

Data Collection Survey on the Silver Economy in Thailand

# FINAL REPORT



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# **EXECUTIVE SUMMARY**

# Advancing Thailand's Silver Economy — Strategic Insights and Recommendations

## Thailand's Aging Transition and the Silver Economy Imperative

Thailand is at a pivotal demographic juncture, transitioning rapidly into a super-aged society by 2030, when more than 20% of its population will be aged 65 or older. This shift is reshaping the socio-economic landscape, influencing labor supply, healthcare demands, social protection systems, and consumer behavior. It is compounded by structural factors such as urbanization, shrinking family sizes, and prolonged life expectancy. Within this context, the concept of the Silver Economy emerges as a transformative strategy, not only to manage demographic change but also to unlock new avenues of inclusive economic growth.

The Silver Economy encompasses a broad array of goods, services, technologies, and activities designed to support older adults in maintaining participation. It spans critical sectors: healthcare, long-term care, assistive technologies, education, transportation, financial services, and tourism. Importantly, it repositions older adults not as passive recipients of aid but as active economic agents who consume, produce, invest, and cocreate value across generations.

#### Healthcare and Fiscal Realities: A Sector Under Pressure

Demographic aging has significantly increased the burden on Thailand's healthcare system. Between 2016 and 2021, health expenditure increased from 3.9% to 5.2% of GDP, primarily driven by the growing needs of older adults, particularly those with chronic conditions such as hypertension, diabetes, and dementia. Long-term care demands are rising, particularly for bedridden seniors. In Phichit Province, average annual care costs are around USD 7,280 (THB 21,900/month), often doubling for those requiring intensive, home-based services. These costs strain both public resources and household finances.

Compared to other national industries, such as the tourism sector, which contributes around 10.1% of GDP in 2022, the Silver Economy has yet to receive equivalent policy and investment attention. However, projections indicate that by 2037, products and services catering to older adults could rival Thailand's major exports in value, especially in the context of aging innovation, health tourism, and longevity-oriented entrepreneurship.

# Stakeholder Landscape: Ecosystem Mapping and Institutional Roles

The development of Thailand's silver economy necessitates a comprehensive understanding of the interdependent roles played by four primary stakeholder groups, 80 organizations and institutions were reviewed

Regulator-Enabler (dual roles) (N=16): These include ministries and national departments with dual mandates, such as the Department of Older Persons (DOP), Local Administrative Organizations (LAOs), and the Ministry of Labour. They shape aging policy while simultaneously delivering services at the local level. However, fragmentation and

overlapping responsibilities among more than 45 public agencies remain a persistent barrier to effective governance. The establishment of a National Silver Economy Coordinating Council and the development of Provincial Sandbox Models are proposed to foster horizontal integration and localized experimentation.

Enablers (N=35), comprising NESDC, TDRI, TGRI, BOI, universities, research institutes, and civil society actors, provide the technical, academic, and community infrastructure to transform policy into practice. They lead on digital inclusion, lifelong learning, gerontechnology innovation, and community-based caregiving models. Institutions such as Mahidol University, HelpAge International, and the Thai Health Promotion Foundation exemplify how enablers extend state capacity and integrate services into everyday contexts.

Producers (N=21): These include SMEs, social enterprises, cooperatives, and large firms that design, manufacture, and distribute goods and services for the aging population. Yet, many face challenges such as limited access to capital, innovation gaps, and low digital capacity. Notable models include Makro and HomePro, which hire older workers, while OTOP-based elderly enterprises offer wellness products. The report calls for age-diverse employment incentives, silver economy incubators, and public-private partnerships in assistive tech innovation.

Consumers (N=8): Older adults comprise a heterogeneous, stratified demographic, characterized by varying income levels, digital literacy, health status, and caregiving roles. A national survey of 300 older adults across three provinces revealed five core service demand areas: (1) long-term care, (2) financial security, (3) health promotion, (4) age-friendly environments, and (5) leisure/social participation. Findings also highlight stark disparities in service access based on gender, economic status, and urban-rural location. To empower older consumers, the report recommends expanding portable pensions, inclusive infrastructure, and consumer protection regulations tailored to the needs of seniors.

