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| COVID-19 Business Finance Crisis Concept. Coronavirus Danger Pandemic. Global stress of world economy. |
| Widening of Socioeconomic Disparities in Thailand under the Impact of COVID-19  |
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**FOREWORD**

Inequalities can multiply during the COVID-19 pandemic and act as exacerbators of infection and mortality. The poor are more likely to suffer a larger portion of income loss as a result of quarantine and other measures. The pandemic has sunk the economy, reduced household domestic consumption, and increased household debt. Many Thais have been forced into involuntary unemployment from the formal sector and are working in the informal sector. The pandemic also disproportionately impacts household members and specific areas, resulting in wider disparity. The socioeconomic disparities are likely to continue to increase due to automation and digitalization, widening educational divides, and greater risk to vulnerable groups. Recommendations are proposed to enhance productivity and design job creation policies using community-based approaches to enable inclusive growth in a sustainable manner.

# **INTRODUCTION**

Thailand is the second country in the world to detect COVID-19. On 13 January 2020, the Thailand MOPH reported an imported case of COVID-19; the first case detected outside China. The Thai response has demonstrated strong public health interventions, community engagement, and effective governance that limited community-based transmission [1]. Its remarkable degree of public cooperation implemented a national response to COVID-19, successfully flattening the epidemic curve by the mid-2020. However, a second wave of outbreaks has started in December 2020 is likely to constrain the recovery in the near-term. As of 15 January 2021, 11,450 cases and 69 deaths had been reported [2].

The COVID-19 pandemic has highlighted existing socioeconomic inequalities and widened gaps. Thai economy had faced an economic slowdown prior to the pandemic, and the outbreak has worsening the situation. Key challenges of Thailand, an upper middle-income country with 69.3 million people, is the impact of population aging compounded with a number poor people; (in 2019, 6.7 million people had monthly expenditures below the poverty line – daily income lower than US$5.50 per person). In addition, the Thai labor market is accounted for a large share of informal workers, whose employment is neither protected nor regulated by the social security system, at 54.3 of the total employment in 2019 [3]. These informal workers are most vulnerable by an external shock due to their lack of income security and exclusion from comprehensive social protection measures.

The Thai government has implemented a set of measures and restrictions to slow the spread of infection which were announced in several phases. The first phase came into effect on 26 March 2020 with the declaration of a National State of Emergency. Regulations to close businesses prone to the transmission of the disease were announced, including most restaurants, stores, and entertainment venues but excluding food delivery services, supermarkets, restaurant delivery service providers and food markets, drugstores, convenience stores, banks, etc. It was suggested that people refrain from or delay nonessential cross-provincial travel and work from their habitual residences. Provincial governments were empowered to institute measures as necessary.

Followed by the regulation for state quarantine in an isolated place to monitor travelers issued on 3 April 2020, all international passenger flights to Thailand were banned from 6 April 2020. The Thai government prohibited conducting certain activities and put a night curfew in place from 22:00–04:00 on 3 May before gradually easing restrictions from 17 May, including relaxing prohibitions or limitations on conducting/carrying out certain activities as well as relaxing the night curfew. Since 1 June, businesses and activities such as fitness centers, sports facilities, public zoos, tourist spots, some businesses (including amulet shops, beauty clinics, and cinemas) can reopen with appropriate precautions for crowd management [4].

All the above measures have worked well. The COVID-19 infection rates have been relatively low with slow spread. As of 22 June, the total number of cases reported in Thailand was 3,151. Of those infected, about 96% (3,022) had recovered, 2% (58) had died, and 2% (71) were still receiving treatment [5].

However, as a side effect of the measures to supervise and control the situation, many aspects of well-being and inequalities were impacted. The objective of this paper is to investigate the impact of the COVID-19 pandemic on socioeconomic divides and possible factors widening socioeconomic gaps. It also provides recommendations to bridge the gaps.

# **CONCEPTUAL FRAMEWORK**

## **2.1 Framework**

A framework to assess the socioeconomic impacts of COVID-19 was developed and depicted in Figure 1. The socioeconomic impacts demonstrated linkages between income and work, as work is the best safeguard against exclusion and for generating income. However, labor markets are not always equally accessible, resulting in different impacts on differently vulnerable groups.

The COVID-19 pandemic affects the private sector as well as financial markets through a reduction in global consumption and demand, resulting in falling exports, lowered production, and a nosedive in the tourism sector. The lower demand for consumer goods and services has caused supply chain disruptions domestically and internationally. As a result, the demand for labor is decreasing. COVID-19 itself also necessitates a new normal, involving the adoption of new ways of thinking, living, and working with physical distancing and a greater health-oriented approach. The production of goods and services must be in line with the dynamic demands of the labor market. Ways of producing goods and services are more likely to employ technology, machines, and artificial intelligence to reduce costs and health risks.

The social-oriented impacts are a result of loss of individual and household incomes. Employed persons and their families are affected on different levels, depending on the socioeconomic structure. In addition, a number of migrant workers have had to return home, while Thais working aboard are facing reduced demand for labor. The situation also affects the families of employed people, with consequences that could crush vulnerable groups in communities and society as a whole.

Social/ Economic Structure

Higher demand for healthcare

Private sector

(SMEs are more vulnerable)

Formal workers/ Private employees

Lower demands for goods and services within country

(Esp. Tourism/ business with close contact services)

Own account workers/ Self-employed (Informal workers- workers with weak social protection)

Financial markets

- Their families

- Vulnerable people eg. homeless, migrants

Disruption in supply chain

Lower demand for goods and services

Lay off/ Reduce hours of work

Dependents

Lower demands

Dependents

People/ Households

Lower income & lower confidence

Lower earnings & lower confidence

Lower earnings

Supply chain disruptions in other countries

Affect imports and exports

People mobility

(international migration)

People mobility (internal migration)

Measures to contain the COVID-19

* Adjust goods & services to be in line with market demand
* Physical distancing
* Change into new type of work ( eg WFH)
* Employ technology/ machines/ AI to reduce cost and to reduce health risk

**Figure 1.** Framework to assess the impact of the COVID-19 pandemic on socioeconomic inequalities. Source: Bhula-or R. [6].

