for the benefit of the religion. These good examples had been transcended to the younger generation such as Phra Khru Sangkalaksongwuthi , Phra Ajarn Subin and the lay people who experienced these phenomena had much respect to them and revered as role model in the aspect of non-attachment. One of the ceremony which showed such belief was the tradition of burying the ash of the death under the tree in Wat Phailom instead of floating in the sea. They did so as the teaching of Phra Khru Songwuthi that ‘Life came from nature, death come back to nature”

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The faith of people for the monks from Wat Phailom was overwhelming because the monks here had lead people to so many good things. An example of faith expression was shown on 28th December 2003, more than 20,000 people came to pay respect Chao Khun Phra Burapaketkamajarn on his cremation even he had passed away 18 years ago.

The faith in the monks of Wat Phailom attracted many lay Buddhists to practice Dhamma at the temple as "Khon Wat" or "Temple People" and many of these people became a group of great helper for Phra Ajarn Subin and the Sasjha Sasomsup movement.

Thus the residing of Phra Ajarn Subin at Wat Phailom where was the alma mater of human, cultural and social capital had been the supportive factors of SST Groups both quantitatively and qualitatively.

7.3 Social Capital and the Creation of Alternative Spheres

Human capital, social capital and cultural capital, all of these three capital played very important role to support the work of SST Groups led by Phra Ajarn Subin until SST Groups became very strong and extended their spheres into the social space of mainstream economy until being able to create alternative sphers in 4 formats : 1)social Networks 2) sign / language/ symbol and creation of identity 3) rules, regulation and power 4) space of self-creation as opposite of mainstream economy

7.3.1 Social Networks

The network of SST Groups were the alternative sphere which all of 160 groups could be self reliance and acquired social immunity to be able to sustain against capitalism current which village huge amount of money was flooding into village. The study had found some major characteristics which might explain the identity of the network as follows :

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7.3.1.1 Bonding Network

Phra Ajarn Subin had initiated the network by strengthening bonding network at the village level. Realizing the fact that the strong ties of family and community had been weekend by the influence of mainstream economy, thus the group had made the condition that the members had to be limited to the villagers of that village only. The creation of SST Groups had resulted in many positive effects : **1) Group development :** the relationship of familial, relative and neighboring had been revitalized the atmosphere of people helping each other, be friend and caring for each other had come back. **2) Creation of civic consciousness**: The committee and members of SST Groups had shared experience in creating the groups which had prospered until becoming Popular financial system and popular welfare system The coordinating power created within the member of SST Groups through experience of working and helping each other had resulted in the strong tie among themselves and realization of their own potentiality in having their own culture, identity and self-respect. The admiration from mass media and visitors from many other provincials who visited the groups had made SST Groups feel proud and respect their groups even more.3) **Reproduction and the reemphasizing of community consciousness** : the regular monthly "communal" gatherings for the savings and credit transactions " through close and warm inter-personal relationships was the repetition of the group ideal in honestly and caring for others. The annual merit-making of the group besides consisting religious festivities and providing food for monks, Phra Ajarn Subin also gave the preaching of Dhamma and reviewed 17 rules and conditions of the group whether needed for correction or not, this also helped to re-implant the ideology of SST Groups among members.The Ideology Committee had successfully integrated the concept and practices of the group into the teaching of local wisdom curriculum in many schools in Trad, such activity helped transcended the community consciousness from generation to generation.4) **Trust and Social Control :**The characteristic of networks of the group was the closure type, where everyone could communicate each other freely and thoroughly. Thus enabling the work of social control mechanism, check and balance of information and behavior of member. The result of this had created equity, honestly, transparency, trust and helped to minimize the negative influence from outside would or even help to strengthen the positive

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influence outside. May groups had experience of using these built in social mechanism to detect some doubtful irregularity or non-transparency of anyone in the committee. Each one was well aware that if anyone would like to use these mechanism and wasn't certain about some of them he could call on for the help from Phra Ajarn and the Ideology Committee.5) **The close link between community and natural environment :** SST Groups members played active role in preserving natural environment, the molasses network which encouraged the practice of organic farming to safeguard the farmers themselves, the consumers and the environment.

Though the bounding network had many strong points, especially the formation of solidarity network but there was some precaution that the group might be too homogeneous; misperceived only their own strength and overlooked other creative ideas from outside which could hinder their opportunity keep up with the globalizes growth of consumerism and world capitalist trend. The Ideology Committee and Phra Ajarn Subin were aware of this precaution, the corrective measure were utilized by inviting outsiders to give comments or propose new program and open discussion was stimulated for careful scrutinizing both the positive and negative consequence. Participating in the meeting and seminar with many organizations outside were also frequently done to increase the knowledge and awareness of outside world.

7.3.1.2 Bridging the networks

The monthly meetings of the members of each Sasjha Sasomsup group or monthly meeting of the committee in Tambol or Provincial level are the association not only strengthened the spirit of grouping but also acted as a mean to contact or bargain with external institutions also. The consequence of frequent meeting were many such as inter-village cultural exchange or between villagers and people from other societies. This created an inter-communities relationship which might be the weak-ties but there were innovative network because there were information and technology exchanged. The members of SST Groups could make themselves able to keep up with the market system, capitalist and consumerism system and adapted them to suit with their ways of life.

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The contacts with external organization necessitated the members to have enough wisdom to cope up with the situation which might not be positive to the groups. Such examples of the commercial bank tried to make use of the network of SST Groups for their own benefit or the failure of contract between world-wide natural and herbal product company with SST Groups, made it necessary for the groups to create national and global network with similar organization assistance in checking and exchanging information to be kept up with globalize change.