Older adults as consumers represent a heterogeneous and increasingly influential demographic. Their economic behavior is shaped by varying levels of income, health status, digital literacy, and social support. This report conceptualizes older consumers through a stratified lens: (1) Low- to middle-income older adults who seek incomegenerating opportunities, affordable healthcare, and community-based care; (2) Middleto upper-income older adults who demand lifestyle-oriented services, assistive technologies, and age-friendly cultural or tourism experiences; and (3) Universal needs shared across groups, including access to national pensions, health protection, food security, and inclusive infrastructure. In both urban and rural areas, older adults continue to participate in informal labor markets, provide unpaid care (particularly in skipped-generation households), and make value-driven consumption and investment decisions. Recognizing their evolving role as both producers and consumers, the silver economy should adopt policies that ensure universal health coverage and portable pension schemes, irrespective of employment history. Efforts to promote localized employment zones, such as 15-minute work ecosystems, can facilitate flexible, community-based economic participation. Furthermore, regulating marketing practices targeting older adults and expanding financial literacy initiatives will enhance consumer protection. Urban planning should also consider *intergenerational housing models* and *inclusive transport systems* to support mobility, autonomy, and social integration.

In sum, the successful implementation of Thailand's silver economy requires a well-integrated stakeholder ecosystem, where regulatory bodies provide the enabling environment, producers innovate and scale age-responsive goods and services, and older adults are empowered as active contributors to economic and social life. Building synergy among these groups—grounded in evidence, equity, and long-term planning—will be central to realizing a resilient, inclusive, and forward-looking aging society.

## **Cross-Cutting Strategies and Systemic Levers**

The effective advancement of Thailand's silver economy depends not only on sector-specific policies but also on a set of cross-cutting strategies that enable systemic transformation at both national and local levels. Three key strategic levers—local systems and community engagement, digital inclusion, and sustainable financing mechanisms—are critical for embedding aging-responsive innovations into the broader development framework.

First, local systems and community engagement should be recognized as foundational to the implementation and scaling of age-friendly services. Local Administrative Organizations (LAOs), elderly clubs, and village health volunteers (VHVs) are positioned as frontline actors with the contextual knowledge and relational capital necessary to deliver services that resonate with older adults. To strengthen their role, it is essential to invest in the training of community leaders in gerontology-informed development planning. Empowering village-level platforms to co-design silver economy initiatives will foster a sense of local ownership and ensure that interventions are both relevant and sustainable. Additionally, the development of decentralized, household-level data systems will enable real-time monitoring of aging trends and targeted service delivery, thereby enhancing the efficiency and responsiveness of local programs.

Second, digital inclusion and innovative aging strategies are indispensable, particularly in bridging the generational and geographic digital divide. Digital literacy remains a significant barrier for many older adults, especially those in low-resource or rural settings. As such, the silver economy should incorporate accessible e-learning platforms tailored to older users, promoting lifelong learning and upskilling. Equally important is the design and implementation of age-friendly user interfaces in public services, banking, and healthcare systems to enhance digital accessibility and trust. To promote intergenerational collaboration and sustainability, targeted incentives should support youth-led digital mentoring programs, which not only enhance the digital literacy of older adults but also foster stronger social bonds across generations.

Finally, realizing the full potential of the silver economy requires robust investment frameworks and innovative financing mechanisms. The establishment of a national Silver Innovation Fund, co-financed by public sector allocations and impact investors, can catalyze research, entrepreneurship, and the development of scalable solutions for aging populations. Moreover, expanding access to Thailand's Section 40 Social Security scheme is crucial to ensuring that self-employed and informal older workers receive adequate social protection. Additionally, the integration of aging-focused Environmental, Social, and Governance (ESG) investment instruments will attract

private capital to initiatives that align economic returns with social impact. Together, these cross-cutting strategies form the backbone of a holistic, equity-oriented, and future-ready silver economy in Thailand.

To advance the sustainable and inclusive development of Thailand's silver economy, both domestic and international stakeholders, particularly the Royal Thai Government and the Japan International Cooperation Agency (JICA), have critical and complementary roles to play. For Thailand, it is imperative to institutionalize the silver economy as an integral component of national development policy. This entails embedding agingrelated economic strategies within long-term fiscal frameworks, sectoral planning and regional development agendas. Enhancing interministerial instruments, coordination is essential to ensure policy coherence. The establishment of regional demonstration models, such as provincial sandbox initiatives, can serve as experimental platforms for testing context-specific innovations in health, labor, housing, and digital inclusion for older adults. Moreover, targeted investment in lifelong learning systems, health technologies, and older adult entrepreneurship will expand the productive capacity of the aging population and promote active aging across socioeconomic groups. Concurrently, the revitalization of intergenerational programs will play a crucial role in fostering social cohesion, mitigating age-based discrimination, and supporting the social integration of older adults within families and communities.

