



Explore readiness to enter the elderly informal workforce

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Abstract

The research aims to study informal workers' social and economic conditions and the preparation of informal workers to enter elderly workers. This research was conducted by documented studies on informal workers, elderly workers, readiness to enter elderly informal workers, adult education, and lifelong learning and surveys of informal workers. The research sample consisted of 400 informal workers aged 45-59 working in the service, contract, and trading sectors, with approximately 67 from each region: Northern, Southern, Eastern, Northeastern, Western, and Central areas. The research instruments used in this collection are document analysis and a survey of the socioeconomic status of informal workers and readiness of informal workers to enter elderly workers, consisting of checklist questions, a 5-level rating scale questionnaire, and open-ended questions. The research findings were the preparation of informal workers to enter the elderly workforce. The results of the informal preparation revealed that overall, the informal workers have moderate preparation for entering the elderly workforce (3.28). They did the minimal physical activity (2.61). Financial preparation is at a high level by dealing with debt before entering the elderly (3.88). Learning needs after 60 years is 31.60%. They accept self-study through various forms of media (30.80%) but have never received training on preparing for retirement (82.60%). In conclusion, to increase their readiness to enter the elderly informal workforce, Thai informal workers need more education support and preparation regarding their physical and financial well-being.

Keywords: Readiness to enter elderly, Elderly worker, Informal worker

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1. Introduction

The elderly are rapidly increasing, making up most of the world's population. The rate of increase in the number of elderly people is very rapid, especially in East Asia, Southeast Asia, Latin America and the Caribbean [1]. It is estimated that in the year 2100, 61% of the world's population will be elderly. In 2022, Thailand will enter an aged society, which in developing countries is the first country in the world to become a completely aged society. Thailand is expected to become a super-aged society by 2031 [2-3].

Due to changes in the structure of the Thai population, the trend of the elderly is increasing, as opposed to the steady decline in the working-age population [4]. The National Economic and Social Development Council (NESDB) reports the population projections for Thailand 2010-2040 that the working-age

population (15-59 years) is likely to decrease by 65% in 2020 and 56% in 2040. The overall labour force participation rate will reduce by approximately 5 per cent between 2020 and 2060 [5].

Although 2020 was affected by the coronavirus disease (COVID-19) pandemic, which had a population growth rate of 0.12% per year. Still, the working-age population ratio to the elderly population was 1.8 workers per 1 elderly person. The working-age population will probably be less than the elderly [6].

The elderly are at risk of poverty, lose economic security, and cannot get out of poverty [7]. Thai aging population is struggling with the cost of living. They have a retirement income below the poverty line [8-9]. Kasikorn Research Center reports that after COVID-19, 80% of the elderly population has a median to low annual income. Thai seniors with an

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average annual revenue of moderate or above account for less than 20% of the total annual income [3]. The elderly population and their families face the problem of expenses when entering old age.

Meanwhile, the dependence rate of the elderly on the working-age population is increasing yearly. According to data from the United Nations since 2015, the dependence rate of the elderly will reach 14 per cent by 2025. This will increase to 22 per cent and 31 per cent by 2035. This means families or those caring for the elderly will have to spend more. In the meantime, the elderly without family care must rely on state welfare [3].

Poverty among the elderly is not caused by income problems alone but also by their health, education, and opportunities to participate in the labour market, including access to social welfare [7]. Currently, according to statistics on the Thai elderly, approximately two-thirds do not have savings. Moreover, Thailand does not have a savings system covering all working age [10]. Welfare for the elderly in Thailand is still limited [11].

As the cost of living has increased by at least 5% per year. The elderly have to spend mainly on health expenses due to physical deterioration and illness from disease [3]. In addition, family characteristics change when the elderly live with their children who have never left the family or when the elderly raise their grandchildren alone, which is called skipped generation family [12]. Most older people do not have any savings for retirement [13].