7.3.2 Sign / Language/ Symbol and identity creation of SST Groups

The main activities of SST Groups such as saving, lending and monthly meeting had created thesign, language and symbol among themselves which could be categorized into two interesting points : 1) The language of SST Groups which were signifier and signified which were saving, lending and monthly meeting didn't mean only the simple money matter but they were signified that these were truly the Popular financial system and Popular welfare system of the people themselves.2) The signifier/ signified were both the relations and distinctions :The monthly meeting of SST Groups had become known by everyone that it was regular and certainty no matter any change occurred such as the change of the chairman or committee members or other meeting for any other matter. As Saussure (195p.108-109 cited in Chairatn Charoensinolarn, 2545:27) pointed in his book about the 8:25 hr. train running between Geneva and Paris that, whether the train was late or not, any change in the carriage or the operate, people still had the impression that it was 8:25 hr train. It carried the meaning that it must definitely be 8:25 train not other train, this train had its own schedule, and its own sphere or space within the big system of the train.

Thus the identity and signifier which the SST Groups had created were both the relations and distinctions simultaneously at the same time these signified also created social capital which was the signified capital as Bourdieu (1989:14-25) pointed out that it was the capital which was based on cognition and recognition and became legitimate capital. The monthly meeting of SST Groups became Performative discourse which was symbolic power owned by SST cognition and recognition and became legitimate capita that had been well accepted among members, community and society and finally became the power of constitution.

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7.3.3 Rules, Regulation and Accepted Power by network

The alternative spaces created by SST Groups were the spaces where rules and regulation of SST Groups were accepted and actually practiced. These spaces had created the social control system. Those rules and regulation had the support from at least two sources of powers: 1) the sacred power of swearing and cursing and 2) the power from the rules and regulation of SST Groups. The latter power was based on Buddhadham, to be used in solving the problem and punishing the violators. The space where the rules and regulation could exercise their power was the space occupied by SST Groups which could be the temple halls , community centers where the SST Groups used as their working office monthly. This space could be considered as the place for social relationship, relationship for power where the discourse of SST Groups such as rules, regulations and condition were the control mechanism. And in this space SST Groups could institutionalize the discourse of the Popular financial and welfare system in the people sector which was the opposite of mainstream economic discourse

7.3.4 The Space for Self-Institutionalization as the opposite of Mainstream Economy

Beside the space of financial and welfare system in people sector, SST Groups also had created the network of molasses users for organic farming and able to pull down the sale price of molasses which everyone could afford.

The reproductions of counter discourse displaying the concept “profit is not high priority” were implemented through social operation of demonstration center for community grocery store owned by SST Groups. Pooled purchasing of necessary consumer goods to be sold at reduced prices for members could create bargaining power with major producer and could also prevent the talking over of small community store by transnational company.

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7.4 Social Capital and the Rejection of Mainstream Economy

Four categories of alternative spheres had transferred themselves to be social capital of SST Groups which could prosper only through important conditions. That was the logic of Buddhist Economics which go against the logic of mainstream economy. There were at least four major differences between the two logics: 1) Buddhist Economics encourages integration of activities to real life while mainstream econemics ehasizes specialization and isolation.2) Buddhist economics stresses on the importance of ethics, honestly, caring and trust while mainstream ignores ethics but maximum profit is the aim. 3) Buddhist economics is scientific, it is the economics of truth and trust, while mainstream emphasizes only high production and maximum profit. 4) Buddhist economics gives priority to the sense of being humanistic but mainstream lacks clarity of understanding about human nature.

7.5 Discussion and Recommendations

The study had some suggestion about the development of social capital as follows :

7.5.1 Social capital development has to start from available community capital

Social Capital concept is useful for community development especially when the country was facing economic crisis in1997 and there were many projects supported the development of social capital funded by Social Investment Fund (SIF). The case study of SST Groups displayed the development of social capital which by mobilizing many local capitals available in Trad. Especially cultural, human and social capital of Wat Phailom which played important role in selecting human capital to support the work of Phra Ajarn Subin. The economic capital built by SST Groups were the grass-root capital which were different from economic capital of capitalistic system because it was Buddhist Economics Capital which emphasized caring and trusting of each other. Anybody / organization or institution which would like to

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develop social capital must be well aware of the existing capital in each setting .They had their own specific capitals of many types which were not the same both in quality and quantity. The example such as Tambol Thasome had all kinds of social capitals; relatives, classmate, religious leaders and local political leaders which were bonding network relationship. These networks created solidarity in living together and collaboration in developing their own Sasjha Sasomsup Group for the village with the purpose of building healthy society. It's not practical to use only one model for every village all over the nation which always be the practices of many government units.

7.5.2 Concern Negative Effects of Social Capitals

Although the social capital found in this research were mostly positive but there was some negative also. In the case of SST Groups in Tambol Khaosaming where Uncle Teep was chairman, the villagers didn't have much unity as in Tambon Thasome. The headman was the gambling chief or creditor while the other were debtors. Thus the headman and some group of gamblers had strong relationship of interdependence. The chief could force his followesr to do anything (ethnical or none-ethical) which make the headman to hold the position of the chairman of the Sasjha Somsup group. Such relationship was the negative social capital which affect the operation of the group ,resulting in the frequent competitive fight power especially for being elected as chairman of Sasjha Somsup group at the annual meeting. However, Uncle Teep still holds the position of elected chairman at every fight. This kind of fight according to Boudier was classified as the fight for symbolic power between the gambler side and Uncle Teep, who was a symbolic of honestly, straight forward with total fund of as the stake. The symbolic power of Sasjha Somsup group through Uncle Teep, could successfully win the fight because the annually election was an objective structure which well accepted and became the recognition of legitimacy.