## **Methodology**

A desk review was carried out to identify issues raised by the COVID-19 pandemic and its socioeconomic impacts on Thailand. This paper reviews the available quantitative and qualitative emerging evidence on incomes, poverty, and inequality. The materials include the national governments documents, academic articles, studies of international organizations, with the latest releases of national datasets. The desk review is limited to materials available in Thai and in English. We also apply a method used by Leckcivilize and Bhula-or [6] to assess the impact of the COVID-19 pandemic on the population, using linkages of workers to their family members. It should be noted, however, that this paper does not analyze the impact of the pandemic from a health perspective. For example, we did not examine increased stress among family members which might lead to domestic violence. The socioeconomic impacts referred to in this report are in the short to medium term with the focus on how the pandemic affects different vulnerable groups and factors that could potentially widen socioeconomic divides.

Leckcivilize and Bhula-or [7] utilized the input-output (IO) table 2015 for 58 sectors compiled by the National Economic and Social Development Council of Thailand. The IO table shows how outputs in one industry were used as intermediate inputs for other industries and to satisfy final demand. By using the IO table, the Leontief production function is held, i.e., each sector uses a fixed proportion of inputs from other sectors. In turn, a reduction in final demand in one industry affects not only the demand for products in that industry but also the demand for intermediate inputs from other industries.

In order to link the changes in outputs from each sector to the labor market, the paper further assumed that the proportion of decreases in working hours in each industry is the same to the estimated percentage of a reduction in the total output of that industry. We then estimate the potential impacts on workers and their households based on the labor market structure across industries from the most recent Informal Employed Survey conducted by the Thai NSO in July–September 2019.

## **Data**

We used two datasets, which are the input-output table (IO) and the Informal Employed Survey (IES). The IO table, produced by the National Economic and Social Development Committee, provides a national transactions matrix of the distribution of the total output of one industry that contribute to all other industries as inputs and for final demand. As the IO table offers a static relationship, the most recent dataset of the input-output table is thus preferable to minimize discrepancies from a structural change due to technological progress at the interested time. It must be noted, however, that the assumption that a fixed proportion of inputs (including labor) is required for the production of output regardless of the size of production is restrictive because industries could modify their demand for labor differently between small and large shocks. Moreover, this study applies the I-O table 2015, the most recent dataset available. Further, the results shown are the estimated impacts for year 2020.

The other dataset is the IES, conducted by the National Statistical Office (NSO). The IES is a nationally representative data of the labor market in Thailand, conducted in the third quarter every year. The data includes, for example, population by age, sex, educational attainment, occupation, marital status, in labor force/not in labor force, the number of employed persons by interesting characteristics such as occupation, industry, work status, work hours, income and other fringe benefit, the formal/ informal status, and the accidence at work.

# **IMPACTS OF COVID-19 ON SOCIOECONOMIC DISPARITIES**

## **3.1 Sharp Decline in GDP**

The COVID-19 pandemic shrunk the GDP considerably from 2.0% in quarter 1 to –12.2% in quarter 2 in 2020. It slightly improved to -6.6% in the following quarter [8]. Before the pandemic, the global growth slowdown led Thailand’s growth decreases in 2019. The value of merchandise exports was forecast to decrease in line with a drop in global trade volume and trading partners’ economic growth. After COVID-19 hammered the economy, revenues in the nonagriculture sector dropped due to the decrease in private demand and exports and imports of goods and services. On the other hand, revenue in the agriculture sector decreased mainly due to drought conditions. Nonagricultural production decreased by 12.9% due to the COVID-19 pandemic, and domestic and international measures to prevent and control the spread of the virus (Figure 2). In the quarter 3 in 2020, the GDP remained negative, though demonstrated a recovery sign.

**Figure 2.** GDP in chain volume measures (reference year = 2002; year-on-year growth rates). Source: National Economic and Social Development Council [9].

It is clear that in terms of GDP in the second quarter of 2020, tourism-related sectors were the most severely affected due to the declaration of an emergency, temporary ban on all international flights imposed by the Civil Aviation Authority of Thailand, and measures restricting dining in restaurants and visiting entertainment venues. Such hard-hit sectors included accommodation and food services; arts, entertainment, and recreation; and transport and storage.

Household domestic consumption shrunk due to the pandemic. COVID-19 has impacted daily activities, including traveling, buying consumer goods/services, and daily personal care like haircuts, exercising, and medical services [10]. In line with the decrease in household consumption expenditure, revenue from administrative and support services, other services, private household, and wholesale and retail trades dropped dramatically. Furthermore, the manufacturing sector declined by 14.4% in response to domestic and external demand. Electricity, gas, steam, and air-conditioning supply contracted by 12.9%, resulting from measures to control COVID-19, work-from-home policies, and reduction of work on production lines (Figure 3).

**Figure 3.** GDP in chain volume measures (reference year = 2002; year-on-year growth rates). Note: Agriculture, Forestry, and Fishing; Mining and Quarrying; Manufacturing; Electricity, Gas, Steam and Air-conditioning supply; Water supply; waste management; Construction; Wholesale and retial trade; Transport, and storage; Accommodation and food services; Information and communication; Financial and insurance; Real estate; Professional activities; Administrative and support services; Public Administration; Education; Health and social work; Arts, recreation; Other sevice activities; and Private households

Source: National Economic and Social Development Council [9].

The UN Conference on Trade and Development (UNTAD) estimated the potential impact of the decline in the tourism sector [11]. Using computable general equilibrium (CGE) models in the moderate scenario, Thailand would be among the most heavily affected countries with a loss in GDP of 9% (Figure 4).

**Figure 4.** Sectoral output impact under the moderate scenario of UNTAD (2020) (% changes). Source: United Nations Conference on Trade and Development [11].

