

## **Principal Thoughts and Practices on Debt Solutions for Farmers in the Western Region of Thailand**

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The objectives of this research were: 1) to study principal thoughts and practices for debt solution of farmers in the western region of Thailand as role models in rice growing, livestock raising, integrated farming and application of local wisdom in agriculture, 2) to inquire how young agriculturists can be well-prepared for an agricultural career, and 3) to seek suggestions for policy makers and agencies concerned with debt alleviation of small-scale farmers. Qualitative data collections were employed by using documentary analysis, in-depth interviews and observations in the locale. Five farmers who successfully cultivated local knowledge to solve the debt problems were selected as key informants.

Research findings were as follows: 1) principal thoughts and practices for debt solution were based on the application of the teachings of Buddhism, the application of sufficiency economy in the way of life, the utilization of local intellectual in agriculture, group strength and group participation in activities, and farm practices in natural agriculture. 2) To prepare young agriculturists to be ready for an agricultural career, parents implanted love in the agricultural career to their children. Young generation had to be encouraged to realize the importance of local wisdom in agriculture. Academic institutions should encourage students to return and take part in the development of their homeland. Government needs to assure that agriculture is a secure occupation. 3) Suggestions from farmers for concerned policy makers and agencies on debt solution of small-scale farmers were: to provide adequate water sources for farming, to extend the application of sufficiency economy to all households, to expand farmers' groups and their networking, and to reform the educational system focusing on learners' self-realization, and uplift the spirit of love in the homeland.

**Key words:** intellectual, farmers' debt, self-reliance, sufficiency economy

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### **Introduction**

Local wisdom of Thai farmers has been accumulated and passed on from generation to generation as a way of life and survival until today. Trends in development principles today do not only emphasize agricultural produce for family consumption, but also for distribution and export. As

a result, small-scale farmers are encouraged to obtain loans for purchasing necessities to enable agricultural production with hopes to gain profits from such investments. The Information Center of Agriculture, Office of Agricultural Economics (2007) reported on farmer household debts and arrear payments since the cultivation season of 2006/2007 (BE 2549/2550) revealed that farmers

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have an average household debt of THB 47,672. Findings in debt analysis categorized by region indicate that the west and central regions have the most household debt with an average of THB 70,155; the north region is next with an average of THB 58,813; while the northeast and south regions have an average of THB 39,749 and THB 32,788, respectively. Additionally, research revealed that farmers had Non Performing Loans (NPLs) for the cultivation season of 2006/2007 (BE 2549/2550). The west and central regions have arrear payments of THB 53,004/household, which is higher than the north region of THB 35,427/household; and the south region of THB 10,916/household. Credit data in the agriculture sector show that farmers in the west and central regions have credit of THB 48,693/household (Information Center of Agriculture, Office of Agricultural Economics, 2007).

Among debt solutions, the philosophy of Sufficiency Economy introduced by H.M. King Bhumibol is widely discussed to be one of the alternative solutions to debt problems. Sufficiency Economy emphasizes moderation, reasonableness and self-immunity. It requires omniscience, caution and carefulness to apply technical knowledge in planning and implementing at all stages (Sub-Committee for Launching Sufficiency Economy, 2006).

Therefore, the research team conducted an analysis of the principal thoughts and practices of debt solution for Thai farmers. In-depth interviews were conducted with five farmers who successfully cultivated local knowledge to solve their personal or community member debt problems. These interviews were conducted to 1) study the principal thoughts and practices for debt solution of Thai farmers who are role models in agriculture in the west region; namely rice farmers, livestock raising farmers, integrated farming farmers and agricultural intellectuals, 2) to inquire how young generations can become well-prepared for an agricultural career, and 3) to seek farmers' suggestions for concerned policy makers and agencies on debt solutions. This will serve as guideline for farmers, including the new generation and interested individuals to provide more alternatives for survival as farmers, to become debt-free, to earn profits and to be happy.