From this case study there were at least two perspectives to be considered: 1) Before providing support social capital, it was necessary to carefully analyze the social relationship and power groups in the community to be certain that the support didn't go to the mafias and strengthen them unintentionally.2) The direction of social capital development had to be clarified. As in the case of Krung

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Thai Bank and the Cooperative Organization for Agricultural Product and Natural Herbs tried to make use of the SST Groups to be the machinery of capitalist system and service to mainstream economy. Thus the members of SST Groups , especially the core group must be adaptive, continually learning and expanded the bridging network to be wider in national, regional and global to be able to keep up with the globalizes change which is violently flooding to the developing country and Thailand is an example.

7.5.3 The dynamic and interactive of economic, human, cultural and social capital

The long standing social action of more than 10 years performed by SST Groups, led by one Buddhist monks and a group of people with never tiring effort , had resulted in reducing so much burden from people. These persons volunteered to work, no salary or any budget or manpower supported from the government side. This was a proof that their action and direction was correct, able to solve the problems of the grass-root community . For more than years their works never stop but kept on prospering both in quantity and quality.

The social action of SST groups had created various kinds of capital such as economic, human, cultural and social capital. These capitals interact with each other: The process of creating economic capital had initiated the opportunity for the committee and members to implement social action of working together which had resulted in learning about accounting, allocating benefit to members, managing etc. and mental development to be truthful. Honest caring and forgiving. This social action created the valuable human capital of SST Groups which had created and expanded social relationship with many other institutions and resulted in very important social capital. These three kinds of capital had created their own identity of various things such as the Populat Financial System and Popular Welfare System. The public spaces of SST Groups which were sign, language, symbol and their specific rules and regulation became cultural capital of SST Groups

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Thus the Popular Financial system discourse which was economic capital had enough power to create human, social and cultural capital of SST Groups . In the same manner social capital which had been created could also strengthen economic capital, created more human capital who were public conscious and moralist, created cultural capital which had their own identity and widely accepted. According to Boudier, these three capitals could exercise their potentiality through symbolic capital which was the capital of recognition or being trusted.

In conclusion; the economic, human, social and cultural capital interacted with each other. It could not be specified which one was independent variable and which one was dependent variable because all of them could act or perform their roles both depending upon specific context and condition. This finding should be useful for the government in the effort of developing social capital which the National Economic and Social Development Board was undertaking that the development should be holistic, considering the real interaction of overall community capital. There should be the awareness that social capital was not any material in the community which could be piecemealed to be strengthened but the strategy must be holistic, seeing the interaction of all capital in the community, and must be developed simultaneously. Only such kind of strategy could ensure the creation of sustainable well-being of the community.

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APPENDIX

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Results of Quantitative data analysis

ผลการวิเคราะห์ข้อมูลสมาชิกกลุ่มสัจจะสะสมทรัพย์ ฯ จ. ตราด

จำนวนผู้ตอบแบบสอบถาม 194 คน จาก 39 หมู่บ้าน (กลุ่มสัจจะฯ 39 กลุ่ม) 17 ตำบล 4 อำเภอ(เมือง เขาสมิง แหลมงอบ และแสงตุ้ง

1. ข้อมูลคุณลักษณะประชากรของกลุ่มตัวอย่าง

คุณลักษณะประชากร	จำนวน	ร้อยละ
1. เพศ		
ชาย	36	18.6
หญิง	158	81.4
รวม	**194**	**100**
2. อายุ		
< 21 ปี	10	5.3
21- 30	20	10.6
31-40	60	31.9
41-50	59	31.4
51-60	31	16.5
> 60	6	4.3
รวม	**188**	**100**
3. การศึกษา		
ประถมศึกษา	148	79.6
มัธยมศึกษา	25	13.4
อาชีวศึกษา / อนุปริญญา	7	3.8
ปริญญาตรี	5	2.7
ปริญญาโทหรือสูงกว่า	1	0.5
รวม	**186**	**100**

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คุณลักษณะประชากร	จำนวน	ร้อยละ
4. อาชีพ		
ทำสวนผลไม้	65	34.4
ทำสวนยาง	21	11.1
ทำนา	14	7.4
ทำนากุ้ง	1	0.5
ประมง	6	3.2
รับจ้าง	64	33.9
อื่นๆ	18	9.5
รวม	**189**	**100**
5. รายได้ของสมาชิก		
< 2001	33	17.9
2001-6000	101	54.9
6001-10000	28	15.2
10001-14000	3	1.6
14001-18000	8	4.3
> 18000	11	6
รวม	**184**	**100**

2. ภาวะหนี้สิน

ภาวะหนี้สิน	จำนวน	ร้อยละ
1.การมีหนี้สินของสมาชิก		
มีหนี้สิน	179	93.7
ไม่มีหนี้	12	6.3
รวม	**191**	**100**
2. ร้อยละของการเป็นหนี้แหล่งเงินกู้		
หนี้กลุ่มสัจจะ	161	38.4
ธกส.	54	12.9