The world has entered an aging society where the elderly can be a force to help drive society's economy well - giving the elderly the opportunity to use their potential and abilities to benefit society by transferring their knowledge, abilities, skills and experience. This aligns with the concept of productive aging, which benefits the elderly and society. Employment of the elderly, with or without compensation, improves their physical, mental, social, spiritual, and self-esteem, resulting in self-care and self-reliance, reducing the burden on society. The elderly can lead a good and quality life, creating understanding and reducing prejudice from society [14].

Personal development when in retirement may not be in time. The government plans to promote the pre-elderly group with an emphasis on savings. In order to support the working

elderly, the government announced adjusting the environment to meet the conditions of the elderly, designing flexible working places with an emphasis on enhancing new skills for elderly workers, incentivising the hiring of the elderly and encouraging local administrative organisations and corporate activities for Corporate Social Responsibility (CSR) in the public sector to create jobs for the elderly who are informal workers. Furthermore, the health plan for older workers is integrated [15].

Patcharee Sukchoke [16], who studied the preparation for preretirement planning of employees born between 1980 and 2000, found a relationship between the adequacy of income and the level of preparation for life planning before retirement age. The respondents who had sufficient and saved money had a moderate level of preparation for life planning before entering retirement. 65.9 percent. In comparison, sufficient samples with no savings and insufficient borrowing are at a low level of preparation for life planning before retirement, accounting for 50 per cent. Overall, it can be concluded that sufficiency of income is related to the level of preparation for life planning before retirement at the statistical significance level of 0.05.

The majority of Thailand's population is informal workers. Informal workers are self-employed or non-government workers without a formal employment contract, including self-employed people or those who work temporarily. They may be business owners, but most of their businesses are small business operations and household businesses. Informal workers have a low income and uncertain incomes to sustain themselves. They do not receive protection or social security. There is no occupational safety insurance and no severance pay after termination. There are no pension savings and no retirement benefits. Furthermore, no security to live when you reach old age is a risk for informal workers [17-19]. The Office for National Statistics [20] reported that 20.4 million are informal workers, or 53.8 per cent, who are unprotected workers, which means no social security from work.

Thailand will face a population crisis in the Era of Low Fertility and Longevity [21-22]. The Sasin Graduate Institute of Business Administration of Chulalongkorn University announces that the elderly are valuable human resources for the country as they are more

experienced and have quality skills [23]. Therefore, the Thai elderly are in poverty with low incomes, limited savings and inadequate government pensions for care and living [24].

Moreover, they don't gain more knowledge for future work. This means Thai citizens and the government cannot wait until people reach old age; they need to prepare this group of people, especially informal workers, who are the majority of the future Thai. As a result, workers in the informal sector have to work after they are 60 years old. Based on the above problems, there should be guidelines for preparing for retirement: work planning for people of current working age who will be elderly shortly.

Research to study informal workers' social, economic, and educational readiness to enter the elderly workforce is essential for developing suitable preparation and guidelines.

2. Methodology

1. Documentary research is the collection of information on academic documents, scholarly articles, journals, publications, electronic media, and research reports that relate the core concepts and theories to the elderly, the potential of older adults, the elderly workforce, the preparation for the elderly workforce and the informal workers. These literature reviews years of publication are up to date and are not older than five years: 2017-2022.

2. Survey research explores informal workers' problems and social and economic conditions. And preparation of informal workers entering elderly workers.

2.1 Participants

Research population

Informal workers who work to earn subsistence income do not work for pleasure, hobby or volunteer work from all over Thailand.

Sample group

Informal workers between the ages of 45 and 59 who work in service, contract, and trading work groups in a state of urgent development include the service sector occupational group, public transportation, and food business [25]. According to the 2020 informal sector labour survey, there are 4,724,500 informal workers in service and product sales [20]. The sample size was

determined using Taro Yamane's formula at a confidence level of 95%, equal to 400 people.

The informal worker sample is 400 people, divided into the Northern, Southern, Eastern, Northeastern, Western, and Central regions in similar numbers. There are approximately 66-67 people per region.