The share of household debt to GDP increased from 78.4 in 2019 quarter 1 to 80.1 in 2020 quarter 1 [8]. The economic contraction and COVID-19 pandemic affected household confidence and income. Nonperforming loans (NPLs) were recorded even when borrowers made repayments. The NPL-to-GDP ratio increased from 2.75 in 2019 quarter 1 to 3.23 in 2020 quarter 1 (Figure 5).

**Figure 5.** Household debt in Thailand, 2019 quarter 1 to 2020 quarter 1. Source: National Economic and Social Development Council [8].

The impact of COVID-19 on the most vulnerable is likely to have been severe. According to the World Bank projection, in 2020 additional 1.5 million people will be under the poverty line (daily income lower than US$5.50 (165 baht) per person). The total number of the poor in 2020 is projected 5.2 million people, making the poverty rate at 8.8 % (Figure 6).

Figure 6. Poverty share and poverty share projection

Note: Based on the upper middle-income class poverty line of US$5.50/day/person (2011 PPP)

Source: 2011 – 2019, National Economic and Social Development Council [12]; 2020- 2021, World Bank projection [13]

## **3.2 Disproportionate Impacts by Economic Sectors and by Working Arrangement**

### *3.2.1 Unemployment Rate*

The number of unemployed persons in 2020 quarter 2 increased significantly, with a total of 0.75 million, representing 1.95%, which was double than that in the previous period [9]. In 2020 quarter 1, employment in the agriculture sector decreased by 3.7%, followed by a 0.3% drop in quarter 2 which was affected by a severe, continued drought since mid-2019 [9]. The average working hours in the private sector had been reduced to 40.2 hours/week from 46.4 hours/week in the same period in the previous year [9]. Negative employment and wage effects were the highest in tourism, construction, manufacturing, hotels and restaurants, and other services. Some sectors did not show much change, yet the dynamics of employment were apparent. For example, the transport and storage sector was facing a reduction in passenger transportation, yet enjoyed an increase in parcel and food delivery as the platform was expanding. Employment in education was higher compared with the previous year, as the number of employed people increased.

The unemployed who had worked within the previous three months before being unemployed made up around half of the total jobless, especially from hotels and restaurants and wholesale and retail trades. Among those who became unemployed during the previous three months, 33.8% were over 40 years old and 59.1% graduated from high school and lower. With older age and lower education, they were less likely to find new jobs in a more competitive environment (Figure 7).

**Figure 7.** Change in Employment (reference year = 2002; year-on-year growth rates). Source: National Economic and Social Development Council [9].

It is clear that the underemployment, indicating the unutilized the maximum of skills, experience, and availability to work of workers, is on the rise (from 0.3% in 2019 quarter 2 to 0.73% in 2020 quarter 2) (Figure 8) [3]. Changes in earnings and in labor market conditions is key to drive income inequalities due to a change in distribution of gross wages and salaries [14].

**Figure 8.** Underemployment (year-on-year growth rates). Source: National Economic and Social Development Council [9].

Note: Underemployment means those who are working less than 10 hours/week and need additional hours of work or are waiting for seasonal employment.

### 3.2.2 *Working Conditions and Wages in Involuntary Employment*

Workers in informal employment are likely to work in inferior conditions, lack protection, and earn low wages [15]. This is true not only for employment in the informal sector but also for other workers who may be working in formal enterprises but without formal jobs. Holding a job is a means to escape poverty, but it is not a guarantee of working and making a substantial income for a decent living.

Many Thais have been forced into involuntary employment. Many were laid off from the formal sector and had to work in the informal sector, without either a contract or salaried position. There is a growing divide among workers with regard to the type of jobs. Nonstandard jobs, which tend to be associated with lower job quality, lower earnings, and higher levels of labor market insecurity, have tended to increase. More than half of the employed in Thailand’s workforce are in vulnerable employment, including own-account workers and contributing family workers. As the Thai labor market comprises a high share of informal employment and numerous smaller enterprises and family businesses, COVID-19 will have a disproportionately negative impact on the bottom 50% of the workforce, who are already vulnerable due to their lack of regular income. Those workers report higher exposure to physical health risks at work [3].

## **3.3 Disproportionate Impacts on Households**

The share of household debt to GDP increased from 78.4 in 2019 quarter 1 to 80.1 in 2020 quarter 1 [9]. The economic contraction and COVID-19 pandemic affected household confidence and income. Nonperforming loans (NPLs) were recorded even when borrowers made repayments. The NPL-to-GDP ratio increased from 2.75 in 2019 quarter 1 to 3.23 in 2020 quarter 1 (Figure 9).

**Figure 9.** Household debt in Thailand, 2019 quarter 1 to 2020 quarter 1. Source: National Economic and Social Development Council [9].

The COVID-19 pandemic disproportionately impacts household members and specific areas. Leckcivilize and Bhula-or [16] assessed the impact of the COVID-19 pandemic on workers and families in Thailand. Their input-output (IO) table showed how outputs in one industry were used as intermediate inputs for other industries and to satisfy final demand. That paper utilized the Informal Employed Survey conducted by the Thai National Statistical Office (NSO) in July–September 2019, which assumed that the Leontief production function held, i.e., each product uses a fixed proportion of inputs. In turn, a reduction in final demand in one industry affects not only the demand for products in that industry but also the demand for intermediate inputs from other industries. The proportion of decrease in work hours in each industry was assumed to be the same as the estimated percentage of a reduction in the total output of that industry.