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ภาวะหนี้สิน	จำนวน	ร้อยละ
หนี้กองทุนหมู่บ้าน (เงินล้าน)	103	24.6
หนี้กองทุน กขคจ	23	5.5
การเป็นหนี้นอกระบบ	33	7.9
อื่นๆ	45	10.7
รวม	**419**	**100**
3.ภาระหนี้ที่มี		
< 10,000	18	11.0
10,001 – 50,000	62	38.0
50,001 - 100,000	44	27.0
100,001 –150,000	12	7.4
150,001 – 200,000	3	1.8
200,001 –250,000	5	3.1
250,000 –,000,000	19	11.7
รวม	**163**	**100**
4.การเป็นหนี้กลุ่มสัจจะสะสมทรัพย์		
1,000 – 10,000	54	33.5
10,001 – 20,000	49	30.4
20,000 – 30,000	22	13.7
30,001 – 40,000	20	12.4
40,001– 50,000	8	5.0
50,001 –200,000	8	5.0
รวม	**161**	**100**
5.การเป็นหนี้ ธกส.		
5,000-50,000	21	38.9
50,001 – 100,000	18	33.3
100,001 – 150,000	6	11.1
150,001 – 200,000	4	7.4
200,001 –700,000	5	9.3
รวม	**54**	**100**

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ภาวะหนี้สิน	จำนวน	ร้อยละ
6.การเป็นหนี้กองทุนหมู่บ้าน (เงินล้าน)		
1,200 – 5,000	5	4.9
5001 –10,000	23	22.3
10,001 – 15,000	26	25.2
15,001 – 20,000	36	35.0
20,000 – 800,000	13	12.6
รวม	**103**	**100.0**
7. การเป็นหนี้กองทุน กขคจ		
3,000-5,000	17	73.9
5,001 – 10,000	2	8.7
10,001 – 15,000	1	4.3
15,001 – 80,000	3	13.0
รวม	**23**	**100.0**
8. การเป็นหนี้นอกระบบ		
< 10,000	11	33.3
10001-20,000	4	12.1
20,001 – 30,000	3	9.1
30,001 -40000	3	9.1
>40,000	12	36.4
รวม	**33**	**100.0**
9. หนี้อื่นๆ เช่น พ่อ แม่ พี่น้อง		
< 10,000	10	22.7
10,001 – 50,000	15	34.1
50,000 –100,000	9	20.5
>10,0000	10	22.7
รวม	**44**	**100.0**

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ภาวะหนี้สิน	จำนวน	ร้อยละ
10 .หนี้สินเพิ่มหรือลดลงทุกปี		
เพิ่มขึ้นทุกปี	40	25.2
เท่าเดิม	42	26.4
ลดลงทุกปี	77	48.4
รวม	**159**	**100.0**

3. คุณลักษณะของสมาชิกกลุ่มสัจจะฯที่ตอบแบบสอบถาม

การสมัครเป็นสมาชิก	จำนวน	ร้อยละ
1. ปีที่สมัคร		
2535	4	4.7
2536	6	7.1
2537	23	27.1
2538	12	14.1
2539	16	18.8
2540	1	1.2
2541	1	1.2
2542	9	10.6
2543	10	11.8
2547	3	3.4
รวม	**85**	**100**
2.เป็นสมาชิก รุ่นที่		
รุ่นที่ 1	73	42.9
รุ่นที่ 2	35	20.6
รุ่นที่ 3	33	19.4
รุ่นที่ 4	29	17.1
รวม	**170**	**100.0**

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การสมัครเป็นสมาชิก	จำนวน	ร้อยละ
3.จำนวนกรรมการในกลุ่มสัจจะฯ		
2 –5 คน	12	10.4
6-10 คน	40	34.8
11-16 คน	63	54.8
รวม	**115**	**100.0**
4. เพศของกรรมการ		
ชาย	106	50.2
หญิง	105	49.8
รวม	**211**	**100**

4. ความคิดเห็นต่อกลุ่มสัจจะฯ

ความคิดเห็น	จำนวน	ร้อยละ
1.กลุ่มสัจจะฯจะเติบโตอย่างยั่งยืนได้ เป็นบทบาทหน้าที่ของ		
กรรมการ	8	9.9
สมาชิก	51	63.0
พระอาจารย์	4	4.9
ประธาน	6	7.4
ทุกคน	11	13.6
อื่นๆ	1	1.2
รวม	**81**	**100**
2. มีการปล่อยกู้นอกระบบในวันทำการ		
ไม่มี	161	93.1
มี	9	5.2
อื่นๆ	3	1.7
รวม	**173**	**100**

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ความคิดเห็น	จำนวน	ร้อยละ
3.ความคิดเห็นต่อการปล่อยกู้นอกระบบ		
เห็นด้วย	14	46.7
ไม่เห็นด้วย	15	50.0
อื่นๆ	1	3.3
รวม	**30**	**100.0**
4.การดำเนินการเมื่อมีการปล่อยกู้นอกระบบในวันทำการ		
ไม่ได้ดำเนินการใดๆ	16	80
ดำเนินการ	4	20
รวม	**20**	**100**
5.การต่อยอดกองทุนสวัสดิการกลุ่มสัจจะ		
รวมซื้อ	47	60.3
ธนาคารขยะ	3	3.8
แปรรูปผลผลิต	20	25.6
ปลูกป่า	3	3.8
อื่นๆ	5	6.4
รวม	**78**	**100.0**
6.การเปลี่ยนกรรมการฯฝ่ายต่างๆในกลุ่มสัจจะฯตั้งแต่มีการจัดตั้ง		
6.1 ประธาน	43	27.9
เปลี่ยน	35	22.7
ไม่ทราบ	76	49.4
ไม่เปลี่ยน	154	100.0
รวม	**43**	**27.9**
6.2 ฝ่ายเงินออม/เงินหุ้น		
เปลี่ยน	36	25.4
ไม่ทราบ	48	33.8
ไม่เปลี่ยน	58	40.8
รวม	**142**	**100.0**

