THE PSYCHOLOGICAL IMPACTS OF URBAN DEVELOPMENT ON URBAN POVERTY: A CASE-STUDY OF PHARAM 3 COMMUNITY IN BANGKOK

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This paper advocates for increased collaboration between urban psychologists and development practitioners who work with low-income people to enhance the understanding of the political economy of urban poverty when developing poverty alleviation programs. Drawing on the "the psychology of poverty" and the theory of socio-economic development, this paper investigates the narratives of 17 low-income women in the Pharam 3 community. Their experiences and psychological impact as participants of a slum-upgrading project and their life as an urban poor individual in Bangkok were collected using in-depth interviews. Each interview were transcribed, reviewed and coded according to units of meaning that is related to the phenomenon that is being investigated. The findings indicated that despite the success of the slum upgrading project in empowering the people within this community, it is evident that societal pressures from the individual's life settings can influence decision making processes. Therefore the "psychology of poverty" can be an underlying factor that can lead to unsustainable decision-making which can impact the sustainability of poverty alleviation programs.

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รายงานการศึกษานี้สนับสนุนแนวความคิดในการขยายความร่วมมือระหว่างนักจิตวิทยาชุมชนเมืองและผู้ปฏิบัติงาน ด้านการพัฒนาที่ทำงานด้านให้ความช่วยเหลือประชากรที่ยากจน เพื่อสร้างเสริมความเข้าใจทางด้านเศรษฐกิจการเมืองเกี่ยวกับปัญหาในการดำเนินโครงการพัฒนาแก้ไขปัญหาความยากจนใน เขตชุมชนเมือง

ในการกล่าวถึงแง่มุม "จิตวิทยาของความยากจน" (psychology of poverty) และ "ทฤษฎีการพัฒนาทางสังคม-เศรษฐกิจ" (theory of socio-economic development) รายงานฉบับนี้ได้ทำการสัมภาษณ์สตรีผู้มีรายได้น้อย 17 คนในชุมชนพระราม 3 อย่างละเอียดถึงประสบการณ์และผลกระทบที่มีต่อพวกเขาเหล่านั้นในฐานะที่เป็นผู้ร่วมโครงการพัฒนายกระดับชุมชนสลัม สัมภาษณ์ถึงการดำรงชีวิตของพวกเขาแต่ละคนที่เป็นประชากรยากจนในเขตกรุงเทพมหานคร โดยการรวบรวมข้อมูลจากการสัมภาษณ์ในเชิงลึก ข้อมูลจากการสัมภาษณ์แต่ละรายได้มีการบันทึกเสียง ทบทวนและใส่รหัสความหมายที่เกี่ยวข้องกับข้อเท็จจริงที่ได้ทำการสอบถาม ผลจากการศึกษาชี้ให้เห็นว่าในขณะที่ความสำเร็จของโครงการพัฒนายกระดับชุมชนสลัมจะช่วยสร้างความเข้มแข็งแก่ประชา กรในชุมชนแห่งนี้ ก็มีหลักฐานเชิงประจักษ์ว่าความกดดันทางสังคมจากสภาพการดำเนินชีวิตของประชากรแต่ละรายสามารถมีอิทธิพลต่อกระบ วนการตัดสินใจของพวกเขาด้วยเช่นกัน ด้วยเหตุนี้ "จิตวิทยาของความยากจน" สามารถกำหนดเป็นประเด็นที่ต้องให้ความสำคัญที่จะเป็นสาเหตุนำไปสู่กระบวนการตัดสินใจที่ไม่ยั่งยืนและเหนี่ยวรั้งพลังควา มมุมานะของแต่ละคนที่จะดึงตัวเองให้พ้นจากสภาพความยากจนสาขาวิชา : การศึกษาด้านการพัฒนานานาชาติ

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ลายมือชื่อนักศึกษา. . . . .

ลายมือชื่ออาจารย์ที่ปรึกษา. . . . .

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List of Abbreviations

APA... American Psychological Association

CODI.. Community Organizations Development Institute

CPRC ....Chronic Poverty Research Center

DMH .... Department of Mental Health

DSM-IV .... Diagnostic and Statistical Manual (of Mental Disorders) IV

GDP... Growth Domestic Product

HDI ....Human Development Index

IRP .... Institute for Research on Poverty

MDG ....Millennium Development Goals

MOPH... Ministry of Public Health

NGO...Non-Governmental Organizations

SES...Socio-Economic Status

UCDO .... Urban Community Development Office

UNDP...United Nations Development Program

UNFPA .... United Nations Population Fund

CHAPTER I

INTRODUCTION

Poverty has become a global issue. Worldwide efforts have begun its efforts to eradicate extreme poverty. In 2000, the World Bank announced that 864 million people have moved above the global poverty line (Satterthwaite, 2003) . Asia was heralded as the example of the efficiency of economic growth (Dollar & Kraay, 2002). In 1978 people living in extreme poverty in China was around 250 million. By the year 1999, the rates dropped to around 34 million (Martell, 2010). It would seem that economic growth has made a significant contribution to poverty reduction measures across the world. However, realities show a different scenario.

Poverty rates are "unbalanced" across regions (CPRC, 2007), with rates reducing in Asia but increasing in parts of Africa and Latin America. Growth has quickened rates of urbanization, leading to rises in internal migration, which has resulted in higher rates of urban poverty in cities (Martine, 2007). A report by the United Nations Population Fund (UNFPA) states that 90% of slum dwellers live within developing countries. China and India, two countries which have seen significant economic growth, accounts for 37% of the overall slum population in the world (Martell, 2010). Urban poverty is not only a phenomenon found in developing countries. In an article by the German news, *De Spiegel,* reported increasing rates of urban poverty across cities in Germany, and have stated statistics on rates of urban poverty across Europe and the United States (*Anon*, 2012). The numbers are not comparable to those found in developing countries, but it does indicate that urban poverty is becoming a global issue.

Despite the growing rates worldwide, the urban poor are often overlooked and marginalized socially , politically and economically (Grant, 2004). Their geographic positioning or political circumstances have kept them excluded from the "trickle-down effects" that economic development should have imparted upon them (Hulme & Shepherd, 2003; Mitlin, 2004; Satterthwaite, 2004). Governments continue to see these populations as residual side-effects that can be corrected through economic development (Mitlin, 2004). Increasingly past studies have begun to illustrate that economic pursuit may have social and economic impacts on

populations of the poor (Rojas, 2011; Tangcharoensathien, Harnvoravongchai, Pitayarangsarit, & Kasemsup, 2000).

In a move away from the focus of using the GDP as a measurement for development, the UNDP planned worldwide efforts to eradicate extreme poverty by using the capability approach within the Millennium Development Goals (Sen, 1990, 1999). The MDG became more and more critiqued and doubted by researchers as to whether it would be able to meet its goals. In particular, psychologists began to voice that the MDG's neglect to consider the psychological aspects has led to the inability to achieve the health goals (Beale, 2004; C., 2009; Miranda & Patel, 2005; Miranda & Patel, 2007; S. E. Sachs & Sachs, 2007; Skeen, Lund, Kleintjes, & Flischer, 2010; Tsai & Tomlinson, 2012). These studies indicate that perhaps psychological consideration could complement the capability approach.

Thus this paper aims to provide an analysis of psychological impacts on the context of urban poverty in Thailand, and support the advocacy to include urban psychological approaches in development. It also proposes that psychologists should begin to make the move away from its focus on clinical psychology in poverty, towards studies that evaluates how to maximize the capabilities of the urban poor to its fullest.

Significance of the Study

As few studies have looked into the effects of development projects on the mental and psychological well-being of the urban poor, this research aims to fulfill the gap in knowledge. It advocates for the view of *mental capital* (Weehuizen, 2008) in Thailand's economic policies. The objective of this study is to investigate the psychological impact that economic development in the cities can have on the urban poor. It also evaluates how this impact can hinder already existing poverty alleviation projects and programs. The study investigated the Pharam 3 community in the Baan Mankong project in Bangkok as a case study. The study is a qualitative study using community in-depth interviews with members of the Pharam 3 community's experiences as an urban poor population and participants with the Baan Mankong project. Both phenomenological and case-study approach was used to uncover commonalities amongst the narratives.

This research is driven by the following questions:

- *What psychological aspect of the urban poor are affected by urban development projects?*

- *How do urban development projects affect the mental and psychological aspects of the urban poor?*

- *How does the integration of urban psychology able to help poverty alleviation programs more efficient at helping urban poverty?*

The answer to this question provides a deeper understanding on the complexity behind the context of urban poverty. This paper argues that it is not enough to regard the urban poor population as residual effects of development as it could risk devaluing urban poor populations and push them further into poverty. Poverty alleviation measures should include more than simply offering financial or materialistic solutions. Development programs must also move away from separatist view of the "community" or "the individual", but as a dual, inter-dependent entity.

The merit of this research is it provides an analysis on urban poor populations within Thailand. Very little research has investigated Thailand's urban poor context from the aspects of the psychological impacts of urban planning projects. This proposed research question thus bears important insights into the relationship between urban poor populations and the psychological impacts of development projects in urban areas.

Structure

The structure of the paper is as follows. Chapter two provides literature review on the current studies on urban poverty, psychology and poverty, and a background context to Thailand. This part of chapter two emphasizes that current measures and views of urban poverty undermines several factors within the political economy of urban poverty. This provides better understanding of the influential factors and measures needed to tackle urban poverty. This section also looks at the psychology of poverty as an alternative view from the conventional income-based definitions of poverty. Afterwards empirical evidences are presented to show the linkages between poverty and mental health. In the final parts of the second chapter, it presents

background knowledge on Thailand with regards to the prevalence of urban poverty, the Baan Mankong project.

Chapter three introduces the conceptual framework and the concepts that drive the research. This research draws on concepts of the psychology of poverty, social exclusion, urban psychology and mental capital (APA, 2005; Mullainathan, 2010; Sen, 2000; Weehuizen, 2008). This section outlines the two concepts and its relation to the methodology of this research. Then chapter four provides in-depth descriptions of the research methodology. Then the research scope, significance and ethical considerations are laid out in later parts of chapter four. This chapter also provides additional profiles on the community and the Baan Mankong project according to the information that were provided in the interviews as well as the interview settings and interviewee profiles. Chapter 5 introduces the findings and analysis. The findings are also discussed and concluded. Based on the findings, recommendations and further suggestions for future research are offered in this chapter as well.

CHAPTER II

LITERATURE REVIEW

Situational Background

The context of urban poverty is complicated. The structure of urban poverty is constructed through an interaction of a multitude of factors. Simply implying that urban poverty means "income poverty in cities" is incorrect (Mitlin, 2004; Satterthwaite, 2004). In order to fully comprehend the context of urban poverty, the following section will review past studies on urban governance, and how studies within psychology has shown that mental health is interconnected with poverty. Then background knowledge on Thailand is provided, regarding evaluations of Thailand's healthcare service and mental health. It will also discuss how urban poor communities in Bangkok have been affected by infrastructural developments in the city, where the background on Pharam 3 community in the process. Through this section, the paper attempts to illustrate why urban psychology is an important component to the understanding of the political economy of urban poverty.

2.1 Understanding Urban Poverty

Wratten (1995) emphasizes that defining urban poverty should not be differentiated from rural poverty. There is an inter-relational dynamic between urban and rural areas, such as inner migration, sales markets, and labor markets. Focusing on one could have repercussions on another. Additionally, solely addressing on urban poverty could undervalue economically, socially and politically constructed barriers that affect livelihoods of both urban and rural areas. Thus it is important to bear in mind that measuring urban poverty is not meant to separate it from rural contexts. Instead, understanding the complexities and urban-rural dichotomy can provide deeper understanding into why urban poverty requires sensitivity to its context. Current measurements of poverty are unable to capture that complexity, or present the vulnerability of the urban poor (Satterthwaite, 2004).

Mitlin (2004) infers that the conventional income-based measurements, such as the one dollar day mark, "*failed at picking up issues relative to urban poverty*". Thus conceptualizing urban poverty is not as simple as defining incomes (Amis, 2002). Conceptualizing urban poverty must incorporate marginalization and entitlement as poorer populations are more vulnerable to shocks, risks, and stress (Hulme & Shepherd, 2003). Different members within a poor household are entitled to different resources. Also, household member's gender, age, well-being of family members require different consumption needs (Marsella, Levi, & Ekblad, 1997; Satterthwaite, 2004). These aspects can either push individuals in and out of poverty (Grant, 2004). This places significant burden on households to maintain resources suitable for all members (Wratten, 1995). Supposing that the "trickle down effects" of economic development will reach the urban poor may be an over-estimation (Satterthwaite, 2003).

Mitlin (2004) found that although countries have gone through economic growth, it has not improved matters of equality, income, participation gaps found between populations of urban areas. There is a presupposition that spatial planning and reorganization of cities will provide better access to services and thus improve situations for the poor. However, costly fees can limit access and become a disincentive for poorer households to seek such services. In reviewing poverty reduction strategy papers, Mitlin (2004) mirrors Wratten's suggestion that strategies to reduce urban poverty must consider costs of living, quality of life maintenance, and access to basic services, and civil rights. Well-thought out policies, universal services and governance thus becomes an important factor to the livelihood and betterment of the urban poor.

Urban Governance and Urban Poverty

Inequalities in urban areas are shaped by power imbalances and skewed government focus that work against those in poverty. Grant (2004) states that economic development is an insufficient poverty reduction strategy on its own. In reviewing case-studies of cities around the world, Grant (2004) found that despite the rates of economic growth, poverty had not been alleviated due to the increasing inequalities found within those cities.

Urban governance has changed in way that obstructs itself from being a democratic platform for minorities. Rather, it could be seen as responding to commercial investments and

elitist power (Grant, 2010; Kong & Law, 2002; Routledge, 2010). Cities and its structures fosters the *politics of forgetting* (Fernandes, 2004). The politics of forgetting describes the process where "*political-discursive processes in which specific marginalized social groups are rendered invisible within dominant national political culture*" (Fernandes, 2004). As city governments have different visions for its cities, low-income households have learnt ways to be self-reliant (Devas et al., 2001).