The scenarios were developed under two perspectives: different levels of impacts (e.g., on consumption or investment); and the duration of the impact [8]. The present report gives three of the eight scenarios, the best case, moderate case, and worst case. The shocks in aggregate demand were translated into shocks in demand for labor in each industry through the use of the I-O Table 2010 for 58 sectors as determined by the National Economic and Social Development Council of Thailand [9]. The assumptions of those scenarios are summarized as follows:

* **Best-case scenario:** Inbound tourism from PR China drops by 95% for four months; inbound global tourism drops by 95% for four months; inbound tourism returns; domestic tourism drops from 41.7 million to 15 million; private consumption declines by 1.5%; government consumption increases by 2.6%; private investment declines by 4.3%; public investment increases by 5.8%; exports decline by 8.8%; and imports decline by 15.0%.
* **Moderate-case scenario:** Inbound tourism from PR China drops by 95% for eight months; inbound global (excluding Asia) tourism drops by 95% for eight months; inbound (Asian) tourism drops by 95% for eight months; private consumption declines by 2.0%; government consumption increases by 2.6%; private investment declines by 4.3%; public investment increases by 5.8%; exports decline by 24.9 %; and imports decline by 21.7%.
* **Worst-case scenario:** Inbound tourism from PR China drops by 95% for 22 months; inbound global tourism drops by 95% for 22 months; private consumption declines by 2.0% in the first year and by 2.5% in the second year; government consumption increases by 2.6%; private investment declines by 4.3% in the first year and by 10.8% in the second year; public investment increases by 5.8%; exports decline by 36.2%; and imports decline by 31.5%.

It must be noted, however, that the assumption that a fixed proportion of inputs (including labor) is required for the production of output regardless of the size of production is restrictive because industries could modify their demand for labor differently between small and large shocks. This study applied the I-O table 2010, which is outdated but is the newest version with producer prices excluding transportation costs, margins, and intermediate imports. In addition, the scenarios were based on various forecasts for future consumption, investment, and imports and exports of goods and services.

The results of the estimates indicate that in the short term (the best case), the pandemic will have greater impact on people in urban areas. On the other hand, young dependents will be more affected in rural areas (the worst case). The most severely impacted area will be the lower northeastern area (Figure 10 and Figure 11).

**Figure 10.** Number of children aged 0–4 years in families with informal workers affected by a 10% or greater reduction in working hours. Source: Leckcivilize and Bhula-or [16].

**Figure 11.** Number of persons aged 70 years and older in families with informal workers affected by a 10% or greater reduction in working hours. Source: Leckcivilize and Bhula-or [16].

## **3.4 Disproportionate Impacts on Gender**

Informal female workers are estimated to lose higher proportion of their working hours than the male counterparts. The impacts on women range from 13-18% in the best-case scenario to 25-30% in the worst-case scenario. The differential effects by age-groups are not as pronounced as the gender aspects. It might just reflect the fact that women work more in the informal sector and service industry than men. Furthermore, the high working-hour losses among females aged 15-24 indicate a potential increase in gender disparties due to COVID-19 in the future.



**Figure 12.** Percentage of potential reduction in working hours of informal workers due to the shocks by gender and age-groups.

Source:???

## **3.5 Disproportionate Impacts on Migration Workers**

Before the COVID-19 pandemic, the number of immigrant workers working in Thailand was accounted for approximately 7-10% of total workforce. More than 90% of migrant workers in Thailand were from neighboring countries working in the low-skilled and low-paid jobs [17]. Working in the low-paid jobs force them to live in slums or crowded accommodations difficult to engage in social distancing. Similar to all low-income workers, self-quarantining means no work and no paid for at least two weeks. Also, they have no money to pay for a place where they can isolate themselves safely and hence have low incentive to do so. Moreover, with a significantly declining level of income due to the loss of employment and overtime, they are likely to suffer from mental health disorders.

As for Thai internal migrant workers, they usually send remittances back to family members or internal migration is used as an insurance against risk for the family as a whole [18]. Yang [19] evidentially found that in the context of Thailand remittances helped to redistribute the income toward poor areas and reduce inequalities in household incomes. Studies of Thai emigrant workers indicate that remittances are mostly used for daily living costs [20]. The shift of the unemployment rate in the destination area, resulting in the return of migrant workers to their hometown, and a net income reduction of returned migrants and their families. Such a drop in remittances reduced the total income, especially among the poor families and primary and middle educated households.

## **3.6 Widening Educational Divide**

During and after the COVID-19 pandemic, access to all levels of education may be difficult, especially among poor families. Children from middle-class and wealthy families are more likely to have access to digital tools and infrastructure as well as medical supplies, as they are equipped with better opportunities. Less-educated families and the poor are more likely to be in worse health than those in more favorable socioeconomic situations. Children whose parents have less education perform worse than others on average, and children with better-educated parents do better [24].

In Thailand, more than 30% of 15-year-old students do not have private rooms or quiet spaces for studying or doing homework. Only 55% of the poorest group have personal space to do their homework. Poor households are more likely to be burdened by policy action because they have more school-aged members on average than wealthy families [24]. Children in migrant families who must move frequently are also at risk of limited educational access.

# **POLICY RESPONSES TO MITIGATE IMPACTS OF COVID-19 PANDEMIC**

Thai government implemented a set of policies to contain and mitigate the adverse health and socioeconomic effects of COVID-19. This section summarizes major policy measures aiming to curb the socioeconomic impacts. The policy responses can be classified into three key areas. The first policy area is the public health and social measure (PHSM) to control the spread of the disease. The PHSM described in this paper focuses only on lockdown-related policies that impact on socioeconomic dimensions. The second policy area is the economic policy response, aiming to stabilize and stimulate the economy. Lastly, the social assistance responses help support income security and access to basic services.

## **4.1 Public Health Measures**

Public health and social measures (PHSM) include measures or actions by individuals, institutions, communities, local and national governments, and international bodies to slow or stop the spread of the COVID-19. The measures include detecting and isolating cases, contact tracing and quarantine, social and physical distancing measures including for mass gatherings, international travel measures, and vaccines and treatments.

Overall, the public measures have worked well as Thailand implements Universal Coverage for Emergency Response. The COVID-19 infection rates have been relatively low with slow spread until the mid of December 2020. The second wave was originated from the center of the seafood market in Samut Sakhon province. As 15 January, the total number of cases reported in Thailand was 11,450. Of those infected, about 72.4 % (8,288) had recovered, 0.6% (58) had died, and 27% (3,093) were still receiving treatment [2].

This section describes the PHSM that impacts on socioeconomic disparities in three key domains: temporary closure of high-risk venues, physical distancing, and human mobility restrictions. These three key domains directly impact on socioeconomic disparities.