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ความคิดเห็น	จำนวน	ร้อยละ
6.3ฝ่ายเงินกู้ส่งคืน		
เปลี่ยน	28	20.4
ไม่ทราบ	47	34.3
ไม่เปลี่ยน	62	45.3
รวม	**137**	**100.0**
6.4 ฝ่ายสัญญา		
เปลี่ยน	25	18.4
ไม่ทราบ	44	32.4
ไม่เปลี่ยน	67	49.3
รวม	**136**	**100.0**
6.5ฝ่ายบัญชีตรวจสอบ		
เปลี่ยน	18	13.2
ไม่ทราบ	52	38.2
ไม่เปลี่ยน	66	48.5
รวม	**136**	**100.0**
6.6 ฝ่ายสวัสดิการ		
เปลี่ยน	21	15.7
ไม่ทราบ	50	37.3
ไม่เปลี่ยน	63	47.0
รวม	**134**	**100.0**
6.7ฝ่ายสวัสดิการกู้ส่งคืน		
เปลี่ยน	20	15.3
ไม่ทราบ	50	38.2
ไม่เปลี่ยน	61	46.6
รวม	**131**	**100.0**

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5. การเข้าร่วมกิจกรรมของกลุ่มสัจจะฯเหล่านี้มากน้อยเพียงใด

กิจกรรม	จำนวน	ร้อยละ
1.การประชุมประจำเดือนที่ศูนย์เรียนรู้		
ทุกครั้ง	22	13.9
ขาดบางครั้ง	26	16.5
ไม่เคยเข้าร่วม	110	69.6
รวม	**158**	**100**
2.การประชุมครบรอบปี (ปันผล ทำบุญ)		
ทุกครั้ง	126	74.6
ขาดบางครั้ง	29	17.2
ไม่เคยเข้าร่วม	14	8.3
รวม	**169**	**100.0**
3.การประชุมประจำปี (มงคลเสวนา)		
ทุกครั้ง	15	9.3
ขาดบางครั้ง	23	14.3
ไม่เคยเข้าร่วม	123	76.4
รวม	**161**	**100.0**

6. ปัญหาภายในกลุ่มสัจจะฯ

ปัญหา	จำนวน	ร้อยละ
1.เงินหายไม่ครบตามบัญชี		
ไม่มี	111	66.1
มี	49	29.2
ไม่ทราบ	8	4.8
รวม	**168**	**100.0**
2.กรรมการบางคนส่อแววว่าทุจริต		
ไม่มี	160	95.2
มี	8	4.8
รวม	**168**	**100.0**

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ปัญหา	จำนวน	ร้อยละ
3.การจัดการกับปัญหาเมื่อมีกรรมการทุจริต		
แจ้งให้ประธาน / กรรมการทราบ	9	34.6
เรียนพระอาจารย์สุบินให้รับทราบ	8	30.8
บอกเพื่อนสมาชิกคนอื่นๆให้รับทราบ	5	19.2
ไม่เลือกเป็นกรรมการในปีต่อไป	4	15.4
รวม	**26**	**100**
4.ปัญหาที่สมาชิกกู้เงินแล้วไม่ส่งเงินคืน		
ไม่มี	85	49.1
มี	87	50.3
ไม่ทราบ	1	.6
รวม	**173**	**100.0**
5. การจัดการกับปัญหา ถ้ามีสมาชิกทุจริต วิธีการใดดีที่สุด (เรียงลำดับจากมากไปหาน้อย)		
ให้คนค้ำ /คนในครอบครัวรับผิดชอบ	90	62.1
ฟ้องร้องดำเนินการตามกฎหมาย	24	16.5
ให้คนค้ำ /คนในครอบครัวรับผิดชอบ	20	13.8
ปล่อยให้เป็นหนี้สูญ	10	6.9
อื่นๆ	1	0.7
รวม	**145**	**100**

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7. ความคิดเห็นต่อหลักเกณฑ์ 17 ข้อของกลุ่มสัจจะฯ