Most state planning has long-term results, which do not apply to contexts of the poor. Poor households make by with choices based on immediate needs (Grant, 2004). Children are withdrawn from school to gain additional incomes or because of additional school costs such as uniforms and materials have become unaffordable (Patel, 2009). Costly healthcare systems can result in some individuals obtaining loans where debts can push poorer individuals deeper into poverty (Grant, 2004; Hulme & Shepherd, 2003). Inadequate services such as poor transportation systems, and sanitation facilities as poor health and long travel times also hinder productivity or the development of human capital (Grant, 2004). Therefore city governments must take into consideration the urban poor context in order to ensure adequate provisions of services (Grant, 2004).

Poor governance can preserve characteristics of segregation and inequalities the urban poor face. Good urban governance must be maintained through inclusive urban policies and well thought-out project planning in order to promote the full potentials of urban growth (Martine, 2007). Good city governance thus becomes influential to the livelihood of the urban poor. As is illustrated, governments should not only ensure adequate services for its citizens, it must begin to understand poverty contextually. It is also important to look at the individual level in order to fully comprehend the situations of the urban poor. The "*psychology of poverty*" incorporates behavioral research in order to understand the environmental effects on individual behaviors of those living in poverty. The concept further exemplifies why contexts of poverty can be complex and how governance can impact productivity of the poor. One of the complexities can be demonstrated within the idea that poverty in itself can create a culture of poverty.

The Culture of Poverty

Lewis (1965) proposes that the *"culture of poverty"* is created from long-periods of discrimination has resulted in the poor's disengagement and non-integration with the society. According to the concept, the poor are marginalized because *"... of a culture of poverty which has rendered them inherently unable to respond positively to the advantages associated with urban living"* (Beall, 2000). The culture of poverty include aspects of hostile sentiments to the sub-culture and the larger society, the nature of slum community and slum family, and individual character structures (Lewis, 1965). For example cycles of unemployment or underemployment have led to the inability to save, or individual feelings of helplessness or inferiority. This can then frame a type of living that is passed on to children who pick up on the negative sentiments, creating a generational effect of negative sentiments. Over time, this reinforces the creation of the culture of poverty making it difficult to escape. According to Beall (2000) the concept of the culture of poverty has led to a shift in today's urban poverty policies and programs, from providing access to basic needs to improving aspects of social inclusion. This aspect is also the main element behind the successes of the nationwide slum-upgrading program, Baan Mankong (the Baan Mankong project will be discussed in further detail in section 2.4).

This paper believes that improving situations of social exclusion of the urban poor can bring about improvement to conditions and perceptions of the urban poor. However, it may be an insufficient enough measure to reduce urban poverty as it does not tackle the *psychology of poverty* (Anand & Lea, 2011; IRP., 2011; Mullainathan, 2010).

2.2 The Psychology of Urban Poverty

Resource Scarcity

According to the psychology of poverty, scarcity as a result of poverty can cause poor decision making, resulting in behaviors that reinforces poverty on the individual. In their study, Shah, Mullainathan, and Shafir (2012) suggested that those in poverty behave in ways that reinforce poverty. They found that resource scarcity changes how the individuals view their problems and solutions in accordance to situations of poverty. In a sense, scarcity *"creates its*

own mindset" (Shah et al., 2012) for instance everyday trivial situations can become increasingly urgent due to the inability to pay or afford it. The intensified feelings of urgency can then result in skewed focus or *"attentional neglect"*. Attentional neglect refers to situations where some problems are more prioritized than others, which could lead to impaired decision making. The researchers believed that this concept explained why those in poverty can sometimes brashly opt for short-term, high interest loan rates, with little consideration on the benefits or shortcomings of such programs (Shah et al., 2012). Resource scarcity and temptations to opt for quick alleviations, such as loans, can provide behavioral explanations to poverty traps (Banerjee & Mullainathan, 2007).

The concept of resource scarcity further accentuates the nuances of poverty that current income-based measurements have overlooked. Attentional neglect can become a hindrance to projects and policies that aim to alleviate poverty. Some policy makers may push policies that rely on the participation of the poor, or aim for participants to regularly follow through with a program. However, this can be difficult as there are many aspects within the psychology of poverty that can spoil the participation and outcomes of those policies (IRP., 2011).

In addition to resource scarcity and impaired decision making, other studies with the psychology of poverty looked at aspects of exclusion as a fundamental aspect of poverty.

Social Exclusion and Poverty

The social exclusion approach focuses on the process of deprivation that can affect those living in poverty (De Haan, 2000; Sen, 2000). Social exclusion is defined as the manner where individuals or groups have been "wholly or partially excluded" from taking part within their own societies (De Haan, 2000). The concept is considered to be multi-dimensional, meaning that people are not deprived in one aspect but will experience political, social, and economic exclusion at the same time (De Haan, 2000). For example, an unemployed person may find themselves excluded from both welfare policies and the society (Sen, 2000). The concept's focus on the process and relational aspects of deprivation is helpful to the understanding of poverty (De Haan, 2000; Sen, 2000). According to this approach, one type of deprivation can have a "domino effect" on other parts of the living (Sen, 2000). This is an important aspect for

development organizations and civil society organizations to consider as a successful program may provide benefits to the urban poor at one level, but it does not mean improvements in other parts of living.

Sen (2000) defined poverty as a type of capability deprivation. Mirroring the criticisms of income-cased measurements, he believes that poverty must be seen as "poor living" and "impoverished lives" as "living" is not solely based on whether income is adequate or not. Thus, poverty should be regarded as capability deprivation as it does not allow those in poverty to live a minimal standards of adequate living (Sen, 2000). Capability deprivation can be a result of intentional and unintentional exclusions, in which Sen (2000) asserts must be defined in order to fully understand the sort of deprivations the poor may experience.

Firstly, Sen (2000) illustrates the how exclusion can lead to capability deprivation through the concepts of *constitutive* and *institutional exclusion.* Being socially excluded from taking part in their community has intrinsic relevance to the way life can become "impoverished". He contrasts this with unintentional means of exclusions. Institutional exclusion may not mean to directly harm an individual but can lead to undesirable outcomes, for instance, having limited access to the credit market. The lack of access can deprive the individual from other opportunities that can improve their lives (Sen, 2000). In addition, Sen also differentiates between *active* and *passive exclusions.* The varying types of exclusions, whether intentional or unintentional, prevent the poor from their capability to maintain adequate standards of living, or which Sen terms as *capability deprivation* (Sen, 2000). Sen's distinction of different types of exclusions is important to the understanding of poverty. Government measures and projects, although with good intentions, can indirectly maintain situations of poverty through passive exclusions if it is not well thought-out. To further illustrate how well-intended policies can lead to exclusions in other aspects of living, Kjell Underlid's study (2005) on *social devaluation* are discussed.

Social Devaluation and Poverty

Social devaluation, according to Underlid (2000) refers to the negative attributes in which the society views poverty as an "undesirable, inferior status", and the experience of social devaluation may have a significant impact in many aspects.

Underlid (2005) investigated how the poor in Norway cope and interpret the negative perceptions and society's "devaluing" of the poor. He found that the participants are aware and feel devalued by society. They were aware of society's assumption on their personality (*"The poor are lazy")* and their moral integrity *("The poor steal").* The felt experiences were coupled with a negative affect such as feelings of shame and guilt. Underlid concluded that feelings of devaluation and shame can have a bearing on the poor's self-esteem. His study illustrates that the context of the poor is multi-dimensionally shaped by factors involving more than just income-based interpretations. Underlid's study has illustrated that simply providing social welfare support is not enough to change the context of the poor and improve their "capabilities" (Sen, 2000) and promote productivity (Devas et al., 2001; Grant, 2004).

Through the studies on social exclusion (De Haan, 2000; Sen, 2000) and social devaluation (Underlid, 2005), it can be seen that capability deprivation, in the form of passive or active exclusions can cause *attentional* neglect which can lead to impaired decision making processes which could hinder the poor's capability to bring themselves out of poverty. This paper proposes that *urban psychology* can offer valuable psychological knowledge on situations of poverty into its planning and project.

Urban Psychology and Identity Theory

"Urban psychology", in collaboration with varying sectors, can facilitate the development of universal social services and effective intervention programs that can be effectively used in urban contexts. Urban psychology is an interdisciplinary framework that involves urban citizens, local and national decision-makers whose choices can have significant influences on urban environments

Urban psychology draws on socio-economic model of development (Bronfenbrenner, 1977). Bronfenbrenner (1977) proposes that social settings are nested within one another. He terms them as *microsystems, mesosystem, exosystem, and macrosystems*. *Microsystems* are the roles of the individuals themselves over a period of time, for instance, the individuals as daughters or parents. *Mesosystem* is one system larger, where the individuals interact with this setting at some point in their lives. These can be schools, or church. *Exosystems* refer to systems that the individual does not have direct interactions with, but affects the individual. Such can be a mother's job requirements and the lack of time she has for her children. *Macrosystems* refer to the overarching system that encompasses all the settings through ideology or organizations of social groups. Examples of these would be the law or social norms. Bronfenbrenner's framework (1977) illustrates that an individual's surroundings can have much bearing at the individual level.

Identity theorists (Côté & Levine, 2002; Mead, 1934; Stets & Burke, 2000; Stryker & Burke, 2000) assert that identity has multiple layers. An individual's sense of self is inter-related to their societal circles, *"...persons have as many identities as distinct networks of relationships in which they occupy positions and play roles"* (Stryker & Burke, 2000). Psychological studies on the theory of identity have found that there are multiple "classes" of self; the material me, the social me, and the spiritual me (James, 1890). Each level indicates how the individual would perceive themselves according to the items they own, how their social circle views them, and how their consciousness of their own perception of themselves. All these layers form the individual's sense of identity (James, 1890). In identity theory, the "core" of an individual is comprised of definitions of the "self" as an occupant of a role and the expectations and meanings of that role. These expectations and meanings then forms a set of guidelines that drives behavior (Stets & Burke, 2000). The "layered" aspect behind the individual according to Bronfenbrenner (1977) and Identity Theory is thus important to how one perceives oneself, that not one but all societal settings have an impact on the individual's behaviors.

Urban psychology and the Identity theory has the advantage that it could bring better understanding to the complexity of urban contexts. Extensive research within the field of psychology have shown that urban diversity or minority segregations, health, social issues, urban education systems, and employment could either influence the individual negatively or positively

(APA, 2005). This expertise can be used by decision makers to develop wholesome policies that benefit all. Yet, psychology is still overlooked in urban planning, community development projects, and urban social policies (Deb, 2012).

2.3 The capability approach, Positive Psychology, and Mental/Psychological Health

Before highlighting the empirical findings that found associations between poverty with mental health, it is important to lay down fundamental understanding that there are fields in psychology that studies factors that contribute to the "flourishing" of people and institutions (Alkire, 2005b; Gable & Haidt, 2005; Seligman, 2002; Sen, 1990) and measurements that indicate the varying severity of mental illnesses and what contributes to the deterioration of mental health and how it can effect "functioning" of an individual.

The capability approach

The Human Development Theory is based on the "*capability approach*" by Amartya Sen (Morris, 2010; Sen, 1990, 1999). Some aspects within the approach can allow better understanding of poverty but the capability framework is meant to conceptualize, measure and evaluate poverty, rather than to offer explanations behind poverty (Crocker & Robeyns, 2010). The key idea behind the approach is that social structures or arrangements should ensure the development of people's capabilities in order for people to freely promote or achieve a life they value (Alkire, 2005a; Crocker & Robeyns, 2010; Sen, 1990; Sen & Hahn, 1996). In order to illustrate the concept of *capability*, three main terms are discussed within the capability approach.

The key terms which are central to the approach are *functioning, capability,* and *agency.* Functioning refers to aspects within human fulfillment (Alkire, 2005a), it includes activities and conditions that contribute to the well-being of individuals such as having a safe home, strong friendships, a healthy body, or a good job. Income and resources, such as money or food, are associated with *functioning* but the term also offers descriptions on what individuals can do as a result of completing these activities (Alkire, 2005a; Sen, 1990, 1999). On the other hand

capabilities pertain to "*opportunity freedom*", or the varying opportunities that are open to an individual. Those with abundant "capabilities" will have the ability to choose life paths and enjoy varying activities that they value. The activities or conditions that the person does not value cannot be considered as capabilities (Alkire, 2005a). Lastly, *agency* is a person's ability to realize the goals they value for themselves, and the ability to pursue these goals (Crocker & Robeyns, 2010). Here, Sen distinguishes the term *agent* from other definitions by stating that *"... an agent is someone who acts and brings about change"* (Crocker & Robeyns, 2010). Agents are seen as individuals who are "free", therefore those who are forced, oppressed or passive cannot be considered as agents. In this aspect, people are seen as having the ability to be active, creative *"... and act on behalf of their aspirations"* (Alkire, 2005a).

Based on the above definition to the key terms within the capability approach, *agency* should be promoted in addition to *capabilities* to enhance people's well-being. Therefore social structures should provide the conditions that can help individuals realize the path they value, and improve participation, democratic communication platforms, and empowerment in order to maximize their ability to expand people's capabilities to better their lives (Alkire, 2005a, 2005b; Crocker & Robeyns, 2010; Sen, 1990).

The Capability Approach has been a reference for policy designs and assessment for many current poverty alleviation measures today. The most famously adopted measure using the capability approach is the United Nations Development Program's *Human Development Index (HDI)* as a better evaluation threshold for development than Growth Domestic Product (GDP). The HDI is the foundation to the Millennium Development Goal (MDG), which is known as the United Nations' and the world's effort to eradicate extreme poverty by the year 2015.