### **Philosophy of Sufficiency Economy and Working Principles of H.M. King Bhumibol**

The Sub-Committee for Launching Sufficiency Economy (2006) synthesized the Philosophy of Sufficiency Economy as an overriding principle for appropriate conduct by the populace at all levels. This applies to conduct starting from the level of families and communities, as well as at the level of the nation in development and administration so as to modernize in line with the forces of globalization. Sufficiency means moderation, reasonableness and self-immunity that are effective enough to withstand all changes, both inside and outside an individual. It requires omniscience, caution and carefulness to apply technical knowledge in planning and implementing at all stages. At the same time, one has to promote mentality of the whole country, especially government officials, theorists and businessmen at all levels to be conscious of morals, honesty, faithfulness and knowledgeable to live with endurance, consciousness, intellect and well-roundedness. As such, an individual will be well-balanced and ready to negotiate with the fast changes of obstacles in materialistic, social, surrounding and culture from the outside community.

H.M. the King graciously set himself as a great example for the Thai people to follow his practices based on the Philosophy of Sufficiency Economy through 10 principles: 1) honesty, 2) humbleness, 3) emphasis of quick work performance, 4) emphasis of work through principles, academics and experiments, 5) emphasis of people's needs as a priority, 6) emphasis of nature, 7) emphasis of harmony and unity, 8) start little by little, 9) think, speak, and work with consideration and appropriateness, and 10) use of virtue in all decisions (Tantivejkul, 2006a).

We can apply the above mentioned principles for intellectual studies that have unique local values and must consider essential issues such as 1) geography, 2) production process, 3) resources and 4) experts with knowledge management by 1) data collection, evaluation and management, 2) data analysis, synthesis and interpretation, 3) data processing and societal communication, and 4) knowledge mobilization and distribution to establish concrete evidence in an area of study.

## Materials and Methods

### Targeted respondents

The targeted respondents were farmers in the west region who have applied their knowledge and experiences on debt solution to spread the intellectual benefits and sustainable prosperity. We selected five farmers based on their occupation as key informants, namely a farmer, a stock raising farmer, an integrated farming farmer and two agricultural intellectuals:

1) Mr. Thongmor Jamjang, Outstanding Farmer of the Nation for 2006, managed his debt by reducing cost production in his farm. He gradually reduced and finally stopped using chemical substances. He practiced natural farming and applied microorganism such as bio-extracts in his farm. He also introduced the concept of “1-rai to solve poverty” to farmers by growing only edible plants.

2) Mr. Supap Teeranuwat, the owner of Sam Pran Farm, produced a unique breeding system for pigs in a tropical climate called “Sam Pran Farm’s Breeding” with pigs raised under open housing. On his farm, all pig products were recycled and fully utilized. Medicinal herbs were also included in the animal feed for protect and prevent pigs from catching diseases.

3) Mr. Khaen Soisom, Outstanding Farmer on Sufficiency Economy of the Nation for 2006, adopted the philosophy of Sufficiency Economy in his family. He knew the importance of giving rather than taking advantage of others. He learned and realized that vetiver grass could uplift hard and compact soil. He then applied this knowledge in his farm. He also grew leguminous trees to improve the soil nutrients. Growing everything on his farm, he is less likely to spend money.

4) Mr. Walit Charieaonsonbut, Chairman of the Center of Extension and Rice Seed Production for the Community and Outstanding Farmers’ Institution of the Nation for 2007, worked with group members to produce rice grain not only for their own consumption, but also for commercial seeds. He encouraged members to plan well how to run a community rice mill that was the source of income for the community. Members also learned to plan the complete cycle for producing rice grain from growing to selling. Mr. Charieaonsonbut also encouraged members to grow non-toxic vegetables as

an additional income generation activity.

5) Mr. Somsong Sangtawan, Local Teacher of Agriculture, Batch 2 for 2002, improved his pomelo orchards by applying local wisdom. He used spiders as predators to kill insects that destroy the pomelo trees. He used composts, animal manure and bio-fertilizers in substitution of chemical fertilizers. He grew leguminous trees such as coral trees as a source of nitrogen for pomelo.