หลักเกณฑ์ 17 ข้อ	ความคิดเห็น			
	เห็นด้วย		ไม่เห็นด้วย	
	จำนวน	ร้อยละ	จำนวน	ร้อยละ
1.สมาชิกต้องเป็นคนในหมู่บ้านเดียวกัน	154	85.1	27	14.9
2.รับสมาชิกตั้งแต่เด็กถึงคนแก่ ต้องส่งเงินเป็นประจำเดือนๆละ 10-100 บาท	174	97.2	5	2.8
3. สมาชิกขาดส่งเงินประจำเดือนในวันประชุมต้องเสียค่าปรับเล่มละ 10 บาท	168	94.4	10	5.6
4.สมาชิกสามารถลาออกได้ทุกเดือน โดยเอาสมุดมาคืนและถอนเงินคืนได้ ถ้าจะเข้ามาใหม่ต้องรอ 3 ปี	149	82.2	30	16.8
5. สมาชิกรุ่นที่ 1 สามารถกู้ได้ทันที แต่รุ่นที2-4 ต้องรออีก 3 เดือน	117	67.6	56	32.4
6.การให้กู้ดูจาก1) เจ็บป่วย 2) ชำระหนี้ดอกเบี้ยสูง 3) เสียบำรุงการศึกษาลูกหลาน 4)ถ้าตกลงไม่ได้ให้หารเฉลี่ย	153	86.9	23	13.1
7.กู้ได้บัญชีละ 1,000 บาทผ่อนส่งใน 10 เดือน เสียค่าเงินบำรุงร้อยละ 1-2 ต่อเดือน	141	82.9	2.9	17.1
8.กู้แล้วหากสุดวิสัยจริงๆสามารถขยายเวลาชำระเงินได้อีก 6 เดือน	159	90.3	17	9.7
9.ถ้ากู้เงินใหม่ต้องจ่ายเงินกู้บัญชีเก่าให้หมดก่อน และไม่เกิน 2 บัญชีในบ้านนั้น	160	90.9	16	9.1
10.เงินเหลือจากการกู้ยืม ต้องนำฝากธนาคาร เดือนไหนไม่พอให้ถอนมาให้กู้ได้	168	94.4	10	5.6
11.เป็นสมาชิกครบปี เงินกำไรหาร 2 ครึ่งหนึ่งปันผลให้สมาชิกอีกครึ่งหนึ่งเป็นสวัสดิการรักษาพยาบาล	176	98.9	2	1.1
12.เป็นสมาชิกครบปี จึงมีสิทธิเบิกค่ารักษาพยาบาล ตามเกณฑ์ของกลุ่ม (ลดครึ่งในแต่ละรุ่น)	159	98.9	2	1.1
13.จะถอนเงินคืนได้ถ้ามีเงินฝากครบ 20,000 บาท	157	90.9	16	9.1
14. กรรมการมีอย่างน้อย 5 คน มีวาระ 1 ปี	173	97.7	4	23
15.กรรมการ ผู้ทำบัญชี ได้ค่าตอบแทนในปีที่ 2 โดยจ่ายตามครั้งที่มาทำงาน	167	94.4	10	5.6
16.กลุ่มสัจจะฯรับสมาชิกเพียง 4 รุ่น ปิด 5ปี จึงรับใหม่	161	91.5	15	8.5
17.เรื่องนอกเหนือหลักเกณฑ์ให้คณะกรรมการพิจารณา	162	93.6	11	6.4

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8. การปฏิบัติตามหลักเกณฑ์ 17 ข้อของกลุ่มสัจจะฯ

หลักเกณฑ์ 17 ข้อ	การปฏิบัติตาม			
	ปฏิบัติ		ไม่ปฏิบัติ	
	จำนวน	ร้อยละ	จำนวน	ร้อยละ
1.สมาชิกต้องเป็นคนในหมู่บ้านเดียวกัน	133	91.1	13	8.9
2.รับสมาชิกตั้งแต่เด็กถึงคนแก่ ต้องส่งเงินเป็นประจำเดือนๆละ 10-100 บาท	146	96.1	6	3.9
3. สมาชิกขาดส่งเงินประจำเดือนในวันประชุมต้องเสียค่าปรับเล่มละ 10 บาท	145	98.0	3	2.0
4.สมาชิกสามารถลาออกได้ทุกเดือน โดยเอาสมุดมาคืนและถอนเงินคืนได้ ถ้าจะเข้ามาใหม่ต้องรอ 3 ปี	133	92.4	11	7.6
5. สมาชิกรุ่นที่ 1 สามารถกู้ได้ทันที แต่รุ่นที2-4 ต้องรออีก 3 เดือน	106	83.5	21	16.5
6.การให้กู้ดูจาก1) เจ็บป่วย 2) ชำระหนี้ดอกเบี้ยสูง 3) เสียบำรุงการศึกษาลูกหลาน 4)ถ้าตกลงไม่ได้ให้หารเฉลี่ย	120	87.0	18	13.0
7.กู้ได้บัญชีละ 1,000 บาทผ่อนส่งใน 10 เดือน เสียค่าเงินบำรุงร้อยละ 1-2 ต่อเดือน	119	85.6	20	14.4
8.กู้แล้วหากสุดวิสัยจริงๆสามารถขยายเวลาชำระเงินได้อีก 6 เดือน	116	90.6	12	9.4
9.ถ้ากู้เงินใหม่ต้องจ่ายเงินกู้บัญชีเก่าให้หมดก่อน และไม่เกิน 2 บัญชีในบ้านนั้น	138	92.0	12	6.2
10.เงินเหลือจากการกู้ยืม ต้องนำฝากธนาคาร เดือนไหนไม่พอให้ถอนมาให้กู้ได้	135	96.4	5	3.6
11.เป็นสมาชิกครบปี เงินกำไรหาร 2 ครึ่งหนึ่งปันผลให้สมาชิกอีกครึ่งหนึ่งเป็นสวัสดิการรักษาพยาบาล	144	98.0	3	2.0
12.เป็นสมาชิกครบปี จึงมีสิทธิเบิกค่ารักษาพยาบาล ตามเกณฑ์ของกลุ่ม (ลดครึ่งในแต่ละรุ่น)	138	95.8	6	4.2
13.จะถอนเงินคืนได้ถ้ามีเงินฝากครบ 20,000 บาท	124	89.9	14	10.1
14. กรรมการมีอย่างน้อย 5 คน มีวาระ 1 ปี	137	96.5	5	3.5
15.กรรมการ ผู้ทำบัญชี ได้ค่าตอบแทนในปีที่ 2 โดยจ่ายตามครั้งที่มาทำงาน	136	96.5	5	3.5
16.กลุ่มสัจจะฯรับสมาชิกเพียง 4 รุ่น ปิด 5ปี จึงรับใหม่	133	94.3	8	5.7
17.เรื่องนอกเหนือหลักเกณฑ์ให้คณะกรรมการพิจารณา	135	95.7	6	4.3

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9. ท่านเห็นด้วยกับประเด็นต่อไปนี้มากน้อยเพียงใด