Criticisms on the Millennium Development Goals

The MDG are eight development goals are based on the capability approach. The eight goals include poverty reduction, promote primary education, gender equality, reduce child mortality, promote productive health, combat diseases, promote environmental sustainability, and foster global partnership (UN, 2012; UNMG, 2005). Despite the reduction in rates of extreme poverty occurring worldwide (Baker, 2008; CPRC, 2007), regional progress has been

varied in meeting the eight goals within MDG. The MDG has been widely criticized and doubted as to whether it can meet its goal by the year 2015 (Kabeer, 2009; J. D. Sachs, 2005; Satterthwaite, 2003).

In recent years, there have been growing concerns about the MDG neglecting to consider mental health in its mission to reduce poverty. Many researchers have felt that overlooking mental health or "noncommunicable diseases" can have significant influences on the achievement of the MDG education and health goals (Miranda & Patel, 2005) Children born within situations of poverty are more likely to follow a slower child development path than children born in better socioeconomic households (Patel, 2009). Children suffering from mental disabilities can keep parents or care-takers from participating in the job market (Coley, Ribar, & Votruba-Drzal, 2011). Moreover, adults suffering from poor mental conditions are also unable to participate in the labor market (Das, Do, Friedman, & McKenzie, 2009). These past studies have illustrated that poor mental health have contributed to the inability to access the available education, occupational and health programs. These "Noncommunicable diseases" can be a contributing factor behind the slow progress that some developing countries today are having in meeting the MDG target (CPRC, 2007; Dreaper, 2011; Kabeer, 2009; Miranda & Patel, 2005; Skeen et al., 2010).

In evaluating whether the MDG has taken any measures to incorporate mental health promotion in its projects, Skeen et al. (2010) identified poor mental health and mental disabilities as one of the most significant barriers in the achievement of the eight MDG goals in Africa. They conclude by stating that mental health has been "*severely under-prioritized*", that mental health must be promoted in the last stretch of the MDG project. The authors insist that "*improving mental health at the population level would build, enhance and harness capabilities of SSA citizens to better contribute to the development of their countries*" (Skeen et al., 2010).

The above findings indicate the importance of incorporating psychology alongside the capability approach. However, the capability approach or programs should also consider that capability is dependent on the perceptions and "non-clinical" aspect of psychology as well (Biswas-Diener & Patterson, 2011; Gable & Haidt, 2005; Seligman, 2002). Schimmel (2013)

evaluates the gaps within the HDI, and illustrates how a non-clinical branch such as positive psychology can fill those gaps.

Definition of Positive Psychology and Mental/Psychological Health

The UNDP's Human Development approach is a shift away from the use of GDP as a measurement for development. This transition marked a new trend within the field of development as it was realized that high GDP did not always result in better quality of life (Gertner, 2010; Schimmel, 2013; Stiglitz, 2009). High national economic growth does not indicate that situations in the ground level are better (Diener & Seligman, 2004; Gertner, 2010; Stiglitz, 2009). The Human Development approach recognizes that people are crucial to development (Schimmel, 2013). The HDI incorporates the nation's GDP with measurements on income, education attainment, and health. The education dimension was ranked according to school enrolment rates and adult literacy rates, whereas health is measured by using life-expectancy rates (Gertner, 2010). The HDI has been critiqued on many aspects. Schimmel (2013) proposes that economic growth according to the UNDP's Human Development Indicators does not always lead to happiness, and that the HDI can benefit from the incorporation of happiness studies to its human development approach.

Firstly, the UNDP criterion on measuring well-being was critiqued as the criterions with the HDI has set apart a dichotomy of "haves" and "have not's". This can lead to the assumption that the poor are worse off than the other populations (Schimmel, 2013). Schimmel states that the poor are not always the ones who are worse off and that the dimensions to measure well-being may not match the individual's subjective perception of happiness.

Schimmel (2013) compared the income, education, and health dimensions in the HDI with findings from happiness studies and found that the HDI indicators does not always equate to happiness. . Schimmel argues that income is not as important to well-being as the fulfillment of basic needs (2013), and that the ability to fulfill basic needs was enough to promote happiness among low-income individuals. Basing his arguments from findings in Mexico, happiness studies have shown that only five percent of the poor population within Mexico stated they felt unhappy. The ability to fulfill basic needs was enough to promote happiness among low-income

individuals. With regards to the health dimension, the prevalence of *"luxury diseases"* (such as depression and anxiety) in developed countries indicates that high economic development does not always lead to good health. It was also proposed that the measurement of quality of years lived was a better way to measure well-being and happiness (Diener & Seligman, 2004). Lastly, the HDI's dimension on education was also analyzed in comparison to happiness studies. Happiness studies takes into consideration that happiness leads to better academic performance, higher mental efficiency, higher autonomy, and self-confidence. This is an aspect that Schimmel believes the HDI has not been taken into consideration as an important factor in the attainment of higher education.

Although the concept of happiness has been critiqued as a vague and subjective concept (Horley, 1984), Schimmel proposes that happiness studies can be a valuable contribution to the HDI as it can fulfill the gaps that the UNDP's human development index has overlooked. Since happiness is a concept that is often looked at in positive psychology (Lyubomirsky, King, & Diener, 2005; Seligman, 2002), it is believed that positive psychology can also provide a valuable contribution to the study of urban poverty and poverty alleviation programs. Positive psychology studies can provide understanding and theories on how to maximize human capital and the capabilities of the urban poor.

Positive Psychology

Acknowledging that psychology had long had too much focus on the negative aspects of human functioning, a new discipline within psychology began to emerge in recent years. Positive psychology studies the conditions and processes that can maximize people and institution's ability to reach its optimal (Gable & Haidt, 2005). It was first introduced by Martin Seligman and Mihaly Csikszentmihalyi in 1998 as a complementary branch that examines the positive aspects of human development (Gable & Haidt, 2005; Seligman, 2002). It was found that positive emotions such as happiness can enhance creativity, altruism, and social bonds (Seligman, 2002). In a study by Frederickson (2001), she found that those who regularly feel positive emotions show "upward-trends" of growth and development. She also proposes that positive emotions can not only positively impact the individual, but also communities and institutions. With the case of Baan Mankong project in Thailand, it has been shown that social

participatory governance (Satterthwaite et al., 2005) and strong support networks with civil society organizations have greatly pushed "slums" into low-income communities. This was found to promote positive emotions among members participating in the project (Archer, 2012).

This branch of psychology illustrates that promoting positivity in individuals can drive development and betterment to individuals and their environment (Diener & Seligman, 2002; Seligman, 2002). This is an important aspect to consider in poverty studies as it could provide an alternative to the convention economic focus in today's poverty alleviation programs. Economic improvement may be contributed to positive psychology and become beneficial for low-income populations (Biswas-Diener & Patterson, 2011). However poverty alleviation programs established around economic development may preserve a mind-set around purchasing (Weber, 2004).

With reference to this study, aspects of positive psychology will be referred to with phrases like *psychological well-being,* and *positive mental health.* The term *positive psychology* that is used in this paper's context*,* does not refer to positive psychology as the discipline as mentioned above, but as a representation to healthy emotions and attitudes such as pride, strong sense of community, or the will to help others, that can pave the way to improvement within the individual. This can then become a valuable asset, or *mental capital,* to the environmental settings surrounding the individual. To illustrate the differences between the positive and the clinical side of psychology, the next section will introduce the DSM-IV diagnostic manual within clinical psychology (APA, 1994)

Mental and Psychological Health

The Diagnostic and Statistical Manual of Mental disorders (DSM-IV) is used by mental and psychological health professionals to facilitate diagnoses of mental health diseases (APA, 1994). The DSM-IV categorizes mental illnesses according to "clusters" according to severity, the extent of professional help needed, psychological disorders arising from physical conditions (such as brain injuries or HIV), and psychosocial stressors (for instance death of a loved one) which can exacerbate mental illnesses. The DSM-IV illustrates that mental illnesses are varied according to the individual's level of functioning. *Functioning*, as defined with the DSM-IV,

refers to the ability of the individual to pursue and enjoy life as defined by accepted social standards (APA, 1994), such as the ability to enjoy one's family. At the most severe level, the individual's functioning is so impaired that therapy or hospitalization is needed. The manual also provides levels of "functioning" assessment to gauge the effects of the disorders and track expected changes with the patients' ability to lead a "normal" life. In order to be diagnosed as mentally ill, the symptoms have to limit a person's ability to function (APA, 1994).

The multi-axial assessment system allows us to see the severity and the scope of factors that could lead to psychological disorders. If faced with certain circumstances, such as the loss of a loved one, a seemingly healthy person can also see a decline in their mental well-being. If left untreated, these mental illnesses can affect an individual's ability to function in everyday life (Dewa & McDaid, 2011; Gecas & Seff, 1989; Newland, Crnic, Cox, & Mills-Koonce, 2013). Past studies have shown, those living in poverty face several stressors that could lead to the deterioration of their mental health.

Due to the varying degrees, the difference between *mental* and *psychological health* will be defined to the scope of this study. Mental health and psychological health may seem like synonymous concepts however there are different connotations to the two terms. According to the Merriam Webster dictionary, the term *mental* relates to psychiatric disorders, which can be seen in terms like "mental patient" or "mental hospitals". However the term *psychological* relates to the mind in relation to "conative" functioning (inclinations towards action, change, impulse, desire) of an individual (Webster, 2006). Thus *psychological* connotes a particular level of functioning whereas *mental* insinuates a negative state. Since this study does not imply that poverty will equate to debilitating illnesses, nor is the study looking at clinical illnesses such as those defined within the severe clusters of the DSM-IV, this study therefore uses the term *psychological* to represent its intent. However the study does believe that development projects may impact the urban poor's cognitive processes through social exclusions. Therefore this study is interested in the *psychological aspects* on the effects, or *psychological impacts,* of urban development on the urban poor. Psychological aspects of poverty include issues about behaviors and decision making in response to situations of poverty, this includes the amount of attention an individual gives to achieving a goal, or self-control towards temptations (IRP., 2011).

This research calls attention to the need to consider the *psychological aspect* of the urban poor. As will be shown in the following section, much of the current literature has mainly focused on the *mental* or clinical aspect between poverty and mental health.

Poverty and Mental/Psychological Health

Large amounts of research have been done to look at the relationship between socioeconomic status and mental health. Two theories have been used to measure the effects of poverty on mental health; *Social Selection theory (*or *drift theory)* and *social causation theory.* Drift theory proposes that the onset of psychological disorders can cause a "downward drift" into poorer socioeconomic situations (Fox, 1990). Researchers found that social selection was associated with clinical and hereditary illnesses (schizophrenia,) and downward trends of their socioeconomic status (Fox, 1990). Social causation theory suggests that low socioeconomic situations produce stress and frustrations which, overtime, leads to the deterioration of mental health into anxiety disorders and depression (Aneshensel, 2009; Dohrenwend et al., 1992; Hollingshead & Redlich, 1958; Johnson, Cohen, Dohrenwend, Link, & Brook, 1999).

These studies highlight the association between low socio-economic statuses and poor mental health. However, in order to avoid the knowledge assumption that poverty will equate to mental illnesses, this study focuses on the "non-clinical" aspect of psychology and advocates for the *mental capital approach* (Weehuizen, 2008). The concept is valuable to the political economy of poverty because the psychological well-being of the individual can influence their capabilities and the surroundings around them (Weehuizen, 2008).

Mental Capital

With reference to Grant (2004), East Asian countries' success in reducing poverty was through the promotion of productivity. The role of city governments is important as it can help or hinder an individual's productivity. In combination with the concept of *mental capacity,* this paper argues that city governments that push pressure for labor participation or limitations on a population's livelihood can become a type of stressor, which in turn creates negative psychological well-being and result in lowered productivity.

The concept of *mental capital* was defined as important to a country's economic growth as well as consumption (Weehuizen, 2008). In the past, physical health was prioritized in employment. However, employment today requires a different skill-set as before. As economies and demands grow, work became more demanding, and has placed much stress on the individual. Employee's psychological health can reduce productivity and become a human resources issue. Organizations, workers union and government policy makers must begin to understand the social and economic costs of mental health problems (Harnois & Gabriel, 2000). Stressors, as mentioned in DSM-IV Axis 4, whether outside or inside the job could become pathways for stress or depression. Lowered psychological well-being can lead to lower self-efficacy due to negative perceptions of oneself, which could affect labor market participation (Gecas & Seff, 1989; Weehuizen, 2008). Through her findings, Weehuizen advocates for the incorporation of psychological health and *"its productive psychological correlates into economic theory"*.

Decision-Making and Psychological Capital

To correspond to the concept with this study, Weehuizen's *mental capital* will be redefined as *psychological capital* (see section 2.3). This study believes that psychological well-being, with regards to cognition, is also important for productivity. Several studies have shown that situations of poverty, such as resource scarcity, can limit cognitive resources which can result in lowered productivity.

Mullainathan (2010) found that the scarcity (see section 2.2) the poor face also limits their cognitive resource such as attention to goal attainment and self-control. It was found that scarcity further limits "*the poor's ability to follow through with tasks or make effective decisions*"(IRP., 2011). Shah et al. (2012) found that scarcity can effect decision making as the "cognitive load" of lacking effects the poor's ability to pay attention on subjects of importance or priority. Researchers also observed that the poor can have self-control problems that led to productivity issues. Mullainathan and colleagues (2010) found that workers that set their own personal goals to work harder, have the temptation to lower their pace or take more breaks, when compared to workers who were assigned work quotas by their employer (Kaur et al., 2010).

These two studies have shown that scarcity can have implications on productivity and hinder efforts to create "economic mobility" (Mullainathan, 2010).

The concepts above have indicated the importance of psychological health to the productivity of individuals. Situations of poverty, regarding resource scarcity, can lessen productivity through psychological aspects such as attention or self-control. Thus the incorporation of urban psychology into the planning of projects can not only promote inclusive development, but also improve the productivity of poor. Therefore psychological well-being is an important consideration when promoting human capital as it can help push productivity of the individual and the economy (IRP., 2011; Weehuizen, 2008).