### Data Collection and Analysis

Data collection employed triangular techniques consisting of documented study of the research topic, in-depth interviews of 5 targeted respondents and studies on their practices in the local areas. Researchers asked permission from 5 respondents to record the in-depth interviews. After cassette transcriptions, researchers rearranged the interview results and categorized them according to the research questions and issues. Then, the interview results were submitted to 5 targeted respondents for final review. Finally, researchers synthesized the findings by comparing their principal thoughts with the principles they utilized to solve debt problems. If the results agreed with the principle thoughts, they were categorized and grouped with similar concepts and the results finalized.

## Results and Discussion

### 1. Principal Thoughts and Practices for Debt Solution of Thai Farmers

The results revealed that Thai farmers have clear thoughts on their own debt solutions as well as corresponding practices for survival based on their own occupation. These thoughts and practices are comprised of five concepts (Fig. 1).

#### 1.1 Dharma Principles Applied to Farming

Buddhist principles that Thai farmers apply include the Four Iddhipada (path of accomplishment; basis for success) (P.A. Payutto, 2008), Chanda (will; zeal; aspiration), Viriya (energy; effort; exertion; perseverance), Citta (thoughtfulness; active thought; dedication) and Vimamsa (investigation; examination; reasoning; testing). These principles remind farmers that in order to succeed in their work they must love what they do, be diligent, hardworking, endure, be caring, and review to enhance one’s occupation. Not only that, but they must have faith in what they do, have clear