ประเด็น	เห็นด้วย		ไม่เห็นด้วย	
	จำนวน	ร้อยละ	จำนวน	ร้อยละ
● **คุณค่าของชีวิต (Value of Life)**				
1.ท่านเป็นสมาชิกกลุ่มสัจจะฯเพราะเหตุใด	168	95.5•	8	4.5
1.1 สามารถกู้เงินได้เมื่อจำเป็น				
1.2. มีสวัสดิการรักษาพยาบาล	155	88.6	20	11.4
1.3 เกรงใจพระอาจารย์สุบิน	55	34	107	66•
1.4 เป็นการช่วยเหลือเกื้อกูลกันในหมู่บ้าน	169	97.7•	4	2.3
1.5 ทำตามเพื่อนบ้าน ญาติพี่น้อง	46	28.0	118	72.0•
2.การเป็นกรรมการของกลุ่มสัจจะฯจะต้องเป็นคนดี ซื่อสัตย์ เสียสละ และอดทน	173	98.3•	3	1.7
3.การมีกลุ่มสัจจะฯทำให้รู้จักประหยัดอดออมมากขึ้น	170	96.6•	6	3.4
4.การมีกลุ่มสัจจะฯ ทำให้มีหนี้สินมากขึ้นเพราะมีแหล่งเงินกู้มากขึ้น	76	43.2	100	56.8•
5.การมีกลุ่มสัจจะฯทำให้เงินออมของชาวบ้านไม่ต้องไหลออกนอกหมู่บ้าน	174	98.3•	3	1.7
6.การทำงานร่วมกับกลุ่มสัจจะฯ ทำให้ท่านลดความเห็นแก่ตัวและเห็นแก่ประโยชน์ของผู้อื่นมากขึ้น	162	91.1	15	8.5
7..ท่านรู้สึกภูมิใจว่าเป็นส่วนหนึ่งของกลุ่มสัจจะฯ	175	98.3•	3	1.7
8.ท่านอยากให้กลุ่มสัจจะฯเติบโตช้าหน่อย แต่ชาวบ้านสามารถควบคุมได้				
● **การมีส่วนร่วมของชุมชน**				
9.สมาชิกมีส่วนร่วมในการเลือกกรรมการกลุ่มสัจจะฯ มากน้อยเพียงไร	165	92.7	13	7.3
10.ท่านมีส่วนร่วมในการตรวจสอบการทำงานของกรรมการกลุ่มสัจจะฯมากน้อยเพียงใด	92	52.6	83	47.4•
11.ท่านเป็นสมาชิกและเข้าร่วมในการพัฒนากลุ่มต่างๆในหมู่บ้านเช่นกลุ่มแม่บ้าน อสม. กลุ่มเกษตร ฯลฯ	110	62.5	66	37.5•
12.การมีกลุ่มสัจจะฯทำให้คนในหมู่บ้านมีความสามัคคีกันมากขึ้น	164	92.7	13	7.3

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ประเด็น	เห็นด้วย		ไม่เห็นด้วย	
	จำนวน	ร้อยละ	จำนวน	ร้อยละ
• **ความไว้วางใจ ความปลอดภัย ความเป็นเพื่อนบ้าน**				
13.การมีกลุ่มสัจจะฯทำให้สมาชิกในหมู่บ้านได้พบปะกันทุกเดือนทำให้โจรผู้ร้าย การลักขโมยลดน้อยลง	143	81.7	62	18.3
14.ท่านศรัทธาในวัตรปฏิบัติของพระอาจารย์สุบินและเชื่อว่าจะทำให้กลุ่มสัจจะฯมีความยั่งยืนต่อไป	171	99.4•	1	0.6
15.ท่านรู้สึกว่าท่านได้รับการยอมรับจากสมาชิกกลุ่มสัจจะฯ	171	98.3•	3	1.7
16.ประเพณีเรื่องการลงแขก ลงแรงเพื่อช่วยงานสวน ทำนา สร้างบ้านยังคงมีอยู่ในชุมชน	129	75.0	43	25.0
• **ความอดทนต่อความคิดเห็นที่ต่างกัน (Tolerance of Diversity)**				
17.ท่านสามารถเข้าร่วมในกลุ่มสัจจะฯได้แม้ในกลุ่มมีกรรมการ/สมาชิกที่มีความคิดเห็นที่แตกต่างกัน	148	85.5	25	14.5
18. ท่านอดทนกับการที่กรรมการไม่ยอมปล่อยกู้ให้เต็มตามจำนวนเวลาต้องไปกู้เงินกลุ่ม.	126	72.8	4.7	27.2
19ท่านสามารถอดทนเวลาที่มีกรรมการรัดคิวอื่นก่อนหน้าท่าน.	91	52.6	82	47.4•
• **การเรียนรู้**				
20.วันทำการกลุ่มสัจจะฯ เป็นเวทีที่ได้เรียนรู้เรื่องต่างๆจากกรรมการและหน่วยงานอื่น	135	78.5	37	21.5
21.ท่านมีการแลกเปลี่ยนความคิดเห็นและสร้างความสัมพันธ์เรียนรู้นิสัยใจคอกันกับเพื่อนสมาชิกกลุ่มสัจจะฯ นอกจากวันประชุมหรือวันทำการ	132	75.4	43	24.6
22.การเป็นสมาชิกกลุ่มสัจจะทำให้ท่านได้เรียนรู้เท่าทันการเอาเปรียบของสถาบันการเงิน และระบบทุนที่มีต่อชาวบ้าน	154	88.0	21	12.0
23.การรวมซื้อสินค้าราคาถูกแก่สมาชิก ทำให้ท่านได้เรียนรู้และนำไปสู่การรวมกลุ่มสัจจะฯ เป็นเครือข่าย เพื่อต่อสู้กับห้างสรรพสินค้าขนาดใหญ่ได้	155	89.6	18	10.4

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Guideline Questionnaire

A. Guideline Questionnaire for Indepth Interview Participation Observation

1. Development of The Sasja Sasomsup in Trad Province (SST)

1.1 The origin of SST

1.2 Development of the SST 's movement

1.3 Characteristics of the SST

1.3.1 What is the organization structure of the SST group at village, Tambon and provincial levels ?

1.3.2 What are the compositions of the Committee and members of the SST group in village , Tambon and provincial levels ?