2.4 The Study Context

In Thailand's national economic and social development plan for the years 2012 and 2016, it announces that it aims to promote inclusive development (UNDP, 2011). The report encompasses a plan for economic, infrastructural, political and human capital enhancements. Within the goal to improve human capital, it has aims to provide services to improve both physical and psychological well-being. However, urban poverty in Thailand is still a concern. Over 60% of the urban population resides in Bangkok. Statistics from the National Housing Authority state that slum communities contribute to around 14.5% of Bangkok's population (CODI, 2006).

The urban poor community that will be introduced have been raised as examples on the power of civil society and driving change within the Thai society (Boonyabancha, 2005). This paper believes that there are other challenges that are occurring behind these images of success.

Baan Mankong - Bangkok's Slum Upgrading Project

In response to the rising levels of urban poverty, the Urban Community Development Office (UCDO) was set up in 1992. UCDO recognized the state-society relationship was wavering, as the benefits of economic growth weren't reaching the poorest groups (CODI, 2006). In order to mend the relationship and promote pro-poor and sustainable projects, UCDO recognized that civil society could help promote accountability and fully inclusive local

organizations   (Boonyabancha, 2005). They began setting up microfinance programs that focused on housing, and acquiring land for the housing. The funds for the loans were created by pooling community savings. The Community Organization Development Institute (CODI) was set up by UCDO in 2002, in order to help manage the growing rates of community savings groups. By 2003, the government announced it will alleviate problems of urban poverty through the Baan Mankong (secure housing) and Baan Ua Arthorn ("We Care") housing project.

Baan Mankong is a slum upgrading project where infrastructure subsidies and loans are provided by the government to communities to improve the living conditions for the poor nationwide. One of the advantages of the Baan Mankong project is it promotes horizontal linkages between community members and empowers them through their involvement in decision making processes (Boonyabancha, 2005).

The conceptual foundation behind the Baan Mankong project draws on *participatory governance. Participatory Governance* prioritizes the "state-citizen" relationship as it can lead to inclusive governance and result in efficient poverty reduction (Satterthwaite et al., 2005). This can be achieved by enhancing and reinforcing various mechanisms that can reduce barriers to participation. This approach was seen to provide the opportunity to enhance low-income communities' network and allowing them "… *to tap development resources by building up their own capacities"* (Boonyabancha, 2001). According to Boonyabancha (2001), creating a network allows the sharing of knowledge, the fostering of partnerships and cooperation between local government departments and the community in the conception and implementation of projects. This pushes *holistic development* which can become an efficient means for resolving the root causes of poverty (Boonyabancha, 2005). Participatory governance was considered as a means to promoting democratic structures in the grass-roots level, by empowering and creating channels where marginalized populations can engage governments to meet their needs and protect their rights (Satterthwaite et al., 2005). It was found that communities within the Baan Mankong project had significantly enhanced access to basic services and improved their standard of living (Boonyabancha, 2005; Satterthwaite et al., 2005)..

The Baan Mankong project can therefore be considered as supporting Sen's capability approach through the creation of democratic communication platforms through *participatory*

governance. Through this framework, the Baan Mankong project has been garnered the project as a success story for the empowerment of low-income households and an example of civil society strength (Boonyabancha, 2005). It was found that participants within the Baan Mankong project have expressed satisfaction in the project because it has improved living conditions such as better housing and living conditions. Archer (2012) stated that the Baan Mankong project *"... has sparked off further collective action for other aims, for the greater benefit of residents"*. Despite the positive perceptions of the community members, narratives on debt and concern for land tenure security was still expressed (Archer, 2012).

Since individuals are not only members in a community but also maintains identity within other realms of his or her life (Bronfenbrenner, 1977; Stets & Burke, 2000; Stryker & Burke, 2000). As mentioned earlier, all of the individual's societal settings will have an impact on the individual's behavior (See section 2.3). If expectations in one setting are not fulfilled, it could influence the person's behavior greatly. So the individual's psychology can become a barrier for individuals to fulfill their "capability" as there will be circumstances in each of these social realms that could psychologically influence the individuals, their thinking and mindset. This study proposes that psychology can contribute to Sen's capability approach. Psychology takes into consideration that an individual holds various social roles, where circumstances within these roles can become a nuanced barrier that can obstruct the individual from reaching their full capability. The purpose of this study is to evaluate the contribution of psychology to the field of development, and how the cooperation between both fields can create programs and policies that can wholesomely promote people's agency and capabilities.

2.5 Summary of Literature Review

In conclusion, the context of urban poverty is rather complex and varied across countries. Urban governments also play a role in urban poverty (Devas et al., 2001; Grant, 2004). Governments are found to have hindered productivity of the working class and limiting their potential to move out of poverty (Grant, 2004). Scarcity can also impact productivity which have been found to affect cognitive capacity (Banerjee & Mullainathan, 2007; Kaur et al., 2010; Mullainathan, 2010; Shah et al., 2012) . The affect cognitive capacity can impact the poor's capability to live through recurring unproductive behaviors such as loan-debts (Sen, 2000).

These psychological impacts could hinder economic mobilization (Mullainathan, 2010).Urban psychology can help create effective policy-making and urban planning projects that will not have adverse psychological effects on the urban poor.

Positive psychological health is crucial for the productivity and economic growth of the country (Harnois & Gabriel, 2000; IRP., 2011; Kaur et al., 2010; Shah et al., 2012; Weehuizen, 2008). It can lead to improved levels of self-esteem which enhances productivity and well-being (Gecas & Seff, 1989; Harnois & Gabriel, 2000; Weehuizen, 2008). The environment the individual may affect the individual (Bronfenbrenner, 1977; Gecas & Seff, 1989; Shah et al., 2012), but the individual can also influence their surroundings (IRP., 2011; Weehuizen, 2008). Thus governments have to make sure that their projects promote and ensure the livelihood and productivity of the poor and prevent against risks that could push the urban poor into further poverty.

This paper aims to investigate the psychological impact of urban development projects in cities on the urban poor. It will look at the Pharam 3 community as its case-study because their long battle to maintain land security can be a stressor to psychological deterioration for members of the community. This paper hypothesizes that psychological deterioration can result in unproductive behaviors such as impaired decision making. In the next section, this study's conceptual framework will introduce the concepts that shape this research.

2.6 Conceptual Framework

The studies that have been mentioned in section 2.2 have looked at poverty as a whole, but have not looked at the psychology of the "urban poor". Although rural and urban poverty are interconnected, it would be useful to consider the role of social exclusion in relation to the context of urban poverty. The urban poor may face varying types of exclusions, and its understanding the exclusions they face will deepened our understanding of urban poverty.

The conceptual framework of this research is created with reference to Bronfenbrenner's socio-economic model (*see section 2.3, urban psychology*). As can be seen in figure 1, urban governance can be considered as the macrosystem. Public perception on situations of poverty are considered as a mesosystem in which the individual has no direct contact with but will still feel

impacts. The exosystem is the community and low-income households, and the microsystem is the urban poor individuals themselves. Situations of poverty, and marginalizing government policies or projects can bear much influence on the remaining dimensions of an individual's development (Bronfenbrenner, 1977).

The framework below explains that social exclusion and devaluation can impact the individual at each level of the systems within Bronfenbrenner's framework. It also draws on the *social causation theory*, which explains that negative psychological health can worsen through pathways of frustration or stress. This study proposes that social exclusion and devaluation can have an impact at each level proposed within Bronfenbrenner's socio-economic model. It is also believed that studying the individual also requires a viewpoint that recognizes that the individual as not only low-income individuals but also as individuals with multiple identities (Stets & Burke, 2000). This will allow the recognition that "impact" can occur on the individual as the individual themselves, a household member, a community member, and as an urban resident.

The paper then draws on the *mental and psychological capital* concept to advocate the importance of the individual and their role in enhancing their own capabilities. This study believes that the incorporation of urban psychology and psychological capital in development projects can serve as a buffer to minimize negative psychological impacts, such as stress, pressure or depression, at all levels and promote better productivity of urban poor individuals. This can be achieved through social support programs or self-esteem which can lead to the empowerment of people and enhance their capabilities. Also democratic participation is also important to deter negative psychological impacts as it can also provide long-term sustainability to poverty alleviation programs. Whether it is active or passive exclusions, decision-making can become impaired as not enough steps by the government has been taken to fully involve low-income   individuals   in   decision-making   processes.

Figure 1 Conceptual Framework

Urban Governance

Public views on Urban Poverty

Low Income Households

Low Income Individuals

Urban projects that threatens livelihood elicits feelings of exclusion and devaluation.

Impaired decision-making due to stress from urban projects. Can impact programs

Urban psychology & Psychological Capital

To prevent negative impacts
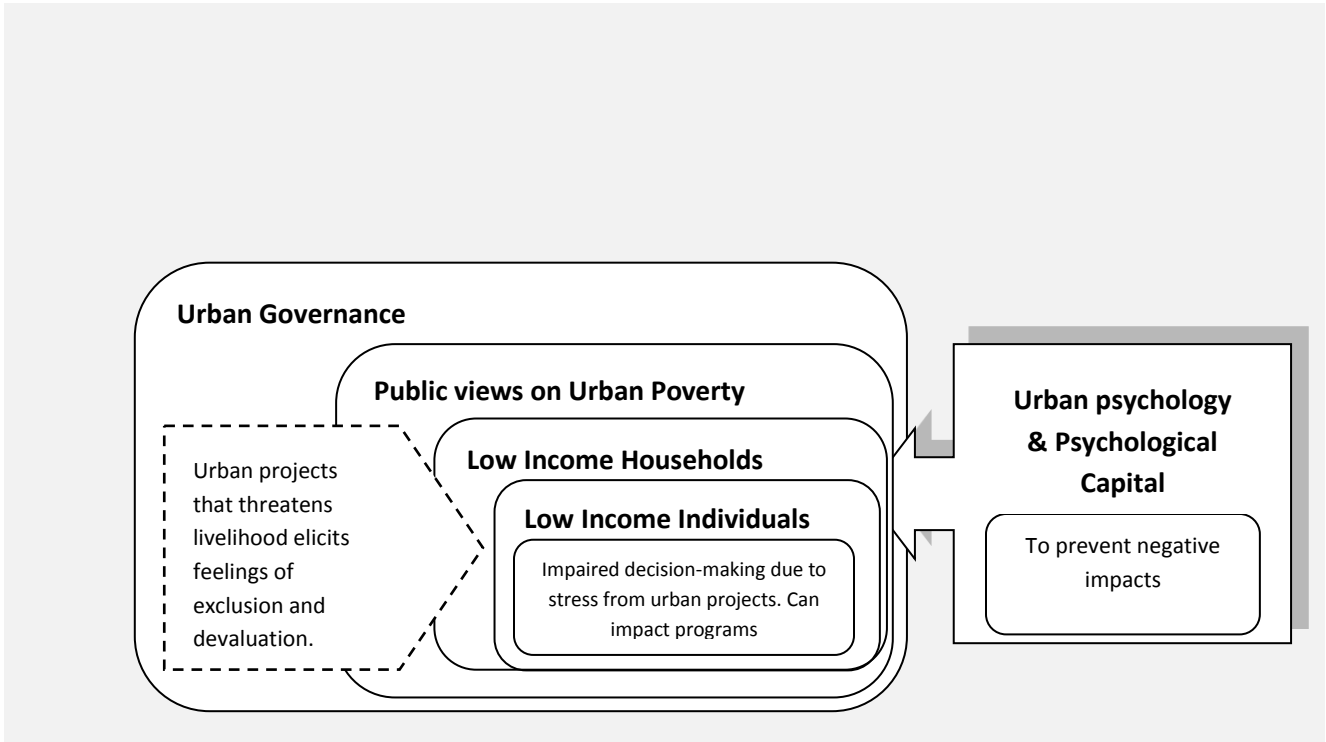
2.7 Research Question, Objectives, and Hypotheses

This study thus advocates for an increased role of urban psychology and *psychological capital* (Weehuizen, 2008) in Thailand's economic model. As few studies have investigated the role of urban governance on psychological health, this study proposes that economic development projects can have direct impact on the psychological well-being of the urban poor.

In investigating the experiences of social exclusion felt by the urban poor, this paper argues that the impacts of social exclusion and social devaluation can have a psychological impact. If the projects have not considered the aspects of marginalization and entitlement in the context of urban poverty in Bangkok, then project which intend to help the poor may instead do more harm than good as exclusion can have a multidimensional effect (see section 2.2). Thus, the following questions drive this research:

- *What psychological aspect of the urban poor are affected by urban development projects?*

- *How do urban development projects affect the mental and psychological aspects of the urban poor?*

- *How does the integration of urban psychology able to help poverty alleviation programs more efficient at helping urban poverty?*

Through these research questions, this study seeks to identify the role of urban governance and development projects on the psychological well-being of urban poor population. The study also intends to increase awareness and understanding on the context of the urban poor and advocate for better urban governance and urban policies in Thailand.

The objectives of this research are

- To investigate whether economic development projects that aim to improve conditions of the poor can have psychological impacts.
- To determine which psychological aspects can be affected

- To provide recommendations to include urban psychology alongside government policy-making and development projects

Hypothesis

The study poses the following hypotheses:

1. **Urban economic development can have mental and psychological impacts through social exclusion and devaluation.**

   This study hypothesizes that offering financial or materialistic solutions to poverty is not enough, as it can cause passive exclusions. This research aims to uncover these passive exclusions.

2. **Pro-poor projects can maintain the "psychology of poverty".**

   Pro-poor projects must also aim to promote the productivity of those living in poverty. The focus on providing economic or materialistic means, such as loans, can impede on the urban poor's productivity through unproductive behaviors such as loan-debt, etc. and thus limiting their ability to exit out of poverty.