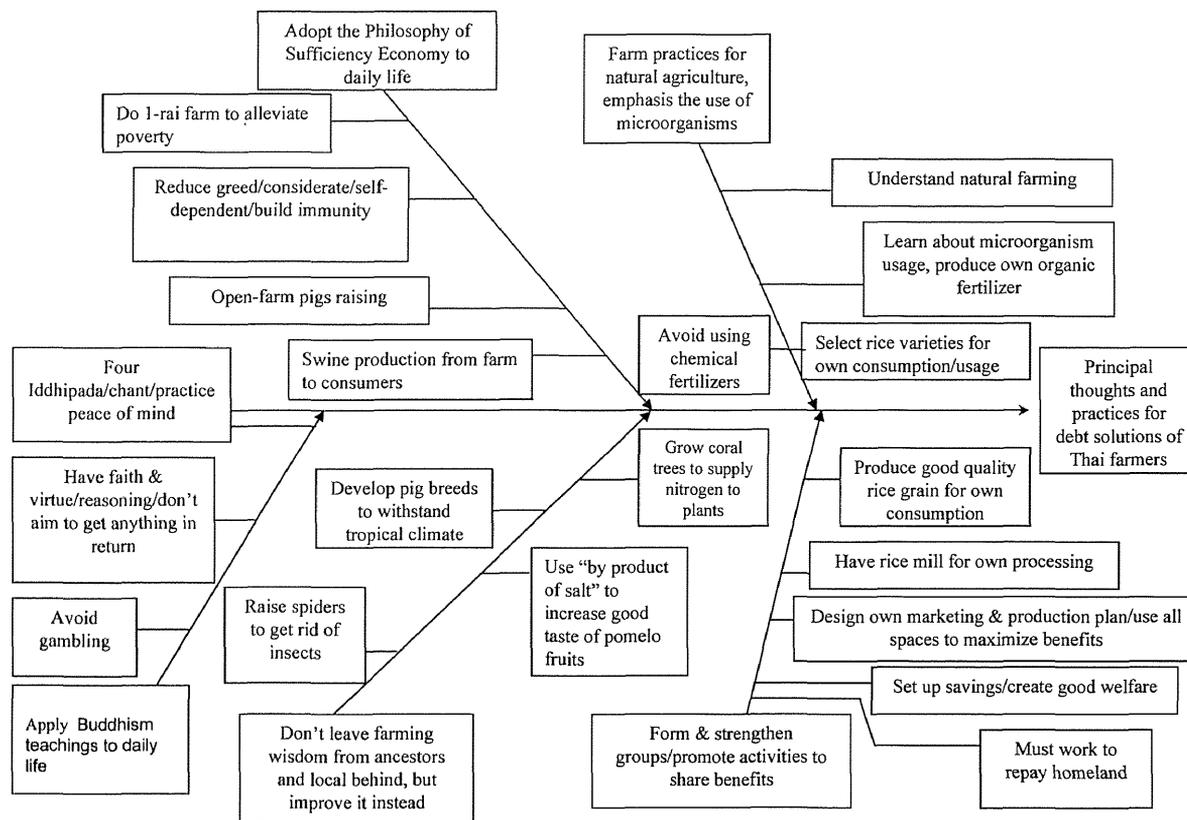


Fig. 1. Principal thoughts and practices for debt solution of Thai farmers.

and correct practical knowledge. One must be virtuous and transfer knowledge without hiding anything. As such, they will also gain high merits through giving wisdom as Soisom (2007) states that the Four Iddhipada will lead to successful lives which begin with satisfaction in careers. Even though people face obstacles, they will have diligence to overcome these obstacles.

### 1.2 Philosophy of Sufficiency Economy Adopted in Daily Life

Of the 5 farmers, some farmers still have debt, some have already found debt solutions, while others have no debt and provide consultations to other farmers about debt solutions. However, the five farmers stated clearly that it was by adopting the philosophies of Sufficiency Economy in their daily life that they were able to get out of debt by starting from being considerate, thoroughly thinking about investment, establishing self-immunity by knowing their own strengths and weaknesses, strengthening their family, reducing expenditures, constantly generating income, expanding network-

ing, retaining local wisdom with aims for improvement, and following other philosophies of Sufficiency Economy (Sodsri-Saridwongsa Foundation, 2007; Tantivejkul, S. 2006a, 2006b). Teeranuwat (2007) stated that the concepts of Sufficiency Economy made him thoroughly think before investment. Even though he had to borrow money from the bank to build the new slaughterhouse, it would yield benefits and be worth the investment. However, Mr. Teeranuwat also mentioned it is not good to put all your money in the investment because of greediness. He instead emphasized love and dedication to what one did.

### 1.3 Self-Reliance

Each farmer has their own outstanding characteristic in self-reliance and apply local wisdom to improve and progress their farm work. This research discovered that each farmer has his/her own style of being self-reliant or independent, such as producing own microorganisms, producing pig breeds with the ability to withstand tropical climates, improvement of pomelo orchards through

the application of local wisdom, forming farmer groups to produce good rice grain for their own consumption, and uplifting hard and compact soil by growing vetiver grass. An example of the self-reliance project of Mr. Jamjang (2007), which was called "One Rai to Solve Poverty" (2.5 rai=1 acre), demonstrates the importance of sufficiency. The practical implication is to grow everything that is edible and eat everything that is grown. In other words, he uses everything he grows and this helps reduce his family expenses.

#### 1.4 Group-Reliance

Thai farmers also realize the significance of group-reliance. They help each other within the group through various activities such as brainstorming, working together, sharing benefits for each member fairly, arranging funds as welfare for each member, forming savings group to reduce loans from outside of the group, set up career groups, providing vocational training and promoting income generating activities. Sangtawan (2007) shared his idea that group members take the opportunity to exchange ideas and knowledge every last Monday of the month. They came together and consulted about what needed to be done as a large group. They discussed and reached mutual agreement about helping one other and how to share benefits in their income generating activities.

#### 1.5 Maintain Local Norms and Practices

Thai farmers have strong beliefs and clear faith in what they do for sustainable debt solutions. This may act as good examples for other people interested in learning and indicates that Thai farmers have learning centers or rehearsal venues in their own homes or community. In a way, it is learning by doing - a practical learning process. They continue doing and have adopted this as a way of life and proved that it leads to sustainable debt solutions. If farmers strongly believe in self-reliance and group-reliance, this will enable them to happily help each other. Charieaonsonbut (2007) repaid his homeland and state that if Thais turn around and decide to repay their homeland even a little bit, Thailand will be the happiest place to live on earth.