2.2 Data collection and analysis

Instrument for data collection

1. The document analysis tool is a researcher checklist that ensures sources are valid, correct, relevant to the topic, and up to date.

2. Social and Economy Condition Survey of informal workers and the readiness of informal workers to enter elderly workers, consisting of a checklist, a 5-level rating scale and an open-ended question.

The survey is divided into 5 parts, consisting of 1) a questionnaire on personal factors, basic information and social and economic conditions of informal workers. 2) Questionnaire about occupational characteristics of informal workers. 3) Questionnaire on future job characteristics of informal workers towards elderly occupational workers. 4) Questionnaire on preparation of informal workers to the elderly workforce 5) Recommendations regarding preparation for entering the elderly informal workforce. Overall, the Index of Item Objective Congruence (IOC) of the survey is a value of 0.85.

The survey results can help determine readiness to enter the elderly workforce in different regions. A mean value and standard deviation are used to compare informal workers from five regions, and a t-test is used for paired sample regions. Both processes are calculated by the SPSS program.

Data collection

The researcher submitted the research project documents requesting permission to collect research data and questionnaires for the samples through the regional coordinators, who carried out both document paper and electronic paper. The data collection coordinators returned the questionnaire within 1 month to the researcher via email. The researcher checked for completeness on their own.

The Scale

1. Questionnaires 1-3 are a checklist form analysed by separating data according to the studied variables to determine the percentage value. There is using descriptive statistics to

determine the conditions for deciding the results of the data analysis by setting an acceptable percentage threshold that can be defined as appropriate. In this research, the threshold is set at 80 percent.

2. Questionnaire 4: The questionnaire regarding the preparation of informal workers to enter elderly workers is a 5-level rating scale. Data analysis was statistically analysed according to the specified criteria. The average score (Mean) was used to display the majority of the readiness of informal workers to enter

elderly workers. A mean of 3.50 and above were the accepted criteria in this research.

3. Results

The research objective is to study informal workers' social and economic conditions in order to prepare them to work as elderly workers. The research findings indicate their readiness to enter the elderly workforce and regional comparisons.

Table 1 Comparison Results "Readiness of Informal Workers to enter Elderly Workers" classified by regions

Region	n Number of informal workers	Mean	Standard division	Level of readiness to enter elderly workers
Northern	67	2.813	0.557	Moderate level
Central	67	3.540	0.586	High level
Southern	67	3.578	0.664	High level
Eastern	67	3.876	0.585	High level
Western	66	2.805	0.540	Moderate level
Northeastern	66	3.081	0.615	Moderate level
Overall	400	3.283	0.716	Moderate level

Table 1 shows that respondents' informal workers in the Central, Southern and Eastern regions are highly "ready to enter elderly workers". Meanwhile, those informal workers from other areas, the North, the West and the

Northeast regions, have a moderate level of "readiness to enter elderly workers". The comparison showed that different regions had different readiness levels of informal workers to become elderly workers.

Table 2 The difference between the means "Readiness of informal workers to enter elderly workers" with different regions

Region	Mean	Northern	Central	Southern	Eastern	Western	Northeastern
Northern	2.813	-	-0.72692*	-0.76562*	-1.06302*	0.00789	-0.26801
Central	3.540		-	-0.0387	-0.3361	0.73481*	0.45891*
Southern	3.578			-	-0.2974	0.77351*	0.49761*
Eastern	3.876				-	1.07091*	0.79501*
Western	2.805					-	-0.2759
Northeastern	3.081						-

*Statistically significant at the .05

Table 2 shows the result of the pair comparison with different regions. First, the informal workers living in the Northern region have a different "readiness of informal workers to enter elderly workers" than the Central, Southern, and Eastern regions, which is statistically significant at .05. In addition, the results of the Pair Comparison showed that the informal workers living in the Central, Southern and Eastern region have a different "readiness of informal workers to enter elderly

workers" than the Western, North-eastern regions which statistically significant at .05.