3. **Although economic development in urban areas can help the poor obtain better standards of living, there are still other aspects that must be taken into consideration.**

   Projects, such as the Baan Mankong project, have been considered as the success story for the role of civil society and the empowerment of community members through participation and horizontal linkages. This paper hypothesizes that there are additional aspects to poverty that can also lead to negative psychological well-being that can become barriers to the productivity of the urban poor. These aspects must be taken into consideration in order to promote sustainable development and a truly people-centered development that prioritizes and supports the capabilities of the poor.

CHAPTER III

RESEARCH METHODOLOGY

3.1 The Study Design and Scope

Study Design

The research methodology of this study draws on similar strategies as Underlid's study (2005). This paper agrees with this research design because poverty must be "approached contextually" (Underlid, 2005). Since urban poverty is defined according to the particular cities, cultures, social and political structures, it is believed that qualitative measures is the most suitable methodology for this research as it allows a more contextual measurement of the community member's perceptions and experiences that. In-depth interviews will be conducted with community members regarding their experiences, their feelings regarding social exclusion and social devaluation, and their feelings towards being a participant within the Baan Mankong project, or the stable-housing project.

A qualitative case-study is considered most suitable for this research as it can provide a contextual analysis to the research question (Baxter & Jack, 2008). As the community that has both been affected by urban infrastructural projects and a member within a poverty alleviation program, it has been considered the most suitable sample for this study.

This research attempts to interpret and understand the lived experiences of the participants and therefore employs hermeneutical phenomenological principles to its study (Lindseth & Norberg, 2004). The aim of a hermeneutic phenomenological research is to highlight details and give meaning within the lived experiences (Laverty, 2008). This research investigates experiences of the Pharam 3 community as an urban poor individual that has coped with the effects of urban economic development and as participants of a poverty alleviation program. Therefore the hermeneutic phenomenology is considered most suitable for this research as the "lived experiences" or narratives will be reviewed, and given meaning through associated psychological theories.

As *phenomenological approach* is the study of lived experiences (Laverty, 2008), this research will draw on the phenomenological approach to conduct and drive this research.

Phenomenological research rely on either the spoken or written accounts of the participants on their experiences with the situation of interest (Hein & Austin, 2001). Since this research aims to provide narrative accounts of experiences derived from in-depth interviews conducted with the members in the Pharam 3 community regarding the Baan Mankong project, the phenomenological approach is also considered alongside qualitative case-study in order to uncover rich responses and analysis to the proposed research questions.

It is important to note that this research is not an evaluation of the Baan Mankong project, but an analysis into the underlying psychological influences that may still play a role on maintaining structures of poverty despite the community's involvement in a poverty alleviation program.

Research Scope

The study records and interprets the participant's narrative based on commonly occurring themes and the framework set within the interview guideline.

Participant's gender and age-range were openly set as it can provide rich information on the experiences of the community. By linking the acquired data back to the Bronfenbrenner's model (1977), the microsystems can account for individual difference by looking at the effects of decision-making on the role of the individual in relation to their family or community. However the participant selection criterion has led to a sample of only women.

Only Thai nationals will be considered for the research. Incorporating non-Thai nationalities may complicate narratives that incorporate aspects of constitutive exclusion (Sen, 2000). This research is not interested in constitutive exclusions since past research has extensively investigated this aspect of poverty.

3.2 Participants

The research focused on Pharam 3 community in Bangkok. This community has been chosen as it is located in the business district of Yannawa in Bangkok and is also a participant within a poverty alleviation program called the Baan Mankong project.

Recruitment of participants was conducted through a "gate-keeper". The community leader was asked to be the gate-keeper as they have extensive knowledge of the members within the community that fit the participant criterion.

Participants must be Thai, have been in the community and have been involved in the processes of the land rent negotiations and the community's integration into the Baan Mankong project from the very beginning to end. Through the selection processes, the majority of the participants recruited within this research were women between the ages of 25 to 80 years old. An interviewee sample consisting of women was not intentional. This is further discussed in Chapter 4, section 4.1.

In situations where the community leader was unavailable, participants were recruited through "snow-balling" technique where interviewees introduced the researcher to another member in the community that fit with the selection criterion. Background and profile of participants are provided in greater detail in chapter four.

3.3 Interview Guideline, Materials and Procedure

Interview Guideline

The questions were semi-structured questions. The themes were related to the conceptual framework. Such themes include on

- Past and present experiences *(How has participation in the project affected your living condition? Do you have any regrets from participating? Could you tell me about you and your family's daily life?)*.
- Expectations and reality *(Have the project met your expectations)*
- The motivations behind their participation *(Name the factors that help you decide to participate in the project)* and their beliefs prior to their participation in the project. To measure
- The cognitive aspects *(Have you made decisions concerning the project which directly impact you or your family?)*.

The first two dimensions aim to find narratives to answer the first and second research question. It also aims to uncover any experiences concerning passive and active exclusions. Additionally, measuring expectation and reality investigates regrets that participants may have due to a decision they have made concerning their involvement in the project. The last two dimensions measures decision making among the participants.

The questions and the dimensions it measures are further discussed in Chapter 6.

Materials and Procedure

Materials used to analyze data include:
- Interview transcripts.
- Interview guidelines and participant observation sheets.
- Pictures of research site. This includes the community area before joining the Baan Mankong project, after joining the project and the NGO where the Baan Mankong annual meeting took place.
- Observations and self-reflection from researcher's experience from field study of both the community and the Baan Mankong annual meeting.

The interview guideline was developed by researcher in consultation with thesis advisors and experts in community. The interviews were conducted by researcher and recorded with a voice recorder. The majority of the interviews were conducted within the participant's own home.

It was considered necessary to establish and maintain a neutral but respectful, trust-worthy and confident environment. This is believed to facilitate communication between the researcher and the respondents on issues that are personal to the participant.

Consent was asked prior to conducting the interviews. The confidentiality would also help the participants feel comfortable in the interviews. The confidentiality guidelines which include recording the interviews and the participant's ability to retract any imparted information they are not comfortable in making public were told to the participants. Participants were allowed to ask questions about the confidentiality guideline and were given a choice to be anonymous, use pseudonyms, or any means they wished to identify them.

The interview took about 40 minutes to one hour and 10 minutes for each participant. All the participants expressed content in using their nicknames.

3.4 Data Analysis

Qualitative phenomenology and case study method analysis were used to analyze the data. The interviews were first transcribed, then reviewed and coded individually.

Responses from questions measuring reasons behind joining the Baan Mankong project, public and government devaluation, and the sentiments of the participants towards aspects of devaluation and exclusion were coded into quantitative codes in order to measure frequency of responses and to investigate associations.

Qualitative analysis was also used to explore the aspects above further. Here the transcripts were reviewed again to identify the core ideas per individual in order to enhance the researcher's understanding of each interviewee's case. The next stage is then to find co-occurrences of similar narratives between the transcribed interviews, where units of meaning were separated out according to the psychological aspects within this research's scope.

The meaning of themes and how it relates to psychological theories are further discussed in the next section. Photos and field observations were used as supplementary data to support the findings of this research. In the following chapter, each category that used qualitative analyses are titled with a quote from the interviews that represents the participant's view on the themes derived from narratives of the 17 participant interviews.

3.5 Ethical Considerations

The research will respect the participant's right to privacy and non-participation. Any youths participating in the research, the researcher will ensure consent from parents or guardians. The research will respect the participant's right to anonymity and confidentiality. Participants were offered the choice to have pseudonyms to protect their personal information.

As the Pharam 3 community context is different from other communities within the city and others across the country, the qualitative findings from this research cannot be generalized

across other communities in Bangkok or other cities. This study encourages further research on other urban poor communities, as few research of this manner has been done in the Thailand.

Transcripts of interviews are transcribed from Thai to English, care was taken to avoid any narratives from being lost during the process of translation.

CHAPTER IV

RESULTS

The following section introduces the findings into sub-sections in order to illustrate the common themes found amongst all the participant's narratives. Firstly, it will introduce the community and interviewee profiles through the first and second sub-sections. Then it will go on to discuss the positive side and strengths of the Baan Mankong project. It will also discuss the weaknesses of Baan Mankong and present the contribution that psychology may have to the capability approach.

4.1 Profile on Community and Interviewees

This section will provide a background on the community, the Baan Mankong project and the participants that have been interviewed. The questions from the interview were answered and compiled into this section in order to provide a picture and a story of the community and who the interviewees are.

Community Profile

The community is located in Yannawa district in Bangkok. Yannawa has two sub-districts, such as the financial sub-district Chongnonsi and Bangphongpang. The community is also known as Wat Chonglom district as the community is built slightly behind Chonglom Temple (See Picture 1).

Pharam 3 Community participates in the Baan Mankong slum upgrading project (See section 2.3). The community is located in the southern end of the Bangkok center in Yannawa district and is situated between Rama 3 road and Nanglinchee Road. Their community is established on land owned by the State Railway authority. There are approximately 123 households within this community. The community has lived in the area for 30 years. Since 2006 they have participated within the Baan Mankong project, where approximately 80% of their houses have been upgraded through the project (phone interview, Nuan – community leader).

Within the community it is evident that there are two areas, the "old" and the "new" community. When respondents talk of the "old" community, they imply the old area within the community before the slum-upgrading program. The new community refers to the new housing areas built within the Baan Mankong program (See picture 3).

Figure 2 Community Mapping
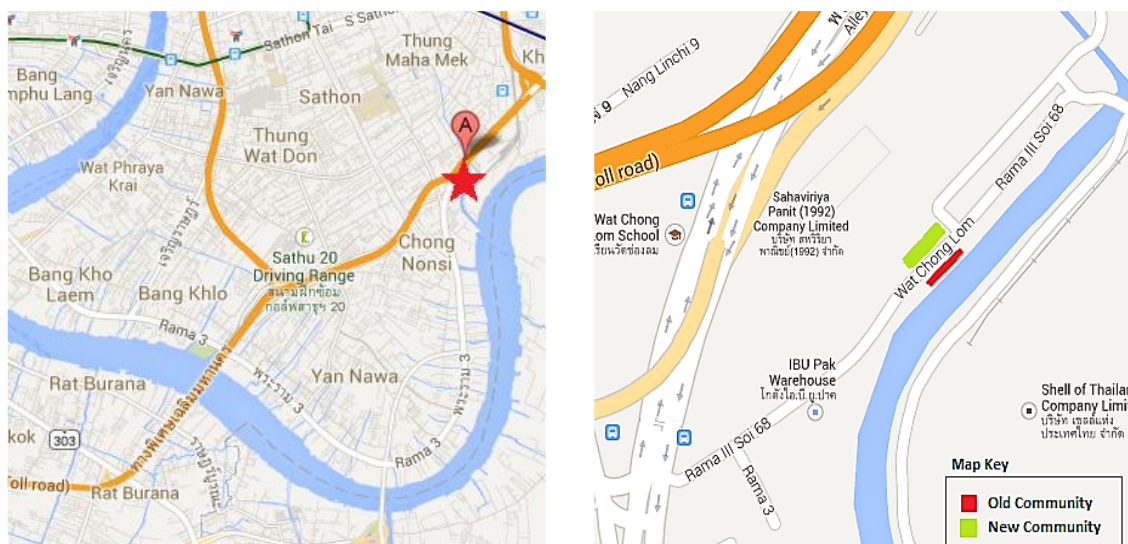
According to the participants their community had consisted of approximately 200 households. However due to the lengthy demonstration and negotiation processes, many households have withdrawn completely. There are currently round 100 households remaining. In joining the Baan Mankong project within this community, priority is given to the people that have lived in the area and have been involved in the demonstration processes. According to some participants, not everyone can join. Some participants have stated that once every household has upgraded their homes, the old community will be torn down. The community is currently in year seven of the land rental contract.

Baan Mankong Profile

According to the participants, prior to joining the Baan Mankong project, the community was faced with eviction from the State Railway Authority. One of the participants, Sommai, who is a volunteer for handicapped individuals at the Yannawa district office, had stated that the

NGO knew the participant as she had also been evicted from another area and had just moved to the Wat Chonglom area. She informed the NGO that the participants did not have land deeds, and the NGO began processes to obtain land deeds for the community which later led to their participation in the Baan Mankong project. This proceeded to negotiations for land rental with the State Railway Authority where the community successfully received a rental contract for 30 years. Participants explained that the community pools approximately 1200 baht per household a year in order to pay for the land rent. This is in addition to the loan repayments and constructions costs the households must bear.

It was found that the maximum housing loan amount is 300,000 Baht per household (see appendix 6). Many participants have stated that they hired contractors to build up their homes. Additionally, participants were given blue prints of the housing layout. The blue prints were designed by architects at the Community Organizations Development Institute (CODI), a government agency under the Ministry of Social Development and Human Security. The agency is responsible for implementing the Baan Mankong project across Thailand. It works to provide land tenure to displaced or homeless populations in Thailand.

Interview and Interviewee Profiles

This section will provide a background on the participants that have been interviewed. The questions from the interview were answered and compiled into this section in order to provide a picture and a story of who they are.

Based on the selection criterion, the individuals that have been recruited with the assistance of the community leader were women between the ages of 20 to 80. The community leader reasoned that the negotiation process to rent the land with the State Railway Authority was tedious and took a long time. Therefore, the women of the households were the ones who had demonstrated. This allowed their family to remain productive since their husband, or children would not need to take days off from school or work. A total of 17 interviews were conducted. Due to data saturation, the researcher decided that additional interviews would not have provided new, varying information.

The respondents are of varying ages with the youngest being 28 and the oldest respondent aged 80. The majority of them are married, two are single parent households, and two are single and married. There are two retired participants, they are also widowed, unemployed and rely on the government for support. The majority of the participants were from the North Eastern area of Thailand. Nine of the participants have stable income. Stable income in this research's context refer to participants who get regular income per month, this includes rent collection. Four of the participants have unstable income, such as for-hire jobs or jobs that rely on being called in by their employees. The remaining four participants receive government support as they are unemployed, retired, or handicapped. (See appendix 1).