Firstly, the temporary closure of high-risk venues impacts on income reduction of workers and businesses in the supply chains. The big income loss impacts much on low- wage earners and informal workers. A large number of internal and international migrant workers return home. During the time, the number of unfair labor practice cases reveals. Secondly, the physical distancing measure promote work-from-home practices, reduce in consumer demand, and increase demand for online services comparing to that for offline services. Lastly, human mobility restrictions impact on reduction of household income and remittances. At the same time, the restrictions lead employers to increase application of machines and automation, while there is a temporary shortage of migrant-intensive sectors (Table 1).

Table 1 Overview of public health measure

|  |  |  |
| --- | --- | --- |
| Public health measures | Details (Selected key measures) |  Policy impacts on economic and social effects |
| 1.Temporary closure of high-risk venues | * The temporary closure of high-risk venues came into effect on 26 March 2020 with the declaration of a National State of Emergency. Regulations to temporary close businesses prone to the transmission of the disease were announced, including most restaurants, stores, and entertainment venues but excluding food delivery services, supermarkets, restaurant delivery service providers and food markets, drugstores, convenience stores, banks, etc. started on 3 May with opening of low-risk businesses
* Closure of public venues by Bangkok Metropolitan Administration from 29 April 2020
* Relaxing containment measures for the resumption of businesses and activities are gradually lifted, starting from 3 May, 17 May, 1 June, and 15 June 2020.
 | * Income reduction, causing big impacts on low- wage earners and informal workers
* Returned workers from urban areas and from aboard.
* Unfair labor practices cases revealed.
 |
| 2.Physical distancing | * The Thai government prohibited conducting certain activities and put a night curfew in place before gradually easing restrictions
* Promoting work-from-home, work rotation to reduce the number of commuters
* Suggesting hand hygiene, wearing face masks in a closed compound
 | * Application of work-from-home practices.
* Reduction in consumer demand.
* Higher demand for online services.
 |
| 3. Human mobility restrictions | * The first human mobility restrictions came into effect on 26 March 2020 with the declaration of a National State of Emergency. It suggested that people refrain from or delay nonessential cross-provincial travel and work from their habitual residences.
* Followed by the regulation for state quarantine in an isolated place to monitor travelers issued on 3 April 2020, all international passenger flights to Thailand were banned from 6 April 2020.
* In response to the second wage, as of 5 January 2021, risk zones division are currently in place: (1) maximum control (dark red) zone provinces; (2) high Monitoring (yellow zone) with very low numbers of cases of COVID-19; and (3) green zone provinces where there is no reported case of COVID-19 for a certain period.
 | * Reduction in individual incomes.
* Reduction in remittances.
* Increased application of machines and automation.
* Temporary shortages of labor in migrant-intensive sectors.
 |

Source: Compiled from Center for COVID-19 Situation Administration of Thailand

## **4.2** **Economic Policy Responses**

The pandemic has caused a slump in economic growth and employment. A series of stimulus measures have been put in place by the Thai government since February/ March 2020 through fiscal and monetary policy responses (Table 2).

Fiscal measures focused on extra spending to boost demand for the local economy and some taxes reduction (e.g. reducing the property tax rate temporarily and extending the deadlines to pay personal and corporate income taxes). The government had approved the emergency decree to borrow up to 1 trillion baht off-budget to fund cash transfers, the medical response, and economic and social rehabilitation until the end of the 2021 fiscal year. The purposes of the loan were to mitigate the impacts on workers, businesses and vulnerable groups and to strengthen the economy and society as well as create new jobs. This extra budget was partly spent in measures to support the labor market and strengthen the social safety net as discussed below. Some interesting program are, for example, a “We Travel Together” program. The “We Travel Together” program provides copayments to domestic tourists for accommodation, food, and flight fare charges. In addition, a 50- 50 co-payment scheme was designed to subsidize the citizens to spend to small local businesses. The latest co-payment scheme has been implemented from January to March 2021. The participants can buy food, drinks and other products at small shops and the government subsidizes 50% of their payment, limited at 150 baht a day and at the total of 3,500 baht. Recipients are required to put money in an assigned e-Wallet and spend at registered sellers. The recipient pays half of the expenses, while the government pays the remainder directly to the sellers. Overall, the scopes of government emergency budget and loan focus mainly on mitigating the immediate challenges and support the economy through the COVID-19 pandemic.

On the other hand, Bank of Thailand (BOT) in cooperation with government owned special purpose banks and private banks implemented measures to ensure stability in the financial market and ease financial tensions for private companies since February 2020. For example, Bank of Thailand set aside extra loan to support good rating corporate bonds that could not roll over their debts due to uncertainties in the market. Also, BOT changed several regulations to facilitate commercial banks to help business and individual borrowers in suspending principal and interest repayment for a few months, extending debt repayment periods and debt restructuring. Further, government owned banks and private banks provided various emergency and soft loans to support affected employees, self-employed, farmers, and small and medium enterprises in through relief packages. However, World bank [7] addressed the challenges of in achieving the goal of the program in providing soft loans to SMEs, and the revision of the programs to expand coverage beyond the prior targeted sectors, address credit risk issues, as well as extending the program duration.

Table 2 Overview of COVID-19 economic and monetary measures

|  |  |
| --- | --- |
|  | **Details (Selected key measures)** |
| Fiscal polices  | Phase 1 (10 March 2020)1. Thai baht (THB) 20 billion (US$ 0.64 billion), to assist people affected by the COVID-19 from central fund
 |
| Phase 3 (7 April 2020)1. THB 1 trillion (US$ 30 billion) to fund the government's relief cash transfers, healthcare services and economic and social rehabilitation.
 |
| 1-Trillion-Baht Emergency Decree (until the end of FY2021)1. Thai baht (THB) 45 billion (US$ 1.35 billion), healthcare measures
2. Thai baht (THB) 555 billion (US$ 16.65 billion), relief measures for households, farmers, entrepreneurs