The survey also found that informal workers are prepared in three main areas: physical health, finance, and learning. Informal workers have the highest health preparedness in all aspects. They are emphasising their eating habits, which are drinking water (3.89) and eating fruits and vegetables (3.67). Moreover, they realise and start to avoid risky health behaviours from drinking alcoholic beverages

and smoking cigarettes (3.57). However, Exercise is the least prepared in all aspects (2.61).

Informal workers are financially prepared to a large extent. They try to manage their debts before they reach old age (3.88) and reduce extravagant and unnecessary spending (3.69) but have moderate savings or investments in financial institutions (2.79). Informal workers have financial preparedness at the second level after health. They try to deal with debt and reduce unnecessary spending, but they still do not manage their savings.

Informal workers are prepared for learning by accepting the change to a large extent. They understand age differences or the generation gap (3.64), so they learn the current situation in order to keep up with the changes in other people and events in the country (3.63). In addition, they attempt to understand themselves and correct their shortcomings (3.59). However, they do not learn from another country by travelling to learn new things (2.70). Informal workers accept the changes in age differences, family relationships, and social conditions; they adjust, accept, and learn.

In addition, from inquiries about the nature of work that informal workers expect to do in the future at the age of 60 years or above, it was found that informal workers are still working in the same way because they are proficient in the profession (35.80%). Informal workers want to learn to work in retirement, even if they are 60 years old. They will not stop working; they must continually work (34.80%). Even though they work the same way, they want to gain knowledge and new information related to vocational skills training in the same jobs (31.60%). After 6 p.m. onwards, every day is a convenient time to learn to empower informal workers (22.60%). Moreover, informal workers prefer self-learning through various forms of media (30.8%). By the way, informal workers answered that they have never received training on preparing for retirement (82.60%).

3.1 Results and Discussion

According to the survey, it was found that informal workers are ready to enter aging workers differently in each region. This difference can be explained by area management policy, economy, education and health of people in each region. Moreover, it also mentions that the Central, the Southern and the Eastern regions have a high level of

readiness to become elderly workers. On the other hand, the North, the West and the Northeast regions have a moderate level.

Starting with different job descriptions results in individuals continuing to work after retirement. The number of people entering aging workers has increased. Most of them have the job characteristics of being informal workers. In 2022, there were 4.74 million working seniors or 36.1% those who continue to work after retirement account for approximately 1 in 3 of the total workforces. With an increase of 0.2 million people from 2021, it is expected to be more in the following years. There are 4.10 million informal workers, or 86.4%, which are males (54.1%) rather than females (45.9%).

On the other hand, the formal workers are only 6.48 workers or 13.6 % [25]. According to a study by Pronnong Busaratrakul et al. [26], it was found that occupations without a pension system had the most significant impact on readiness for retirement. This includes informal workers. As the system strengthens, saving is disciplined and increases the return on savings. The presence and absence of a compulsory pension system or voluntary employer incentives make a huge difference in readiness for retirement, which may result in informal workers having to continue working after retirement.

Work trends in an aging society in which the working-age population is declining. The demand for jobs among the elderly after retirement, the informal workers and the informal elderly is increasing. The problem that hinders the employment of the formal elderly is regulation. Even Thai Regulations and Laws Despite policy changes and measures to promote and support elderly workers, at the social practice level, there are still prejudices in society that hinder the work of the elderly [27]. Informal work may be the answer for older adults working. During the COVID-19 pandemic, formal workers had to leave the workforce; they became informal workers, affecting the quality of working life when they reached retirement age [28].

Different regions have different readiness to enter aging workers. The readiness may depend on government policy. Most Thai elderly people live in different areas and different community contexts. Therefore, the preparation for becoming elderly is under the operation of

work between local administrative organisations, government agencies, the private sector, and the community sector [29-30]. In line with Mingkwan Kongjarecn and Gumpanat Boriboon [31], they stated that most elderly schools are established by local authorities and have different forms of care in each community area. It can be seen that local government organisations are an essential force in driving the work of caring for the elderly, including preparation. However, according to a study by Teera Sindecharak, Pornthip Netiparatanakul [32] found that the preparation in health, social and economic aspects of informal workers in Bangkok and other provinces were similar.