Overall, the interviews were conducted within the participants' homes or within a communal area. Three respondents of the seventeen were still living within the old community. The chart below provides an overview on the interview setting and environment.

4.2 Questions on reasons in joining Baan Mankong

There are three questions within the interview asking the participants about their involvement in the Baan Mankong project. This was conducted to measure the positive aspects of the project and to investigate whether there were negative conditions that may indicate evidence of the psychology of poverty. Bear in mind that this is not an evaluation of the project but to investigate the impact that nuanced factors can have on poverty alleviation programs.

As can be observed by the chart below (table 1), many have joined the project as they were faced with evictions and wanted to maintain their stability. They did not want to move again or wanted to maintain their jobs or their children's schooling. Others stated that they joined because everybody in the community was joining, and they followed the decision. A small minority said they joined because they wanted a house or that the situation was better than renting.

Table 1- Chart summarizing reason why participant joined Baan Mankong

Reason joined BM

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	stability	9	52.9	52.9	52.9
	wanted_house	1	5.9	5.9	58.8
	same_as_community	3	17.6	17.6	76.5
	better_than_renting	1	5.9	5.9	82.4
	stability+house	1	5.9	5.9	88.2
	norent+house	1	5.9	5.9	94.1
	community+stability	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

Several participants have recounted that there were up to 200 households prior to joining Baan Mankong project. They stated that many people left because they were not confident that they would successfully negotiate with the State Railway Authority. According to participants, some of the old members could not endure the lengthy demonstrations processes. Some have stated that the old participants want to retract their withdrawal however they were not allowed to join again as they had left the rental request processes.

Figure three Halted constructions due to debt

Table 2 Summary of Interview setting and environment

Interviewee I.D	Time and Date of Interview	Duration	Demeanor	Location
Ae	June 30th, 2013 - 14:30-15:15	45 mins	Lively, talkative	Common area of community
Goi	June 22nd, 2013 - 16:20 - 17:00	42 mins	Distracted; reserved	In front interview's home
Manee	June 24th, 2013 - 14:30-15:05	35 mins	Quiet; reserved	Common area of community
Mon	June 14th, 2013 - 15:45 - 16:30	45 mins	Reserved; cheerful	Common area of community
Noi	June 14th, 2013 - 16:45 - 17:30	45 mins	Talkative; stern; talking care of children	Home in old community/shop
Nok	June 22nd, 2013 -17:05 - 18:05	1 hour	Talkative; Lively; cheerful	In front interview's home
Nu	June 22nd, 2013 -15:30-16:15	45 mins	Reserved; stern; daughter was home	Interviewee's home
Nuan	June 9th, 2013 - 15:00-16:00	1 hour	Talkative; Lively; cheerful	Interviewee's home
Nut	June 30th, 2013 - 15:30-16:15	45 mins	Cheerful; lively; father was home	Home in old community
Oat	June 30th, 2013 - 16:20 - 17:10	50mins	Lively, cheerful	Common area of community
Petch	June 30th, 2013 - 12:00 - 13:00	1 hour	Talkative; cheerful; making bead bracelets while talking	Home in old community
Sommai	June 22nd, 2013 - 14:00 - 15:00	1 Hour	Talkative, Lively	Interviewee's home
Tia	June 24nd, 2013 - 15:15 - 15:55	40 mins	Talkative; taking care of daughter	Interviewee's home
Tiem	June 30th, 2013 - 13:35-14:25	1 hour	Reserved; taking care of grandson	In front interviewee's home
Toi	June 18th, 2013 - 14:00-15:10	1 hour 10 mins	Talkative; stern	Interviewee's home
Uu	June 13th, 2013 - 14:00 - 15:00	1 hour	Cheerful, talkative; Smiley	Interviewee's home
Waan	June 9th, 2013 - 16:05-17:05	1 hour	Outspoken; assertive	Common area of community

4.3 The strengths of Baan Mankong

The following section summarizes the question items investigating nuanced factors which may hinder poverty alleviation efforts.

When asked whether the outcome of the project was as expected, fifteen participants responded yes. Most participants have responded that the project has empowered and brought positive impacts on them. The respondents reasoned that the project have provided them with better living conditions, more permanent and stable situation, encourages cooperation and participation, have given them access to information, and provided them with an option that is better than renting.

Only two participants responded negatively about the project, stating that the project has either pushed them further into debt or that the situation is not a stable as it is presented to be. Several participants who have said that the project fell within their expectation had also listed debt as the negative aspect of the project. Therefore, the participants who felt positive of their experiences acknowledge that debt is an effect of the project. In this section, the strengths of the Baan Mankong project will be discussed first, then will go on to discuss aspects which the project have overlooked which could impact their sustainability.

4.3.1 Social Networks - "Without the NGO, we wouldn't be here"

The strengths of the project were it had encouraged cooperation and participation which had provided the members with access to information and advice. Some respondents have stated that before joining Baan Mankong network, they were living isolated and had no associations with anyone.

"Like all of us here, we didn't come from the same place. We weren't associated with each other before. All ten of us came from different places, different paths. You're asking if before we could have managed, before any organization came in, I can tell you that there is no way... So when you ask how we got to this point, we got here by the strength of the community and key actors like the community leader and the NGO." –
Interview, Waan, 09.06.2013

The support the Baan Mankong network provides to their member communities has imparted advantages to its community members. In the interviews, the participants seem appreciative to be able to consult and be able to cooperate with the NGO and other member communities within Baan Mankong.

*"They listen to our ideas. Like at the meetings we're asked to join, they would tell us about problems and they would give chances for us to speak. It makes us feel good. We don't have a lot of education but we know what's good for us." – **Interview, Ae, 30.06.2013***

"The NGOs they really help. Like when you're part of their network, they help. The government? They probably want to give this land to the rich than the poor <laughs>." *– **Interview, Noi, 14.06.2014***

Other commonly expressed sentiments include the will to fight, pride that they could improve their living conditions, and joy that their opinions are being heard. The support networks that the Baan Mankong program endeavors to maintain, has also provided psychological benefits the community members as well.

4.3.2 Seeing change and strong support networks as "buffers"

The social support network has psychological benefits as it has acted as buffers against negative emotions towards exclusion and devaluation from the general public. Participant responses indicate that they felt devaluation more than exclusion from the general public. When investigating the participant's sentiment towards the assumed public perception, it was found that four participants responded positively to feelings of devaluation, four said they didn't care, and three responded negatively in response to what they thought the public felt of them. One participant said that she did not feel any exclusion or devaluation, therefore she does not feel any impacts.

Table 3 Frequency of responses on public perception and respondent feelings towards them

public perception of urban poor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Devalues	11	64.7	64.7	64.7
	Excludes	3	17.6	17.6	82.4
	both	2	11.8	11.8	94.1
	feels_nothing	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

participant feeling

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	positively	5	29.4	29.4	29.4
	negatively	4	23.5	23.5	52.9
	indifferent	7	41.2	41.2	94.1
	99	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

Those who felt positively towards devaluation stated they felt that the perceptions were wrong and wanted to prove to others that they are not that way. One participant said that these perceptions pushed people to come together to fight and better themselves (interview, Waan, 09.06.2013). Others say that they don't care and don't feel hurt by it because they have good jobs and live in better conditions than what the public has perceived. Those that felt negatively either felt hurt or stressed that they have been called "slum".

Table 4 Cross-tabulation of respondent's feelings towards public perceptions

participant feeling * public perception of urban poor Cross tabulation

Count

		public perception of urban poor				Total
		devalues	excludes	both	feels_nothing	
participant feeling	positively	4	0	0	1	5
	negatively	3	1	0	0	4
	indifferent	4	1	2	0	7
	99	0	1	0	0	1
Total		11	3	2	1	17

When asked why the participants felt positively in response to what they thought the general public felt about their community, many said that these perceptions are not true. One participant in particular said that the assumptions of the public are not representative of their community.

> *"Like you ask about "slum" but to be honest, the people here aren't "slum" you know? We all have educations. Our homes are not big, but it's good for us. So we aren't really slum. And sometimes I do think "why do they have to look down on us like that? We're not slum like they think. And we come together and help others that faces with same situations as we had, and we want to help! Because in our heart…the thinking is… we're the same. They're also poor. We're dependent on each other you know."* **– Interview, Nut, 30. 06.2013.**

This narrative show that conditions, the networks and the improved conditions have positive benefits including the feeling of not being a slum, and the will to help others. Participants have noted comparisons between their lives before and after the Baan Mankong project, often spoken in ways that say that life today has been much better in comparison to their lives before. Figure 3 offers clear comparisons to the before and after aspect between the old and the new community. Comparisons have also occurred with neighboring communities.

> *"Before we never dreamed we'd be in these conditions in the middle of the city. Like the community over there, they are on private land and their conditions are not like us. It's so crowded there. There's no sunlight coming through. Just go and see."* **– Interview, Uu, 13.06.2013.**

Therefore the *participatory approach* has indeed been beneficial for the community members. The process in which the community have witnessed and able to compare the changes to their environment and living standards could have placed participants in situations where they engage in *"upward comparisons"* (White, Langer, Yariv, & Welch, 2006). Upward comparisons occur when you view your situation as better than others. The combination of knowing they have support and engaging in upward comparisons may have acted as buffers for negative psychology. According to White et al. (2006) those that do downward comparisons often are more likely to experience negative emotions and have higher tendencies to engage in deviant behaviors.

The community networks also acts as buffers for negative feelings such as depression or anxiety (Cohen & Wills, 1985). The respondents all stated that if they did not have the support from the NGO, they would have not come this far (see figure 4). Therefore, the creation of support networks and *upward-comparisons* could have also acted as buffers towards negative emotions that could be felt by the participants. This could explain why participants have not expressed any negative feelings instead the respondents felt adamant to prove the public perceptions wrong by working harder and maintaining an honest lifestyle. The aspect of "buffers" will be further discussed in Chapter 7. In the following section, findings that suggest gaps within the Baan Mankong projects are discussed.

Figure 2 Differences between conditions of old and new community

Figure 3 Community leaders gather at the Baan Mankong annual meeting to discuss progress, issues and concerns they face amongst other community leaders and the NGO.

4.4 Gaps within the Baan Mankong

In order to identify gaps within the Baan Mankong project, participants were also asked to whether the project has met their expectations and to think of the doors that have closed on them through their participation in the Baan Mankong program. Two themes emerge from the narratives. The first theme refers to the aspect that participation may not mean democracy has been established. As almost all the participants have stated that they continue to feel excluded by the government. This, in combination with the second theme, has led to unsustainable decisions to be made by the participants.

4.4.1 Active and Passive Exclusion: The government - "They don't see us."

Participants were asked if they felt urban development projects have considered the poor. The majority of the participants, around thirteen felt that urban development projects have excluded them (See appendix 5). The respondents have responded with the phrase "*They don't see us*" and expressed that they felt excluded by the government. Many have expressed that they wished the government would make more efforts to communicate with them. The following narratives illustrate the sentiment that the government may not consider low-income households as legitimate sources of information when planning projects within the city.

> *"Yes! Governments should be more involved, we're part of this city too. It impacts! If they come and talk to us and take care of us, like coming to see us during floods, or ensuring the basic facilities like housing registration, water and electricity. These things are so important for maintain a quality of life, but they never come in and help. Nor do they want to give it to us. It is very difficult to get things like housing registration. Like temporary housings for example, it is very difficult to get it." –* ***Interview, Nuan, 09.06.2013***

> *"No they don't. You know what I want from them? I'd like them to find us a land that gives us stability. So we don't have to leave. To be honest, I really don't want them to chase us away. They probably think we'll just sell it. But if we communally share the land, all of us will have to agree to sell. If one or two doesn't agree, then we don't sell*

it. Just like that. It's like this for the Pracha-Utit community. That land there is theirs you know? And they repay [the government] per month. Least this way, it's more stable you know. Here? It's not stable."– **Interview, Sommai, 22.06.2013**

This therefore raises the need to consider the differences between "participation" and "partnership". As can be seen in table 2 (See section 4.2), the majority of the participants joined the Baan Mankong project for stability. Although participation does have its merits and the benefits are evident, it does not guarantee full-participation regarding decision-making power. This aspect between participation and partnership is discussed further in Chapter 5. Since the participants feel the final say on the solutions will be from the government, this may have led some participants to make their own decisions to ensure some sort of stability.

Aspects of Instability: "What stability? It's thirty years!"

According to several accounts from the respondents, the State Transit Authority has signed a contract allowing the community to rent the land for 30 years. However the contract is void when the State Transit Authority has a project which is planned within the area. Then the community will have to leave.

"What stability? Its thirty years! Then we need to renew the contract. And let's say they don't let us continue the contract, then we struggle like we used to be. Right? They only gave us a thirty year contract. If that's finished, we need to renew. No stability! From never being in debt before… we're in debt 200,000-300,000! You know? I don't go to loan sharks you know? I'm asking money from sisters, our relatives. This way I don't have to struggle like when you own the loan sharks." – ***Interview, Petch, 30.06.2013***

This indicates that the participants are aware that their situation is not as stable as it should be. Yet they have no other alternative but to stay and continue building on the land. As mentioned earlier, respondents are aware they are investing large amounts of money despite the conditionality of the contract. One particular respondent stated she had sold her land back in her hometown in order to fund her home in Bangkok (Interview, Tiem, 30.06.2013).

In an interview with an officer from the NGO this point was also raised as a concern, *"… there are two aspects here, choosing between a beautiful house and land security. Some prioritize getting the house before getting land security, and this has become one of our main concerns."* (Interview, NGO, 20.06.2013). Some respondents speculated the expansion of the Bangkok Mass Transit System, or the BTS as a potential future project within the area. However this speculation has not been verified by the NGO or within any news media to happen in the near future.

