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**VULNERABILITY AND HOUSEHOLD RISK  
MANAGEMENT IN RURAL THAILAND: THE CASE OF  
PATTANI PROVINCE**



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**UUM**  
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**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
November 2015**

**VULNERABILITY AND HOUSEHOLD RISK MANAGEMENT IN RURAL  
THAILAND: THE CASE OF PATTANI PROVINCE**

**By**

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**UUM**  
**Universiti Utara Malaysia**

**A Thesis Submitted to the  
School of Economics, Finance and Banking, Universiti Utara Malaysia,  
In Fulfillment of the Requirements for the degree of  
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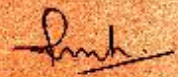
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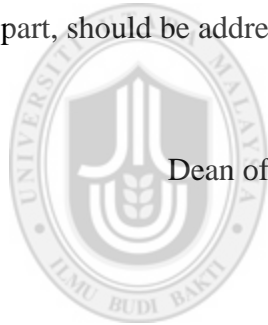


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## ABSTRACT

The concept of “vulnerability to poverty” has attracted the attention of development economists during the last two decades as witnessed by the increasing number of studies on the issue that emerge in the literature. The aim of this study was to investigate the issues of exposure to shocks/risks, risk management strategies and vulnerability to poverty using rural households in Pattani province. A sample of 600 households in five districts of Pattani province was selected using the multi-stage sampling approach. A comprehensive descriptive analysis was conducted using SPSS to examine the exposure to shocks in general. The Logit model was used to analyse households’ exposure to shocks as well as their impact on their livelihood. The Feasible Generalized Least Square (FGLS) technique was then employed to measure the level of vulnerability to poverty. Finally, the Tobit model was estimated to determine the influence of exposure to shocks on vulnerability to poverty. This study showed that rural households in Pattani province faced many types of shocks and they had employed various strategies in order to handle such shocks. It revealed that exposure to shocks, regardless of the type of shocks, had significant impacts on the various aspects of the livelihood of the households. However, as for the level of vulnerability to poverty, only exposure to social shock was found to be statistically significant. Nevertheless, the results showed that vulnerability in the sampled population was quite high at more than 80 percent which was much higher than the incidence of poverty in the sample which stood at less than 30 percent. These findings also pointed out how important it was for the Thai government to improve its social security net which can be relied upon by the vulnerable to prevent them from actually falling into the trap of poverty.

**Keyword:** exposure to risks/shocks, risk management strategies, vulnerability to poverty, poverty alleviation, rural households



## ABSTRAK

Konsep “kerentanan terhadap kemiskinan” telah menarik perhatian ramai ahli ekonomi pembangunan sepanjang dua dekad yang lalu. Hal ini terpancar menerusi peningkatan bilangan kajian yang meneliti isu ini dalam kosa ilmu sedia ada. Kajian ini bertujuan menyelidik isu berkaitan dengan pendedahan kepada kejutan/risiko, strategi pengurusan risiko dan kerentanan terhadap kemiskinan dengan menggunakan isi rumah masyarakat luar bandar di wilayah Pattani. Sampel kajian terdiri daripada 600 isi rumah di lima daerah di wilayah Pattani yang dipilih berdasarkan pendekatan persampelan pelbagai peringkat. Analisis deskriptif yang komprehensif telah dijalankan dengan menggunakan SPSS bagi mengkaji pendedahan kepada kejutan secara umum. Model Logit digunakan untuk menganalisis pendedahan isi rumah kepada kejutan serta impaknya terhadap kehidupan mereka. Teknik Boleh Laksana Ganda Dua Terkecil Teram (FGLS) telah diupayakan untuk mengukur tahap kerentanan terhadap kemiskinan. Akhir sekali, model Tobit dianggarkan untuk menentukan pengaruh pendedahan kejutan ke atas kerentanan terhadap kemiskinan. Kajian memperlihatkan bahawa isi rumah masyarakat luar bandar di wilayah Pattani menghadapi banyak jenis kejutan dan mereka menggunakan pelbagai strategi untuk menangani kejutan tersebut. Kajian turut menunjukkan bahawa pendedahan kepada kejutan tanpa mengira jenis kejutan didapati memberikan impak yang signifikan terhadap pelbagai aspek kehidupan isi rumah. Walau bagaimanapun, bagi tahap kerentanan terhadap kemiskinan, hanya pendedahan kepada kejutan sosial didapati signifikan secara statistik. Namun, keputusan memaparkan bahawa kerentanan dalam populasi sampel agak tinggi pada kadar melebihi 80 peratus, iaitu lebih tinggi daripada kadar kemiskinan dalam sampel yang kurang daripada 30 peratus. Penemuan ini juga menunjukkan bahawa pentingnya bagi kerajaan Thai untuk memperbaiki jaringan keselamatan sosial yang boleh diupayakan oleh golongan yang rentan untuk menghalang golongan ini daripada jatuh ke dalam perangkap kemiskinan.