Informal workers living in different regions are different in their readiness to become aging workers. It showed that the Central, Southern, and Eastern regions have high readiness levels to enter elderly workers, but the Northern, Western, and Northeastern regions have moderate levels.

The Central region workers have a high level of preparation for entering aging [33]. It may be claimed that this results from people in the central region having higher educational opportunities than the national average. Moreover, people in the central area have the opportunity to receive the best public health services in the country. The central region is a health care and treatment centre that meets international standards. The elderly care system has been developed by promoting the development of technology and innovation to meet the needs and conducive to life, as well as the development of the model and quality of primary health care services and long-term care services for the elderly. In addition, the development produces a skilled workforce to support the industries and services of the future, which corresponds to Arparat Ingkapakorn and Nath Bhanthumnavin [34], who discovered that the main factor that drives central labourers to prepare for elderly workers was future orientation.

The preparation of workers for the elderly workforce of the Eastern and Southern regions is also high since these regions are the centre of the country's important industries. Eastern is the Eastern Economic Corridor (EEC), and the Southern is the Southern Economic Corridor (SEC).

With the prospect of growing into a modern industrial hub in Southeast Asia, the province's key urban environment has been developed into a new, smart, liveable city. Contributing to balanced economic and social expansion, it accelerates the development of the potential of people of all ages, especially the elderly, by improving educational and public health services. Populations in the Eastern and Southern regions are likely to receive higher education similar to the national average and better health services. Healthy seniors are self-reliant and contribute to society, including being able to use technology appropriately [35-36]

The North entered an aging society entirely in 2019, faster than the national level. The proportion of the elderly population was 21.7 %, which is higher than the national proportion of seniors, 17.5%. The proportion of the elderly population in the north has increased, but the state's preparation to support the aging society is negligible. Although at the community level, there is an increasing awareness and role in welfare and care for the elderly, there is still a lack of understanding of the problem and preparation for long-term potential development [36-37]. However, providing welfare does not yet cover all areas [35]. In particular, a system for informal labour for elderly workers has not been prepared. Moreover, informal workers are viewed by others as workers who do not have skills for the elderly workforce [38].

Sitthichai Chaikhan, et al. [39] and Taweeporn Yuenyong [40] found that the overall level of preparation for entering an aging society of the Northeast region was at a moderate level because the majority of the workforce was in the agricultural sector. 50.77% of the sector's labour force, and the majority of workers have primary school knowledge. Accounting for 56.48% [35]. Another reason is health problems, especially liver fluke disease and maternal and child nutrition [36].

Workers in Northeastern and Western regions are not ready to enter into elderly workers because of budget. Chuangchai Chooppava and Wipa Chuppawa [41] said that age and monthly income were related to the quality of life of informal workers, and 90% were not prepared to become elderly workers because of finances [42]. The Center for

Economic and Business Forecasting of the University of the Thai Chamber of Commerce discovered Thai workers in 2022 who had incomes less than 15,000 baht per month, with 52% being informal workers; moreover, 31.4% of these workers are from the Northeastern region [43]. Furthermore, 46.9% of Northeastern low-income have debt [44]. In addition, the Office of the Permanent Secretary, Ministry of Labour [45] found that informal workers in the Western region need more income to cover expenses and have long working hours of up to 8.50 hours per day.

The survey also found that informal workers are prepared in three main areas: physical health and finance. The Bank of Thailand also reported strategies to support informal workers, which are to “Increase income, develop skills, build financial immunity” [46]. This is because informal workers still desire to work after retirement to have subsistence income. They want to work in their original profession, an occupation with aptitude or another profession that is not too heavy and does not affect health. Therefore, there must be preparation for physical health, too [38]. However, it was found that informal workers were not fully prepared for the economy, which includes financial planning, saving, and financial bookkeeping.