 For example, 5,000 Baht cash transfer to the informal workers for 3 months – “No-One Left Behind”; Farmer assistance of 5,000 Baht for 3 months; 1,000 Baht cash transfer to the state welfare card holders for 3 months; 1,000 Baht cash transfer to the vulnerable groups for 3 months; Top-up of the state welfare card holders of 500 Baht for 3 months; 15,000 Baht cash transfer to the formal workers by Social Security Office1. Thai baht (THB) 400 billion (US$ 12 billion), recovery and rehabilitation measures

For example, “We Travel Together” Program; Uplifting large agricultural plots with new technology and market integration; Co-payment program; Promotion of employment on new graduates in public and private sectors; Other approved measures. |
| Monetary polices  | 1. February-May 2020, the Monetary Policy Committee (MPC) cut the policy rate from 1.25 to 0.5 percent
2. July-December 2020, the MPC held the policy rate at 0.5 percent
 |
| Phase 1 (10 March 2020)1. Thai baht (THB) 150 billion (US$ 4.8 billion), to provide financial assistance to small and medium-sized businesses (SMEs) by Government Savings Bank (GSB) (Announced on 7 April 2020: allow GSB to allocate soft loans to nonbank financial institutions.)
2. Thai baht (THB) 30 billion (US$ 0.96 billion), to provide soft loans to SMEs in promoting employment by Social Security Office
3. Thai baht (THB) 20 billion (US$ 0.64 billion), to assist people affected by the COVID-19 from central fund
 |
| Phase 2 (24 March 2020)1. Thai baht (THB) 40 billion (US$ 1.28 billion), to provide emergency loans for self-employed without collateral by GSB and Bank for Agriculture and Agricultural Cooperatives (BAACF)
2. Thai baht (THB) 20 billion (US$ 0.64 billion), to provide special credit facilities for employees with collateral by GSB

(Later revised to provide a grass-root empowering loan, and loan scheme to support the recovery of tourism industry, and SMEs in other sectors).1. Thai baht (THB) 2 billion (US$ 0.06 billion), to provide soft loans for low-income group to the Office of the Government Pawnshop by GSB
2. Thai baht (THB) 10 billion (US$ 0.32 billion), to provide soft loans to support SMEs in tourism-related businesses by Small and Medium Enterprise Development Bank

(Later revised to extend the soft loans application by six months; and to allow loans for companies listed on the Market for Alternative Investment.)  |
| Phase 3 (7 April 2020)1. THB 500 billion (US$ 15 billion) to promote SMEs’ liquidity, by providing soft loans through commercial banks and Specialized Financial Institutions (SFIs).
2. THB 400 billion (US$ 12 billion) to stabilize the financial market, by setting up the Corporate Bond Liquidity Stabilization (BSF).
 |
| Expenditures for mitigating impacts of COVID-19 | 1. Thai baht (THB) 40.3256 billion (US$ 1.29 billion)
 |

Note: The measures do not include the benefits of tax relief, lower utility bills, and benefits to formal workers

Source: National Economic and Social Development Council, Budget Bureau, Fiscal Policy Office, Bank of Thailand, and World bank [13]

## **4.3 Social Assistance Responses**

Thailand has a number of social assistance and social insurance programs. However, in term of coverage, non-Thai residents are excluded from social assistance schemes. The social security insurance mainly covers workers in the formal sector as it is the compulsory scheme, while only a small number of informal sector workers participated in the non-compulsory social security insurance scheme.

As mentioned previously, the paper focuses on socioeconomic impacts. This section, thus, covers three key sections: (1) social safety net and immediate responses (2) employment and livelihood responses (3) education responses. The first section demonstrates the immediate responses to support household’s income and reduce household’s expenditure. The second section shows the work-related assistance. The education response impacts on the long-term individual return and loss in human capital.

### **4.3.1 Social Safety Net and Immediate Responses**

Social safety net programs include cash, in-kind transfers, social pensions, public works, and school feeding programs targeted to poor and vulnerable households to fight poverty.

* **Cash Transfers for Vulnerable People**

The Ministry of Social Development and Human Security was responsible for providing extra supports of 1,000 Baht for three months from May to July 2020 to vulnerable population, which are newborn babies up to 6 years old in poor households, disabled people and older persons, as well as registered poor people. Yet there was a delay in transferring the money to July 2020 at once due to under-allocation of the budget in the numbers of eligible receivers. [[1]](#footnote-1)

* **Reducing the Cost of Living**

To help reducing the cost of living, state enterprises in charge of supplying electricity and water supply reduced the tariffs and decided to refund deposits they took as a collateral to use their services to all users. Yet there are some administrative hurdles for some users to lodge their request to get the deposit back.

As for internet and telecommunication, the regulator (through providers) supported free 10 GB of data from 10-30 April 2020 as well as free 100 minutes call for every phone user from 1-15 May 2020. Though these measures can be viewed as the ways to support workers who had to work from home and students who needed to study online, they did not fully cover periods when the schools and university were closed. In January 2021, the regulator cooperated with the providers to improve the speed of fixed broadband and issued a new unlimited data package to support people who had to work or study from home due to the new outbreak.

Table 3 Overview of COVID-19 Social Assistance Measures

|  |  |
| --- | --- |
| **Social assistance measures** | **Details (Some selected measures)** |
| Extra supports of 1,000 Baht for three months from May to July 2020 to vulnerable populations | * Providing extra supports of 1,000 Baht for three months from May to July 2020 to vulnerable populations.
 |
| Reducing the cost of living | * State enterprises in charge of supplying electricity and water supply reduced the tariffs and allow to refund deposits.
* Supported free 10 GB of data from 10-30 April 2020 as well as free 100 minutes call for every phone user from 1-15 May 2020.
 |

Source: Authors’ complication

### **Employment and Livelihood Responses**

As discussed earlier that Thai economy was hard hit through slump in domestic consumption, exports and international tourism, several government policies aimed to mitigate such impacts on losses of jobs and income. For formal workers under the social security system, supporting measures included periods of reduced contribution rate and extra unemployment benefits in terms of higher rate and longer covered periods. Different rates of unemployment benefits covered employment termination by the employers, resignation, and unforeseeable situations particularly when the government-imposed lockdowns and restrictions. Moreover, employers got a small reduction in their social security contributions as well.