**Kata kunci:** pendedahan kepada risiko/kejutan, strategi pengurusan risiko, kerentanan terhadap kemiskinan, pembasmian kemiskinan, isi rumah luar bandar



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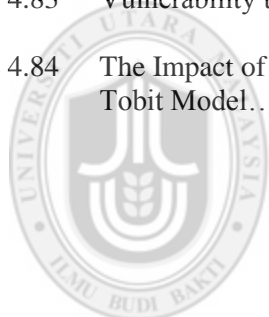
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## LIST OF ABBREVIATIONS

ADB	Asian Development Bank
Coef.	Coefficient
ER	Exposure to Economic Shocks
FGLS	Feasible Generalized Least Squares
3FGLS	Three-stage Feasible Generalized Least Squares
FGT	Foster, Greer and Thorbecke Measure of Poverty
Freq.	Frequency
GDP	Gross Domestic Product
HH	Household
HER	Exposure to Shocks in General
HL2	Household Size
HL3	Number of Children in the Household
HL4	Number of Children Living in the Household
HL5	Number of Children Attending School
HR	Exposure to Health Shocks
ICRISAT	The International Crops Research Institute for the Semi-Arid Tropics
ICRISAT-VLS	The International Crops Research Institute for the Semi-Arid Tropics-The Village Level Studies
ILO	The International Labour Organization
ISSA	The International Social Security Association
LCR	Exposure to Life-Cycle Shocks

Marg. Effect	Marginal Effect
NESDB	National Economic and Social Development Board
NGOs	Non-Governmental Organizations
NR	Exposure to Natural Shocks
NSO	National Statistical Office
OLS	Ordinary Least Squares
PIH	The Permanent Income Hypothesis
SR	Exposure to Social Shocks
SRM	Social Risk Management
SSO	Social Security Office
SWN	South-West Nigeria
UI	Unemployment Insurance
UNDP	United Nations Development Programme
UNISDR	The United Nations Office for Disaster Risk Reduction
VEP	Vulnerability as Expected Poverty
VEU	Vulnerability as Expected Low Utility
VER	Vulnerability as Uninsured Exposure to Risk
VHLSS	The Vietnam Household Living Standards Survey

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Introduction**

This chapter presented an overview of the thesis which consists of the background of the study, the problem statement, the research questions, objective of the study, the significance of the study, the scope of the study, the organization of the study and concludes.

#### **1.1 Background of the study**

Over the past few decades, there has been a tremendous economic growth in Asian economies. According to Balisacan and Fuwa (2007), during the past thirty years, the growth in gross domestic product (GDP) experienced by Asian countries has in consistent manner outpaced those of other countries in the rest of the world. The Asian countries' GDP growth rate averaged 4.0 percent per year, whilst the developed countries and the world grew by only 2.6 percent and 2.7 percent, respectively.

According to the economist Kuznets (1955), economic growth will benefit nearly all citizens of a country. Consequently, even if the benefit of growth is not equally distributed, it should still lead to a decrease in poverty incidence. Indeed, the economic growth experienced by these countries was accompanied by a rapid rate of poverty reduction, particularly in the East Asia and Southeast Asia region. For instance, during the period of 1990 to 2001, there is a drop of 129 million in the number of people living on less than a dollar a day. This is translated by a huge drop in poverty incidence in the East Asia region from more than 30 to only 12 percent.

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