Furthermore, they did not prepare for a second job [32]. In addition, changes in the economy, careers, aging society, and technology require workers to develop new skills to keep up with changes in advanced technology, including artificial intelligence. Therefore, workers must learn to re-skill, up-skill and lifelong learning in order to keep up with the changes that occur [47].

Informal workers prioritise financial preparation over physical health because if they are wealthy, able to pursue a career, earn money, and are not burdened with debt, they will be able to prepare for other aspects and enter a quality aging society [48]. However, informal workers have low and unstable incomes, no welfare protection, low savings, and debt problems [49]. Therefore, informal workers want to continue working after retirement. Most informal workers wish to have income for subsistence so that they do not burden others after retirement.

Consistent with Maslow's Hierarchy of Needs, informal workers also have hierarchical needs. The needs below must be fulfilled before

humans can focus on the next stage of their needs. Physiological Needs are the needs for making a living that must be fulfilled before entering the Safety and Security Needs stage, which is financial stability and health safety [50].

As for health, middle- to high-income informal workers choose to purchase private health insurance for themselves [51] and plan for their families to be caregivers for retirement [38]. Most middle-aged informal workers do not consider exercise because they have job missions, which causes fatigue after daily work [52]. As a result, they do not have self-care or health check-ups, exercise regularly enough, and engage in risky behaviours [53]. The state already provides free health services for the elderly age.

Informal workers learn on their own through various forms of media. Accessing information from digital technology and social media networks promotes informal working to understand formal and formal learning. Moreover, it is convenient and accessible to users [54]. The use of digital platforms increases flexibility in the operation of learning for informal workers. There are restrictions on the use of technology or access to technology [51, 55].

4. Conclusion

In conclusion, the preparation of informal workers in each region is different. Informal workers are prepared to become elderly, emphasising physical health and consumption behaviour modification, but exercise is minimal. Secondly, it is financial preparation by trying to fix old debt and not creating new debt but not prioritising savings. In terms of learning, informal workers are interested in learning to develop themselves to be able to continue working in the same jobs after the age of 60 by self-learning through electronic media. Informal workers have never received the knowledge to prepare for entering the aging workforce.

Overall, most workers have primary school knowledge. Moreover, Thai education lacks a connection between teaching and practical skills, which may result in a lack of professional skills in the future. Therefore, knowledge and educational skills should be developed for informal workers. In addition, it found that if people are economically prepared, they have

sufficient income. It may lead to others' preparation.

Educating about preparing informal workers who want to work after 60 years old may help them solve other problems they face, such as financial and health problems, and gain up-to-date knowledge and technology. However, learning these takes more time, so informal workers need to know before getting older or recovering age.

4.1 Recommendations

1. The government should announce an educational policy to prepare the elderly workforce of informal workers, who will be the leading workers in the near future. Informal workers should be trained earlier for working after 60, including financial, exercise, mental, and technology plans.

2. Government plans schemes for informal labour entering the elderly at an earlier age, including saving, secondary jobs and curiosity to learn.

3. To promote vocational education and community participation education to inform informal workers' preparedness for active ageing. It may improve informal workers' physical health and mental health. Moreover, reducing societal inequality causes an appreciation of informal and Elderly workers. Both society and the elderly are in line with the 20-year national strategy of creating opportunities and social equality.

4. Mainly, informal employees are less educated workers, so they must educate informal workers to gain more knowledge related to their jobs and future work.

5. It should provide education on various forms of savings in line with the interest and earning capacity of individuals. Furthermore, it promotes health through continuous health education, regular physical activity, and reduction of risk behaviours.

6. Reskill and upskill informal workers through public sector training through digital platforms.

4.2 Recommendations for Future Studies

1. A way or method of spreading knowledge directly to improve the quality of the informal workforce in all regions, primarily Northeastern and Western.

2. Preparedness of other groups of informal workers, especially the economically disadvantaged or less educated.

3. Comparison of the readiness to enter elderly informal workers and formal workers in order to find solutions for all labourers in Thailand.

4. Study the roles of the community in promoting active informal ageing so elderly persons can survive and participate in social activities.

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