When asked what they thought would happen after 30 years, many participants said that it was a concern for their children as the participants themselves would be too old. Many were unsure what they would do in such circumstances. Two responded that in the worst case scenario, they would move back to their hometown as they still had their homes. However the concern here is just how sustainable are the benefits?

4.4.2 Impacts within different "Identity Settings"

The second main theme refers back to the to Bronfenbrenner's model of socio-economic development (1977), where an individual's social settings are nested within one another, all of which will impact the individual and their development (See Chapter 2.2). Findings suggest that the individual is faced with pressure from their household setting, their community setting, and their setting as an urban resident, which may have driven individuals to make unsustainable decisions which can impact the "transfer of benefits" to future generations.

Pressure as a Provider for the family

"People think the more you build the better people will be. The poor can develop. No. We become more materialistic while our inner feelings are low. As in, people's thinking is not as developed at the materials the come with development. The culture will then change. The way we live will also change. Society becomes materialistic, our children becomes more materialistic. But if it means we become in debt, we will because as parents we do everything for them." – **Interview, Uu, 13.06.2013**

*"I get paid 5000 a month. It's not enough for me in the city but I have to send money home. My parents are old." – **Interview, Nok, 22.06.2013***

This narrative illustrates how filial responsibilities can act as pressure. According to her, she said that she was willing to place purchases on her credit card because she wanted her child to be happy. One respondent said that she allowed her child to attend a top learning class called the "King Class" because her daughter does well in school and she wants to support her. According to the respondent she pays up to two times more in tuition. She reasoned that she wanted to support her child because she is doing well in school. She admitted that she is unable to finance it any longer, but she has expressed concern about taking her child out of the class because she felt that joining a "regular" class may not open opportunities for her daughter to go to a good university.

Another narrative relates to the participant's decision to join Baan Mankong project, several participants have stated that due to the construction and project expenses, their children were unable to continue their education beyond the high school level. One in particular spoke of "lost opportunities" that have occurred due to their household expenses such as loan repayments and utilities.

*"You know the middle one… he got to go to Israel for study. Like 10th of March. You know, in agriculture. But he didn't go. We didn't have the means. They only help with flights. But what about food, bill, and everyday life? He would also need a computer laptop. At first he was like, it's ok. I'll borrow from my friends. But we can't borrow other people's laptop every day. We just didn't have the means, so he said to me "how about this mom, I won't go. If I go, you'll have to struggle. By the time I can work, my studies are a year and a half." So he didn't go and found work to help me. I was sad. I slept for almost half a month! You know, we mom's hope for two certificates you know?" – **Interview, Mon, 14.06.2013***

Several participants mentioned that their children have found work straight after high school. With reference to the case above, his "capabilities" were cut short due to the large

expenses his parents have to bear. Although Mon's decisions to join the Baan Mankong project was to own a house and give her children "*a nice home*", it would seem this decision alongside the additional costs of the project has impacted her family and even her children. Mon has also openly admitted that due to her circumstances, she and her children do not always have adequate diets.

> *"The kids and I took out all the coins that we have just so we can pay off the utility bill. I cried. It's a struggle. The bills are 1500! We don't use much on food. I have to say I don't feed my children well. It's usually eggs and instant noodles."-* **Interview, Mon, 14.06.2013**

This narrative is indicative of the *psychology of poverty* as inadequate government solutions or actions, and the sense of insecurity has pushed the process of securing "stability" without considering their household capabilities.

Pressure on the individual as participants within the poverty alleviation program

When asked why they chose to join the project, nine participants stated that they had to join because they wanted to maintain their stability (See section 6.1.2). They were faced with evictions and had no choice but to join the project as they did not know where else to go. *"If they evict us, where are we going to go? Our jobs are here, our children go to school here... they were going to move us to the outskirts" (interview, Petch, 30.06.2013).* Several have voiced that they would not have joined if situations have not pressured them into the project. Others say that they did not have debts prior to joining the project. Some participants have stated that due to the amount of expenses, they have been short on some months leading them to take out loans or borrow money from within their social circle such as neighbors or even boss. Prior to the project, they were able to cope with the living expenses by budgeting but the construction costs of their house with the Baan Mankong is strenuous, causing them to be unable to save.

> *"Like houses here, it helps the poor right? But they have to take out loans to build the house right? And if they can't repay the loans, the house is repossessed. Of course they give you a chance. But then the issue is you take out a loan, then you have*

to pay it. If you can't pay it, you seek informal means, then what? The loans and repayments accumulate. Then it becomes out of their capacity.. If I could choose ."- **Interview, Noi, 14.06.2013**

When you refer to the chart summarizing the amount of participants who have an unstable income (See appendix 1), there are four households which have an unstable income and four that are on government support. According to one participant, 150,000 baht is not enough to finish constructions of the house as contractor fees and material costs are expensive. According to this participant, she has a stable income and has taken out 150,000 baht to finance her home within the Baan Mankong project. She articulates the difficulty she has on repayments.

"Like my house, its already 200,000. And we still need to paint it, and buy other things. I've asked from my boss, my boyfriend… like I've got debt over my head <Laughs>! Not only do I have general expenses for life, I have to repay the loan, and I also have to finish the house." – Interview, Nut, 30.06.2013

Additionally, many have pointed out that there is also pressure to keep up with the repayments or they face repossession if they continuously miss payments, *"They come and talk to you, and see if you can do it. If you can't, they ask you to leave. They will ask us to withdraw from the project"-* **Interview, Noi, 14.06.2013.** Other

While walking through the community, there are some houses that have not been completed. The community leader explained that the family was unable to repay the loans so the construction was halted (see picture 2). When asked about this issue, the community leader noted that this is the biggest problem they have in their community and currently discussing how to deal with the issue. Currently, there are no solutions in place.

Some say the investments are financially tiresome but they felt that this is an alternative to renting out an apartment or resettling in a new area which would have been costlier (interview; Oat; Sommai; Tiem). Lastly, several have expressed that they felt pressure as an urban resident as well.

Pressure on the individual as participants within the city

When asked what opportunities the project has opened up for them, a number of the participants answered *"it gave us a chance to own a home"* (interview, Tiem, 30.06.2013) alongside the narratives on better living conditions. Many have expressed pride in being an owner of a home within the city. One in particular expressed her joy, *"I'll cry myself to sleep out of happiness. I was so proud. To be able to have a house in the middle of the city. To have a house in Bangkok, you have to have a million. Like, you want a pretty house, we owe them… but do you see the difference between a million and a hundred thousand?" **–Interview, Uu, 13.06.2013.***

Whether it was as a provider to obtain a suitable home for her family or someone who believes they deserve it as much as everybody else, it does not overlook the fact that there are some households that do not have the financial stability to afford the loan. Even if *"a debt of 100,000 is better than a million"*, it does not guarantee that they can cope with the living expenses of the city or that their loan could be paid off in time for the end of the land rental contract. There are nine participants who have a regular income (See appendix A). Five have an unstable income, and the remaining three depend on government welfare. Despite the regular income, many of the participants have stated that their income does not match their expenses

> *"You would think 30,000-40,000 is enough but living in the city is expensive! Just buying food enough for all of us is a lot. We're a big family, eleven people! So maybe for one meal we pay 500-600. You calculate how much it costs a month for us! Then there's the kid's school. Uniforms costs… books… materials. Living in the city is not easy you know? Then you have to repay your loans and constructions. So that's why some months, we really have to watch it."- Interview, Ae, 30.06.2013.*

The multiple layers of identity have also allowed a clearer picture on some of the decision making processes that one has to make in relation to the social roles they hold. "Identity" is made up of varying layers, which its needs and concerns all play a crucial role within the individual (Stryker & Burke, 2000). The findings have illustrated that despite the

success of the program, there are still other issues to consider, such as the individual and the concerns that are specifically tailored to their social roles.

Conclusion of Findings

The themes and narratives highlighted within this section has illustrated that although the living conditions of the community have been greatly improved, and have had positive impacts on the participant's perception of their situation. Tackling poverty from the "community" stand point may not be enough. Focusing on one facet of the individual's social settings (e.g. community) may only provide surface solutions, without reaching the root problems to poverty.

As can be seen within the findings, the impaired decision making that have been made by some of the participants may have cross-generational circumstances. Additionally, "face value" participation without true willingness of the state to enhance communications platforms or assuming a "quick fix" solution like financial compensations has elicited feelings of insecurity that the community's grievances will be truly resolved. Although the Baan Mankong project has empowered the individuals by providing strong social support networks that has acted as buffers to negative psychological impacts, the exclusions in the form of both passive and active exclusions from the government, and aspects of pressure may have caused *attentional neglect* (Shah et al., 2012). This can lead to *capability deprivation* as these decisions do not allowed these individuals to full pull themselves out of poverty. This may have also led some to make decisions which safeguarded present stability without ensuring the "future" stability as well

"Individual psychology" is a factor that future "capability" programs must incorporate into its program conception stage, as it could significantly reduce the various pressures that can induce the *psychology of poverty* (Mullainathan, 2012). The subsequent sections will discuss the findings in further detail and provide recommendations and suggestions for future research

CHAPTER V

DISCUSSIONS, CONCLUSION, AND RECOMMENDATIONS

5.1 Discussion of Findings

This section will discuss the findings in relation to the proposed hypotheses, and then provide recommendations for future research.

The capability approach has merits in that it attempts to promote the *capabilities* and drive of individuals to attain the life they value. Many poverty alleviation programs based their activities on the capability approach, and have seen improvements in the living conditions and quality of low-income communities. In particular with Baan Mankong project, the program has been found to be successful in eliciting feelings of positive psychology. None of the participants have provided narratives pertaining to negative psychology (E.g. depression, anxiety, suicidal tendencies). Cohen and Wills (1985) found that strong social support networks acted as "buffers" for negative psychology. Many of the participants voiced out feelings of pride, the will to continue fighting, or attributing their successes to the efforts of the group. Therefore, according to this aspect, the Baan Mankong project has been successful in empowering their member communities. This is believed to provide an explanation to why feelings of devaluation were reciprocated with positive rather than negative responses within this community. Nevertheless, the findings suggest the slum-upgrading program was able to alleviate aspects within the culture of poverty but not the psychology of poverty.

In response to the research questions that have been posed, urban development projects can affect the individual through pathways of pressure. In the following sections, findings in relation to the research questions posed within the study are further discussed.

Hypothesis One: Urban economic development can have an impact on the psychological well-being through aspects of social exclusion and devaluation.

With regards to clinical negative psychology, such as depression or anxiety, none of the participants have expressed feelings in such aspects. Although one participant has stated that she

has had suicidal thoughts, this was in reference to her life prior to joining the Baan Mankong project (interview, Nok, 22.06.2013). The key finding here suggest that any negative psychological impacts on urban poor households may have been "buffered" by the strong social support that the Baan Mankong imparts on its member communities. Thus the findings does not support the first hypothesis as respondents felt positively or indifferently towards negative social perceptions towards their community. However this does not imply that communities without the support of civil society networks will not face negative psychological impacts from urban development. Therefore, it is suggested that future research should investigate this subject further. Furthermore as it was not this research's aim to investigate mental illnesses, it is therefore suggested that psychologists should conduct research into this subject using psychological tools to measure the prevalence of depression and anxiety on urban poor communities in Thailand.

However behind the success, aspects of pressure pushed on by urban development projects may hinder poverty alleviation efforts through the psychology of poverty. The aspect of pressure is crucial to investigating the psychology of poverty because each individual may face pressure as a provider of the family, a participant within the poverty alleviation program, and even as participants within the city (See section 6.3.1). Thus pressure felt within each of the individual's "identity" must be considered in development. This will be further discussed in the next section.

Hypothesis Two: Pro-poor projects can maintain the "psychology of poverty".

Their decisions to join Baan Mankong have allowed them better situations but only in present time, even though many have spoken they had no other choice. However, findings indicate that there are still impacts at the individual level, caused by pressures from different settings within their social roles that were not adequately taken into consideration by government solutions or poverty alleviation programs. The varying expenses they have to bear as a parent, as a Baan Mankong participant, and an urban household, and as a city resident have been strenuous on some households. Several people within the community have admitted that their financial decisions have impacted their children (See Chapter 4, section 4.4.2). Thus future, "inter-

generational" sustainability of the benefits of programs such as the Baan Mankong project is the main contention of this study, and whether the project has been able to push the "capabilities" of both parents and their children.

The findings from this study suggest that, although the Baan Mankong project has been able to improve the living quality of the community through the *participatory governance* approach. The conditions of joining the project require community members to attend community activities in order to establish provide opportunities to share information and create strong social support networks. As a result, the program has enriched "participation" of the communities. As can be seen with the pictures, the slum-upgrading program has improved the standards of living for the community drastically. The benefits of establishing this "participation" and networks have been shown by this study to have provided "buffers" to feelings of negative psychology that could have been felt by aspects of exclusion or devaluation from the general public if these support networks had not existed (Cohen & Wills, 1985). Nevertheless, exclusion is still largely felt by the respondents, illustrating that "participation" is different from "partnership" where variations between the two terms must be defined.

Definitions of "participation", according to Merriam-Webster (Webster, 2006), is defined as *"the state of being related to a larger whole; or involvement in decisions.* However it does not always mean that offering channels for participation would result in "real" participation because sometimes government department and officials often hesitate to change its structures (Satterthwaite et al., 2005). Since many participants have expressed that they still felt that their stability is affected by government exclusions. Some stated that solutions to evictions given by the government were inadequate, and that the government should make more efforts to come down and talk to them. Others have also expressed that although the program is meant to help the poor, all the repayment demands from the project itself are not helping their conditions (interview, Noi, 14.06.2013). Since the feeling of "partnership" has not been established, and that insecurity is still a concern among many of the participants, it has led them to make unsustainable decisions in order to establish some feeling of stability, albeit, short-term. These decisions can impact the sustainability of poverty alleviation programs. This begs the question of whether these benefits can be transferred to the subsequent generations.