Regarding the informal workers (e.g. self-employed, unpaid family workers and employees outside the social security system), the government supported them through direct transfer of 5,000 Baht for three months from April to June 2020. However, those who wanted to participate in this program needed to register mainly via a website and have a bank account to receive the money. Still more than 22 million people attempted to register but roughly 15 million people passed the screening criteria and received the transfer due to vague eligible criteria, limited access for people with no internet connection or low digital literacy. A policy of similar nature albeit smaller transfer will be implemented in early 2021 to mitigate the impacts of the new outbreak in late 2020. Similarly, the Ministry of Agriculture supported farmers with direct transfer of 5,000 Baht for three months from May to July 2020 via the Bank for Agriculture and Agricultural Cooperatives. In addition, the Ministry of Labor provided soft loans to support businesses in job creation. It also created part-time jobs and short-term employment. For foreign workers, the ministry pardoned an over-stay fine and allowed them to extend their work permit.

Table 4 Overview of COVID-19 labor market and employment

|  |  |
| --- | --- |
| **Labor market and employment** | **Details (Some selected measures)** |
| **Maintain and support workers to stay in the system** |
| Wage subsidies | * SMEs can deduct three times the cost incurred by salary payments from April to July 2020 for employees who are members of SSO and receive salary of up to THB 15,000/person/month
 |
| Social security contributions | * Reduction in the rate of monthly contributions to the Social Security Fund for monthly salaried employees from a rate of 5% to 1% of wages, and for employers from a rate of 5% to 4% of wages ( March – May 2020)
* Reduction in the rate of monthly contributions to the Social Security Fund for monthly salaried employees from a rate of 5% to 2% of wages, and for employers from a rate of 5% to 2% of wages ( Sept – Nov 2020)
* Reduction in the rate of monthly contributions to the Social Security Fund for monthly salaried employees from a rate of 5% to 3% of wages, and for employers from a rate of 5% to 3% of wages (Feb – March 2021)
 |
| **Mitigate the impacts from lowered demand for labor** |
| Promoting job creation | * Soft loans to support businesses in job creation.
 |
| Regarding the informal workers | * Direct transfer of 5,000 Baht for three months from April to June
 |
| Public employment scheme  | * Public employment through governmental organizations, for example, employment by Department of Employment, Ministry of Higher Education, Science, Research and Innovation.
 |
| Unemployment benefit | * Formal workers covered by the social protection funds receive increased unemployment compensation up to 50% of salary.
* Employees furloughed because of the COVID-19 outbreak were eligible to receive 62 percent of their daily wages up to 15,000 baht from the Social Security Fund for up to 90 days.
 |
| **Skills Development** |
| Skiles Development | * The Department of Skill Development has opened courses for both formal and informal workers.
 |

Source: Authors’ complication

### **4.3.3 Education Responses**

The direct impacts of COVID-19 on the education sector through mitigation measures, including school closures and lockdown. These measures lead to the necessity for online learning. Remote learning facilities are a combination of existing and new digital television program for pre-primary, primary, and lower secondary students. These programs are supplemented by online learning materials and teacher interaction through the OBEC platforms for upper secondary students. Materials were prepared between 7 April and 17 May and made available from 18 May for a trial and feedback period leading up to 1 July. In Thailand, more than 30% of 15-year-old students do not have private rooms or quiet spaces for studying or doing homework. Only 55% of the poorest group have personal space to do their homework [8].

While a large number of students do not have computer, notebook, or tablet at home, a full online system is impossible in many students, especially schools in remote areas. The quality of learning materials for young children at pre-primary and early primary levels is evaluated to be poor . For secondary school students, many online resources are in English rather than Thai, and resources in Thai often use traditional pedagogy, with limited interaction and effectiveness ([9], [10]). Without prior preparation, majority of teachers have never received training on using technology to deliver remoted education. With the economic impact on the poor households, student drop-out are predicted along with impacts on stress of income reduction on children.

Table 4 Overview of COVID-19 educational measures

|  |  |
| --- | --- |
| Educational measures | Details **(Selected key measures)** |
| Schools closure | * Lockdown measures leads to formal education to study online an online learning method
* The beginning of the new 2020 academic year postponed from 16 May to 1 July
 |
| Equitable Education Fund | * Equitable Education Fund approved (1 May 2020): THB 2,000 million to support children’s cost of living, for more than 750,000 children from the most vulnerable families whom impacted from the COVID-19 pandemic.
 |

Source: Oxford Policy Management and United Nations Thailand, July (2020) [28]

# **POLICY RECOMMENDATIONS TO MITIGATE SOCIOECONOMIC DISPARITIES**

The COVID-19 pandemic affects disproportionately to various population groups, especially the low-income households, vulnerable people and women. The socioeconomic inequality had already been there before the pandemic, and the pandemic has widened up the inequalities in our society. The pandemic broadens the threat from automation to all types of worker especially low-skilled, person-to-person services workers. While the government has attempted to supervise and control the situation, with a priority in people health and save lives, well-being and inequalities were impacted. Addressing disparities in the pandemic era requires a range of policy reforms both to prevent disease spread and to provide equitable access to basic needs and economic recovery measures.

This section provides recommendation to mitigate the disparity gaps. The following recommendations addresses the key points in ensuring that no one is left behind and discriminated against in the course of the COVID-19 response and recovery. Productivity shifts and job creation policies using green community-based approaches could generate inclusive growth in a sustainable manner.

### **Promote Accessibility to Upskills and Reskills Program in the Fiscal Stimulus Packages, with a Focus on Vulnerable Groups**

#### 5.1.1 Enhance Accessibility to Digital Tools and Related Literacy to Vulnerable People and Their Families with a Focus of Promoting Employability and Entrepreneurship

Digitization and automation have changed occupational structures significantly and will continue to alter how existing jobs are carried out. Low-skilled workers are facing a higher risk of automation [21]. The group prone to job risks in the future are the more vulnerable, including women and those with low levels of education. In addition, vulnerable employed people are those normally working in the traditional sector, not the production sector, and are slow in technological adoption. Increased automation raises the risk of job loss among that group who have low or limited social security.