1.3.3 Explain the community participation at each level .(village, Tambon and province)

1.4 Explain the SST Health Movement during the last five years.

2. Characteristics of SST's Social Capital

2.1 Value system and social norm of SST

2.2 Rules , regulation and social norms of SST

2.3 Belief system and Value of Life of SST at each level (village, Tumbon and province)

2.4 Tradition and Culture of SST that influence reciprocity, trust , communality, civic consciousness and Health Social Movement.

2.5 Norm for assessing community value and social status of SST' s member such as good-bad, rich-poor, etc.

2.6 The relationship between SST's social capital and Health Movement

3. Social Relationship System

3.1 Kinship relation and neighborhood in village and SST

3.2 Comparison of the community relationship in the past and present at the villages

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3.3 A Patron – client system in villages and SST

- why they become patron (Education, property, authority, closed to politician ,governmental officers and funding agencies)

3.4 Social relationship among villagers, SST members and Wat Phai–lorm / monks

3.5 Role of Wat Phai – Lorm that effects to norms, beliefs ,way of villagers' thinking from the past to present

4. Social Network

4.1 Common characteristics / identity of SST groups /networks

4.2 Social cohesion of SST :Bonding/Bridging network, Strong ties/Weak ties

4.3 What is the success / failure of SST? (If failure, how to solve the problems?)

4.4 SST's Social movement that effect to social change and health

4.5 the events that contradict mainstream economics ?

4.6 Do SST's network operations centralize or decentralize ? How do they mange the new program?

4.7 Explain the following issues taking place in SST :

4.7.1 What kinds of conflict and how to solve ?

4.7.2 What kinds of competition ?

4.7.3 Resource sharing and product exchange

4.7.4 Learning process among SST's members

5.Community learning process

5.1 What is the local wisdom in communities ? How did it exist?

5.2 The relationship with the outsiders : supportive / dominated role?

5.3 Inventions / Innovations of SST based on local wisdom

6. Social capital and Public good

6.1 Do the SST 's members equally access to social capital and how?

6.1.1 Accessibility to each level : communality and reciprocity

6.1.2 Accessibility to each target group : women, the poor, elders, the oppressed

6.1.3 Do the provincial leaders concern about the accessibility of the poor?

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7. Positive/Negative Social Capital

7.1 Evidence of Positive/Negative Social capital (exclusion of outsiders, excess claims on group members,restrictions on individual freedom ,etc.)

7.2 Impacts of Positive/Negative Social capital to

- social value and norms
- social relationships
- social networks

8. What are the relation and interaction among social , human , economic and cultural capital ?

8.1 How do social value, norms, relationships and networks relate to human capital (knowledge, local wisdom, learning process) ?

8.2 What is the relationship between the SST and school system?

8.3 How does the SST 's ideology socialise with the next generation in Trad province?

8.4 How does the SST transform economic capital to social capital ?

B. In-depth interview guidelines

1. Background of key informants (age, place of birth, education, occupation, income, marital status , etc.)
2. Critical events of life
3. The reasons of being the SST's member
4. Status and role in the SST
5. Explain the development and critical point of SST
6. Impression in the SST
7. Obstacles and problems of the SST , how to solve the problems
8. The effects of the SST's activities on individual, family and community

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NO. 7/2004

Documentary Proof of Ethical Clearance
The Committee on Human Rights Related to
Human Experimentation
Mahidol University, Bangkok

.....

Title of Project: Social Capital and Health Movement .... A Case Study on Sasjha Shasomsup in Trad Province

Principle Investigator: Miss Lakkhana Termsirikulchai

Name of Institution: Faculty of Social Sciences and Humanities

Approved by the Committee on Human Rights Related to Human Experimentation

Signature of Chairman: .....
(Professor Dr. Srisin Khusmith)

Signature of Head of Institute: .....
(Professor Dr. Pornchai Matangkasombut)

Date of Approval: February 6, 2004

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BIOGRAPHY

NAME	Ms.Lakkhana Termsirikulchai
DATE OF BIRTH	16 March 1954
PLACE OF BIRTH	KhonKaen , Thailand
INSTITUTION ATTENDED	Mahidol University, 2005 Ph.D. (Health Social Sciences) Mahidol University, 1986 Master of Arts (Health Social Sciences) Mahidol University, 1976 Bachelor of Science (Public Health)
POSITION & OFFICE	1977 - 1982 Health Educator in National Cancer Institute, MOPH, Bangkok 1983 – 1991 Public Health officer in Office of Primary Health Care 1991 - 1993 Chief of Office for Tobacco Consumption Control. MOPH, Bangkok 1994 -1995 Policy and Plan Analyst in Bureau of Health Policy and Plan, MOPH, Bangkok 1995- 2000 Assistant Professor Department of Health Education and Behavioral Science, Faculty of Public Health, Mahidol University 2001-2002 Director, Division of Community Health Promotion, Thai Health Promotion Foundation , Ministry of public Health 2003-Present, Assistant Professor Department of Health Education and Behavioral Science, Faculty of Public Health, Mahidol University, Thailand
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