Hypothesis Three: Although economic development in urban areas can help the poor obtain better standards of living, there are still other aspects that must be taken into consideration.

In this context governments have been perceived by the community to have done little to provide a sustainable solution for the community when they faced evictions. Some participants have stated that the compensation the government provides does not cover the costs of having to uproot and restart their lives. Some have even stated that it only feeds into the cycle of resettlement and evictions.

As can be observed with this community, economic development has indeed improved their living conditions and standards. However economic, short-term solutions are inadequate for urban poverty as there many aspects of pressure and individual social roles that can feed into the mindset revolved around financial quick-fixes. Therefore findings support the third hypothesis as factors of pressure may have pushed some households to make unsustainable decisions. This notion is supported by narratives that suggest the participants did not have future-oriented solutions such selling a stable home in their hometown to fund a home on a conditional rented land. Especially when they recognized that there was still the possibility of the State Railway Authority expanding their public transportation system.

This study had also illustrated that "needs" are varied according to the context of different low-income households. Households with children, elderly, or sickly members will have different priorities. The capability approach has not adequately taken into account the context that individuals will have different identities according to different dimensions in their lives (See section 2.3; urban psychology). Tackling one "capabilities" in one social role (E.g. the individual as low-income community), may not mean it has maximized capabilities in another (E.g. as household provider). Thus, by overlooking these factors such as household context and varying social roles, the sustainability and lastingness of the benefits presented by the capability approach can be questionable. In this aspect, psychology can contribute to the capability approach as it takes into considers the individual and the role that they hold within their lives and within their societal circle. The capability approach, in collaboration with urban psychology, can

lead to the development of a truly inclusive development strategy that can maximize an individual's "capability" in all realms within an individual's life.

5.2 Conclusion

The Baan Mankong has indeed enhanced the living conditions of low-income households to better their lives through participation and establishing strong networks between the communities, civil society groups and the communities. Nevertheless, the pressures found within the individual's various social roles (as urban residents, project participant, and family provider) have lead them to make decisions that can impact their or their children's future "capabilities". The respondents have expressed concerns on whether they would be able to afford further education for their children, their inability to save due to amount of expenses their household has, and future livelihood stability as they have either sold their assets in their hometown or due to the conditionality of the land rental contract. These concerns signify that their "current well-being" is satisfied. However, whether their future, inter-generational well-being can also be achieved can be speculated and must be evaluated in future research.

To conclude, urban economic development has been found to impact the individual through programs that threatened the low-income household's stability. With regards to this community, the "instability" that has impacted their decision was inadequate living conditions or the possibility to losing their homes. The participants stated that they were not offered an adequate solution to their problems by the government. Solutions such as compensations were said by participants that it will not remedy their situation and will only maintain the situation of resettling and evictions. Pressures by the government have led the participants to make choices in an attempt to maintain permanency in the best way that they can. Despite their involvement in a "psychologically successful" program, the aspects of stability scarcity and "pressure" have maintained the *"psychology of poverty"* (Mullainathan, 2010). Some of these choices may keep some in situations of poverty through cycles of debt. The slum-upgrading may have improved one aspect of the urban poor's lives, but it has not tackled other xternal influences. Pressures from other social role settings surrounding the low income individual, such as governance, family, and even the pro-poor program itself can lead individuals to make brash decisions

without contemplating whether the decision can match their capabilities. Therefore even behind the success of the poverty alleviation program, there are still nuanced factors that are maintaining situations of poverty in the city.

Thus urban governments must be aware of the impacts development projects may put on this population, and must be ready to provide a truly sustainable solution to this population if eviction is the only way to follow through the economic development.

In order to overcome psychological barriers behind poverty alleviation methods, this research recommends increased participation and collaboration of psychologists within the field of development. Psychologists must begin to make the move away from clinical psychological research in poverty, and start to study "non-clinical" topics such as decision-making within poverty. Narrowing the scope to only clinical psychology can sideline other aspects that cause "downward-trends" into chronic poverty that is not related to severe mental illnesses. Furthermore, programs and policies using the capability approach can benefit greatly by incorporating knowledge within psychology more alongside its practices in order to account for individual contexts and its variances from the community context. This can lead to the development of programs that can truly promote the productivity of lower income individuals and to develop a well-rounded program that can push the capabilities of these households thereby allowing them to successfully pull themselves out of poverty.

5.3 Recommendations

This research advocates for increased consideration of mental and psychological aspects in the understanding of urban poverty. I believe that mental and psychological knowledge can provide abundant contribution to the field which will lead to better alleviation programs and policies.

This research also recommends increased participation and collaboration of psychologists within the field of development. This can lead to the improvement of poverty alleviation programs such as reduce aspects of pressure and create a situation promotes the productivity of lower income individuals fully.

This research also recommends urban planning practitioners to go beyond the project planning blueprint and talk to the urban poor communities. During my time with the participants, one has reflected on an alternative solution that they believe is suited to their capabilities. One reflected that they wished the slum-upgrading program can be done differently. Such as having one contractor that builds the community as a whole. This takes out the unreliability of contractors and added-on costs of materials that they may not have foreseen because they don't have the knowledge (interview, Nut, 30.06.2013).

5.4 Suggestions for further research

As this research is preliminary research, it is conducted within one community in Bangkok and therefore cannot be generalized. It is recommended that future research should extend this research onto other communities. Further research investigating communities with and without NGO support would also provide an interesting investigation into if there would be more negative psychology amongst communities without NGO support. The aspects of negative psychology "buffers" (Cohen & Wills, 1985) and positive psychology (Seligman, 2002) is another aspect to investigate when promoting sustainable development with the city.

This study has not looked at rural poverty. However, it would also be valuable to investigate psychological impacts of economic development project on rural poverty. This will also provide a wholesome investigation that covers both urban and rural aspects of poverty. Further studies should also consider how positive psychology can be utilized in poverty alleviation programs and policies

Since the study assesses lived experiences, it is also suggested that future research employ a longitudinal study in order to evaluate the long-term effects of urban economic development and investigate the gradual deterioration of psychological well-being and cognitive processes.

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APPENDICES

Appendix A – Participant Age/ Marital Status/ Income Stability

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean
age of respondents	17	52	28	80	47.76
Valid N (listwise)	17				

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	10	58.8	58.8	58.8
	single	2	11.8	11.8	70.6
	single_parent	2	11.8	11.8	82.4
	single_boyfriend	1	5.9	5.9	88.2
	widow	2	11.8	11.8	100.0
	Total	17	100.0	100.0	

household income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>10,000	5	29.4	29.4	29.4
	10,000-20,000	7	41.2	41.2	70.6
	21,000-30,000	3	17.6	17.6	88.2
	4	2	11.8	11.8	100.0
	Total	17	100.0	100.0	

stable or unstable income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	stable_income	9	52.9	52.9	52.9
	unstable_income	4	23.5	23.5	76.5
	government_support	4	23.5	23.5	100.0
	Total	17	100.0	100.0	

Appendix B – Participant Economic Status – Income and Loan Amount

Amount of loan taken

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	100000	3	17.6	17.6	17.6
	120000	1	5.9	5.9	23.5
	150000	9	52.9	52.9	76.5
	300000	4	23.5	23.5	100.0
	Total	17	100.0	100.0	

stable or unstable income * Amount of loan taken Cross tabulation

Count

		Amount of loan taken				Total
		100000	120000	150000	300000	
stable or unstable income	stable_income	0	0	5	4	9
	unstable_income	0	1	3	0	4
	government_support	3	0	1	0	4
Total		3	1	9	4	17

Appendix C – Participant Reason For Joining Baan Mankong

Reason joined BM

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	stability	9	52.9	52.9	52.9
	wanted_house	1	5.9	5.9	58.8
	same_as_community	3	17.6	17.6	76.5
	better_than_renting	1	5.9	5.9	82.4
	stability+house	1	5.9	5.9	88.2
	norent+house	1	5.9	5.9	94.1
	community+stability	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

stable or unstable income * Reason joined BM Cross tabulation

Count

	Reason joined BM							Total
	stability	wanted_house	same_as_community	better_than_renting	stability+house	norent+house	community+stability	
stable_income	5	0	2	0	1	1	0	9
unstable_income	1	1	0	1	0	0	1	4
government_support	3	0	1	0	0	0	0	4
Total	9	1	3	1	1	1	1	17

Appendix D – Frequency of Participant Feelings of Public and Government Devaluation and Exclusion

public perception of urban poor

		Frequency	Percent	Valid Percent	Cumulative Percent
	devalues	11	64.7	64.7	64.7
	excludes	3	17.6	17.6	82.4
Valid	both	2	11.8	11.8	94.1
	feels_nothing	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

participant feeling

		Frequency	Percent	Valid Percent	Cumulative Percent
	positively	5	29.4	29.4	29.4
	negatively	4	23.5	23.5	52.9
Valid	indifferent	7	41.2	41.2	94.1
	99	1	5.9	5.9	100.0
	Total	17	100.0	100.0	

Appendix E – Frequency and Cross Tabulation of Participant Reaction to Public or Government Devaluation or Exclusion

government consideration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	devalues	2	11.8	12.5	12.5
	excludes	13	76.5	81.3	93.8
	feels_nothing	1	5.9	6.3	100.0
	Total	16	94.1	100.0	
Missing	99	1	5.9		
Total		17	100.0		

government consideration * Impact of government devaluation or exclusion Cross tabulation

Count

		Impact of government devaluation or exclusion				Total
		self-reliance	lose stability	difficult processes	poor not preferred	
government consideration	devalues	0	1	0	1	2
	excludes	2	9	1	0	12
Total		2	10	1	1	14

Appendix F – Participant Information

Interviewee I.D	Sex	Age		Marital Status	Job	Hometown	Members in Household	Household Income	Taken Loans/ payment per month	Loan Amount (excl. construction costs)
Ae	Female	42	1	Married	Housewife	Bangkok	11 -Parents; husband, two children, grandchildren	15,000-20,000	Yes. Payment at 2640 for two housing rights.	300,000
Goi	Female	44	3	Single parent	Factory worker	Surin	4 - two daughters, grandchildren. Does not mention husband.	20,000-25,000; depending on OT.	Yes. 1320 a month	150,000
Manee	Female	80	5	widow	Retiree	Bangkok	4 - daughter, three grandchildren	800-pension; 5000-daughter's help	Yes. 870 a month as loans she took is not maximum amount per right.	100,000
Mon	Female	43	1	Married	on-call Masseuse	Buriram	8 - husband, three children, mother, two grandchildren	10,000-20,000; depending on how often she was called.	Yes. 1320 a month	150,000
Noi	Female	41	1	Married	Shop Owner	Petchaboon	4 - husband, two daughters, 2 grandsons	10,000-20,000; depending on sales	Yes. 1300 a month	120,000
Nok	Female	46	2	Single	Unemployed	Bangkok	2 - parents	1000 from government	Yes. 870 as loans she took is not maximum amount per right.	100,000
Nu	Female	61	1	Married	Sales	Bangkok	4 - daughter, two grandchildren. Doesn't mention husband.	10,000; depending on sales	Yes. 1320 a month	150,000

Nuan	Female	47	4	Single; boyfriend	community leader/ Housewife	Lumpoon	3 - son and daughter	son gives 13,000; 7000 from renting out in hometown	Yes. 1320 a month	150,000
Nut	Female	28	1	Married	Office Worker	Bangkok	7 - father, sister, nieces and nephews, and husband	her and husband; 20000	Yes. 1320 a month	150,000
Oat	Female	34	3	Single parent	Hotel Housekeeper	Bangkok	8 - parents, daughter, sister, brother-in-law, niece, nephew	Her, father, and brother in law; 30000	Yes. Payment at 2640 for two housing rights.	300,000
Petch	Female	37	1	Married	Office Worker	Yaso	3 - husband, child and mother	10,000-15,000	Yes. 1320 a month	150,000
Sommai	Female	41	2	Single	Handicap persons Volunteer	Bangkok	5 - parents, little brother and little sister	20,000-25,000	Yes. 1320 a month	150,000
Tia	Female	38	1	Married	Housewife	Nongkai	3 - husband and child	14,000-15,000	Yes. 1320 a month	150,000
Tiem	Female	55	1	Married	Shop Keeper	Buriram	4 - husband, daughter, two grandchildren	10,000	Yes. 1320 a month	150,000
Toi	Female	74	5	Widow	Retiree	Nakhon Pathom	4 - two children, two grandchildren	3700; 700 from government, 3000 from children	Yes. 870 a month as loans she took is not maximum amount per right.	100,000
Uu	Female	46	1	Married	Housewife	Laey	5 - husband and three children	19,000	Yes. Payment at 2640 for two housing rights.	300,000
Waan	Female	55	1	Married	Landlady for rental apartments in and around the community	Lumpoon	10 - husband, daughter, son, 4 grandchildren	approx. 30000	Yes. Payment at 2640 for two housing rights.	300,000

BIOGRAPHY

Gorawan Guntawong graduated with a Bachelors of Sciences in Applied Psychology from London Metropolitan University in England. During her studies, she worked for Word By Word Translations, where she had the opportunity to interpret for the Poppy Project within the EAVES organization. EAVES is a non-profit women's support organization for victims of violence.

After graduation, she spend another year in the UK working for the Royal Thai embassy, where she organized promotional activities to enhance cultural integration and researched and wrote articles for the "Thai Select" project, which reviews quality and standards of Thai restaurants in the UK.

After graduation, she went on to teach in Shanghai, China for approximately four and a half years. She decided to continue her education and pursued her Master's degree in International Development Studies at Chulalongkorn University. In attempting to combine her love for psychology with development, it led her to engage in the topic of her thesis.

Gorawan Guntawong is currently working with the Human Development Forum Foundation. Gorawan aims to apply her passion in psychology and interest in working to alleviate poverty and exploitation of vulnerable populations to her future career path.