With that said, the principal thoughts and practices for debt solutions in the western region can be accomplished by adapting the philosophy of Sufficiency Economy to their occupation. Thai farmers found debt solutions and also the capability to

transfer knowledge to other people and live with happiness simply by following the footsteps of H. M. the King of Thailand as explained in the royal speech on H.M.'s birthday anniversary on December 4, 2000. "Some people said Sufficiency Economy is wrong and cannot be done. It's not good. I heard some people said that. But most people said it's good, although I'm not sure how much they understand. Either way, Sufficiency Economy. . . I stress that whether it is the economy or behavior to yield something productive with logic and rationale. That is, there is a cause and reason. If you think of good things, and do good things. . . you'll get good things as a result of that. Good means efficiency. Good means beneficial. Good means to be happy," (Setbunsane, n.d.).

## 2. Preparation for Young Agriculturists to be Ready for an Agricultural Career

There are four ways that farmers can prepare to make agriculture a career for their future generations (Fig. 2).

### 2.1 Start with Oneself

Thai farmers showed that agriculture needs honesty to oneself. A person must be brave to think, speak and act. Not only that, but also to help others with sincerity and understand his/her own community.

### 2.2 Family Support

Families can support children to love agriculture by teaching them at an early stage of childhood. This can be extended to farming demonstrations at school and providing opportunities for children to practice farming themselves.

### 2.3 Educational Institutions Must Reinforce Learners to Love Their Homeland and Love an Agricultural Career

The idea is to promote learners to return to their homeland to exchange ideas and knowledge to maintain local wisdom in their own communities, promote practices or actual farming at their learning centers and reinforce love and generosity in one's community. Furthermore, the most important element is to teach moral and ethics along with knowledge.

### 2.4 Government Must Ensure and Place Agriculture as a Secure Career

The government must build confidence to reassure people that agriculture can survive. For exam-

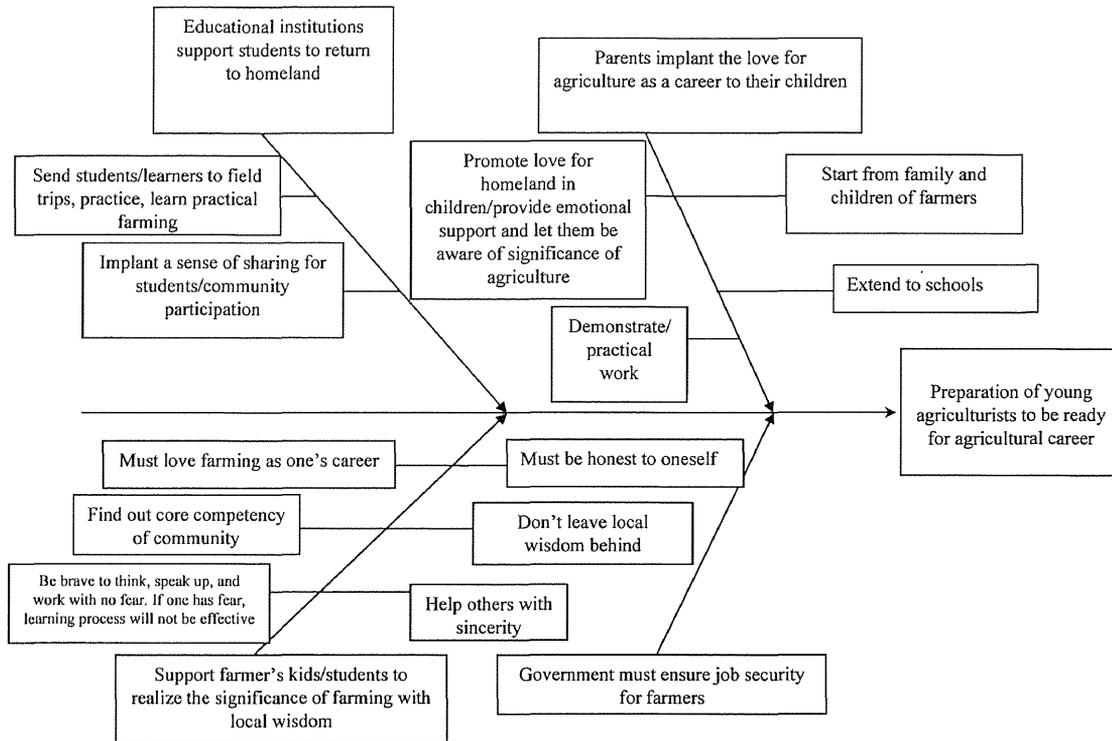


Fig. 2. Preparation of young agriculturalists to be ready for an agricultural career.

ple, guarantee the price for produce, provide support when farmers experience natural disasters, etc.