The transformation process was progressing rapidly before the arrival of the COVID-19 pandemic, which only accelerated it. Many firms are rethinking their production processes and willing to invest in equipment to reduce the risk of COVID-19. Work-from-home arrangements are reshaping job norms [22]. The polarization of labor demand between high-skilled nonroutine jobs and low-skilled nonroutine jobs is being expedited. Automation could exacerbate existing disadvantages faced by vulnerable workers.

As the use of digital tools is likely to increase, disparities in accessing and using ICT tools can deepen socioeconomic disparities, particularly between socioeconomically advantaged and disadvantaged children and between rural and urban residents. The digital divide can reduce participation in work and political power for population groups left behind.

In 2017, only 3% of poor households with an average monthly income of less than THB16,667 (USD510) owned computers with Internet connections, while 19% of higher-income households did [23]. This limits opportunities to use technology to work from home and/or to supplement income by engaging in the platform economy. It is also important for policies on job creation to generate inclusive growth.

Besides the accessibility to digital tools, digital literacy and digital infrastructure are also important. As measures to prevent the spread of COVID-19 encourage staying at home, online shopping has increased, with double-digit growth. However, there has also been an increase in online complaints. During January–July 2020, the complaints were mostly about seller reliability and fraud, while the majority of victims mostly had low levels of education or were not familiar with the platforms. Therefore, digital literacy and infrastructure are crucial to enable people to use the Internet and integrate digitalization.

Therefore, digital literacy and infrastructure are crucial to enable people to use the Internet and integrate digitalization. Greater attention should be paid to the necessary conditions to develop knowledge and shared competence to achieve a more inclusive digital economy. Along with the digital literacy and digital infrastructure, it is also important to promote the accessibility to own or access to the digital tools among the poor household for work and for education.

These recommendations should be responsible by a central government as it requires collaboration, innovative and incentive systems that facilitate cross-sectoral action and shared accountability across different ministries, agencies, businesses, and non-governmental stakeholders. For example, the potential organizations in developing digital infrastructure can be Ministry of Digital Economy and Society, in collaboration other public organizations, and private sectors. The implementing programs can be designed in line with the fiscal stimulus packages, i.e. Designing financial supports to vulnerable group with a requirement to upskills/ reskills for a better employability in the new normal phenomenon.

It must be noted that the upskill and reskill program for affected people must promote their employability and entrepreneurship through public-private-academic employment services. The program should be provided to match the personality traits, their previous work background, and reduce the skills mismatch for a long-term growth.

#### 5.1.2 Enhance Lifelong Learning and Entrepreneurships

Participation in training activities reflects inequalities. That participation is particularly low among relatively unskilled adults. Those with higher levels of basic skill proficiency are five times more likely to attend adult learning activities than low-skilled individuals. Learning channels should be easily accessible including online training platforms, which can be continuously implemented in the long run so that workers will be familiar with lifelong learning and able to survive in an era of high uncertainty.

Based on a survey by the Thai National Statistical Office in 2020 [25], around 7.9% of the total population was interested in skill development . The biggest share of people hoping to develop themselves was at the primary level, followed by those with secondary and university educations. The COVID-19 pandemic, however, posed challenges in accessing skill development activities, especially for those with low incomes.

### **Provide Assistance and Support Using a Targeted-population Policies to Mitigate their Losses**

#### **5.2.1 Special Public Employment Services to Vulnerable Groups**

The important issues of concern for informal workers are related to their lack of secure status. Although Thailand has a universal basic income for older persons (THB600–1,000 per month per person), it is insufficient to cover all expenses and affects the quality of life of the older poor. This will affect financial sustainability in the long term, especially when Thailand is facing an aging society that will increase in the future. Many people do not apply for insurance under a voluntary scheme, meaning that they remain outside the social protection network. The integration of all mechanisms would help to strengthen Thailand’s social protection. Supporting the power of social networks in local organizations such as community savings cooperatives would build up the community economy.

Disparities are also evident in terms of general health status. People in the highest income quintile report being in better health than those in the lowest quintile. There are also large disparities by socioeconomic status for diseases and risk factors that are major causes of disability and lower quality of life. Higher proportions of people with low education are in older population groups with chronic health problems. People with low education levels often have poorer nutrition, are more likely to be obese, and engage in risky behavior (for example, drinking and smoking).

People with disabilities or preexisting health conditions, those living in institutional care settings, and the elderly are at higher risk of coronavirus infection, developing severe complications, or higher mortality rates for many reasons. In addition, people with disabilities face greater attitudinal, environmental, and institutional barriers and discrimination. These may be exacerbated by multiple intersecting forms of discrimination faced by women, children, older persons with disabilities, and persons with disabilities in situations of risk and humanitarian emergencies. There is a need to develop disability-inclusive local, national, and global responses requiring cooperation, investment, and direct support from all stakeholders, including the private sector [26].

#### **5.2.2 Organizing a Committee and Providing Humanitarian Assistance and Employment Services to Foreign Migrants during the Pandemic**

Migrant workers are among the most vulnerable groups during the COVID-19 pandemic. Circumstances that increase migrant workers’ vulnerabilities include higher health risks. In addition, they face greater job insecurity as factories close after drops in demand, necessitating mass layoffs. Migrant workers are often the first to be laid off. As their residential status is linked to employment status, migrant workers in Thailand are extremely vulnerable.

Furthermore, when migrant workers do not speak the local language, they are unlikely to understand information materials disseminated. A rapid assessment of the impact of the COVID-19 pandemic on migrant workers in several countries, including Thailand, during April–May 2020 found that 32% reported work-related problems or abuse. The rapid assessment also found that 33% had insufficient personal protective equipment [27].

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1. Elderly, disabled set to get payments

 <https://www.bangkokpost.com/thailand/general/1983975/elderly-disabled-set-to-get-payments> [↑](#footnote-ref-1)