This study showed that relationships between home, educational institutions and agriculture are crucial. Activities that create bonding, such as field visits, farming rehearsals, real practice of farming, etc. benefit learners who are interested in, have strong intentions in, and see the value of agriculture.

### 3. Suggestions from Farmers on Debt Solutions for Small-Scale Farmers

This research consolidated farmers' suggestions for concerned policy makers and agencies on debt solutions for small-scale farmers. These farmers have accumulated their experience both in the field and their career as farmers for at least 10 years. If small-scale farmers receive assistance or can apply this knowledge accurately, continuously and completely, their debt solutions may be reduced if not completely resolved. We make five recommendations as follows (Fig. 3).

#### 3.1 Provide Adequate Water for Agriculture

Agriculture requires sufficient amounts of water which will enable farmers to farm and utilize water

more effectively.

#### 3.2 Promote the Philosophy of Sufficiency Economy

Other family should adopt and practice the philosophy of Sufficiency Economy just like the Thai farmers who were respondents. In addition, we should help new generations love agriculture and return to their homeland to extend and improve their communities.

#### 3.3 Reform the Education System

Thai farmers stated that the Thai education system should create a sense of loving one's homeland and loving one's local culture. Learners should know their identities, know their history/origin, and help to discover who they are, and should be allowed to practice what they are interested in.

#### 3.4 Support the Formation of Farmer Groups

Thai farmers indicated that the government should promote and support the formation of saving groups among small-scale farmers. The government can also advocate groups based on their expertise. For example, they should develop rice grain, rice processing, and seek expansion of the rice market through various systematic stages

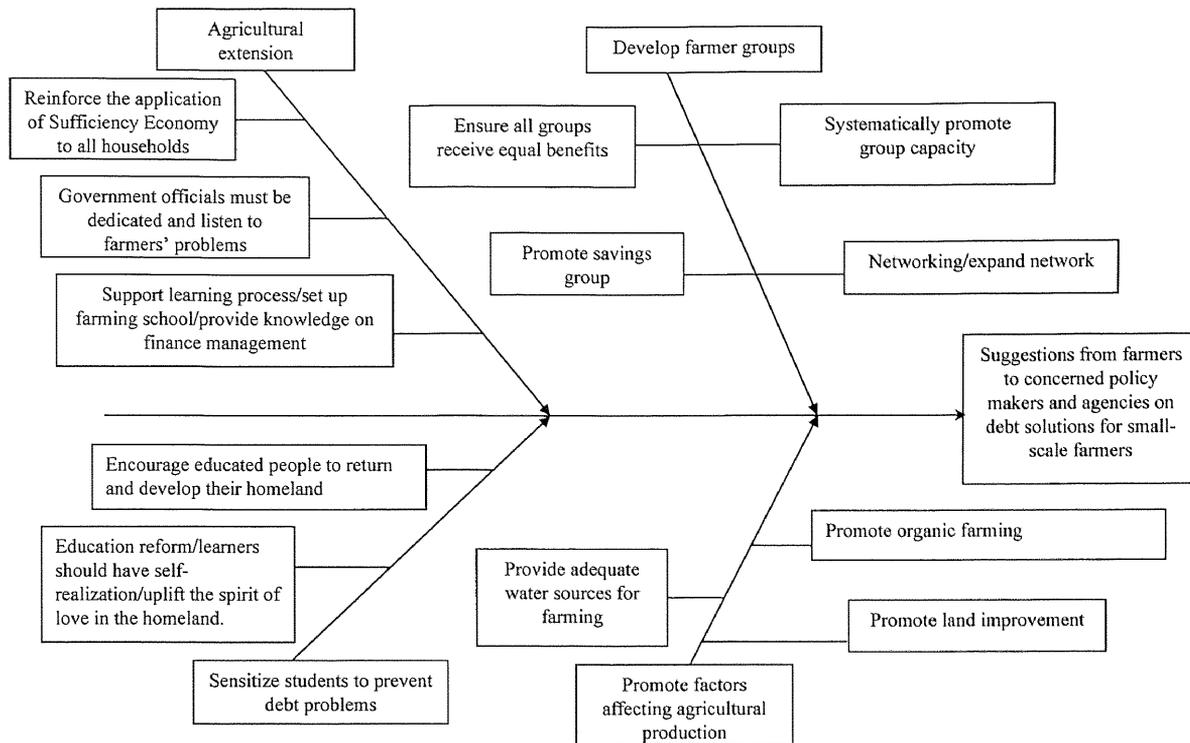


Fig. 3. Suggestions from farmers for concerned policy makers and agencies on debt solutions of small-scale farmers.

and networking.

### 3.5 Promote Work of Government Officials

Thai farmers mentioned that government officials are an essential part for policy advocacy. Therefore, these government officials must be sincere with farmers, sacrifice for the communities and be fully dedicated to farmers.

### Conclusion

In summary, this research studied 1) principal thoughts and practices for debt solutions of Thai farmers; 2) preparation for young agriculturalists to be ready for an agricultural career and 3) suggestions from farmers on debt solutions for small-scale farmers.

There are 3 main conclusions based on the research objectives as follows. 1) Five principal thoughts and practices for debt solutions of Thai farmers in the central region include application of Dharma principles to farming, adoption of philosophy of Sufficiency Economy in daily life, self-reliance, group-reliance and maintenance of local norms and practices. 2) Four ways to prepare young agriculturalists to be ready for an agricultur-

al career include starting with oneself to see the value of agriculture, family support to love and understand an agricultural career, educational institute support to encourage students to return and develop their homeland, and governmental support to reassure people that agriculture can survive. 3) Five suggestions from farmers on debt solutions for small-scale farmers included providing adequate water for agriculture, promoting the philosophy of Sufficiency Economy to practice in their daily lives, reforming the educational system by creating a sense of loving one's homeland and local culture, supporting with necessary information for farmers to develop their career and promoting the work of government officials to be sincere and dedicated to farmers.

### Recommendations

#### 1. Adoption of the Philosophy of Sufficiency Economy in Agriculture

Farmers who were respondents confirmed that the philosophy of Sufficiency Economy can be easily adopted to an agricultural career. The essential elements are true intentions of the debtors to

become debt-free by putting more effort in activities that lead to self-reliance, group-reliance and expansion of networking to help others. Therefore, expanding the networks of Sufficiency Economy to households, groups and communities is crucial. The government policy should clearly support the Sufficiency Economy and reinforce it with concrete evidence.

## 2. Extension of Debt Solution in Educational Institutions

Today, many farmers' children spend their future money on educational loans. The challenge is how to sensitize and make this group of debtors become aware of alternatives source of income and how to find a career after graduation. As such, the formation of groups to participate in activities, e.g. field visits, internships, practical farming at the learning centers with hands-on experience and teaching from farmers may help this group realize and build up self-dignity in an agricultural career that will eventually lead to effective debt solutions.

## 3. Extension of Local Wisdom in Agricultural Areas

Farmers who were respondents established networks of farmers to help each other. Therefore, this study should focus on in-depth role models of farmers in agricultural careers in other regions of Thailand. It would also be interesting to study the intellect of debt solution from various fields such as natural resources and environmental management, village funds and community businesses, value-added from agricultural produces and alternative medicines and herbs. Research may be on how farmers obtain such principal thoughts and practices in debt solution. This will serve to clarify whether local wisdoms of different areas can reach debt solution. Such studies will broaden the opportunities and expand debt solutions for agriculturists and help create relevant careers for the

future.

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