In parallel, JICA can make a substantive contribution by supporting Thailand's efforts to design and scale adaptive policy instruments through technical cooperation and strategic knowledge transfer. This includes providing technical assistance for the development of long-term care infrastructure, digital accessibility solutions tailored to older adults, and promoting universal design in urban and rural infrastructure. JICA's comparative experience in navigating the challenges of population aging—particularly in areas such as community-based integrated care, age-tech innovation, and longevity economy policy—offers valuable learning that can inform the localization of interventions in Thailand. Furthermore, the co-development of robust monitoring and evaluation frameworks between JICA and Thai agencies will be essential to ensure evidence-based policy adjustments, outcome tracking, and mutual accountability. Through such multidimensional collaboration, both Thailand and JICA can contribute to shaping a silver economy that is not only economically viable, but also socially just, inclusive, and resilient.

#### Conclusion

Thailand's Silver Economy holds immense potential to turn demographic transition into a driver of inclusive growth. By aligning regulators, enablers, producers, and consumers within a coherent ecosystem, and with strategic support from partners like JICA, Thailand can become a regional leader in aging innovation, where older adults thrive as producers, protectors, and partners in national development.

# **CHAPTER 1**

# **Introduction and Methodology**

#### 1.1 Introduction

Thailand is experiencing a profound demographic transformation, with projections indicating that it will become a super-aged society by 2030. This transition, marked by a population in which individuals aged 65 and older comprise more than 20% of the total population, presents multifaceted socio-economic and policy challenges (United Nations, 2015). These challenges are not solely attributable to aging. Still, they are intensified by broader structural trends such as urbanization, declining fertility rates, shrinking household sizes, increasing life expectancy, technological advancements in medicine, and the rapid digitalization of society. These converging forces are reshaping societal expectations and generating heightened demand for systems, services, and infrastructure that are attuned to the diverse and evolving needs of older adults.

In this context, the "silver economy" has emerged as a vital element of Thailand's developmental pathway. The silver economy encompasses the economic ecosystem that includes goods, services, and activities designed to cater to and include older individuals. It spans diverse sectors, including healthcare, long-term care, financial services, age-friendly housing, education, assistive technologies, transportation, wellness, and digital innovation. Critically, this framework reframes older persons not as passive dependents, but as active contributors—consumers, investors, producers, and innovators, within the economy (Asian Development Bank, 2024).

The increasing burden on the healthcare system is a prominent consequence of demographic aging. Between 2016 and 2021, Thailand's health expenditure increased from 3.9% to approximately 5.2% of GDP, with a significant portion directed towards caring for the elderly (International Health Policy Program Foundation, 2023). This reflects not only the aging demographic but also the rising prevalence of chronic noncommunicable diseases such as hypertension, diabetes, cardiovascular diseases, and dementia. Moreover, the increasing number of bedridden elderly individuals has intensified the demand for long-term care infrastructure. A study in Phichit Province estimates the average annual long-term care costs for rural and urban residents at approximately USD 7,285 and USD 7,280, respectively, equating to about THB 21,900 per month (Khongboon & Pongpanich, 2018). For bedridden individuals, these costs often double, reflecting the need for intensive home-based services, assistive technologies, and rehabilitative care. These rising costs strain not only public healthcare resources but also household incomes, as families frequently supplement care expenses from personal earnings.

These financial implications are noteworthy when compared to Thailand's tourism industry, which contributed approximately 10.1% to the country's GDP in 2022 and accounted for 5.9% of total national employment (World Travel & Tourism Council [WTTC], 2023). Tourism has benefited from sustained policy support, investment in infrastructure, and targeted promotional strategies, enabling it to serve as a robust pillar

of the national economy. By contrast, although the silver economy is already of considerable size and importance, it has yet to receive equivalent policy attention and structural backing. Projections suggest that by 2037, the market value of goods and services targeting older adults, ranging from healthcare innovations to travel and wellness products age-friendly, may rival the revenue generated by the tourism sector (Asian Development Bank, 2024). Recognizing Thailand's aging population as a strategic economic asset could reposition the silver economy as a critical engine of inclusive and sustainable growth (Tanvisuth, 2021).

To address these demographic shifts, Thailand has developed several strategic plans. The Second National Plan on Older Persons (2002–2021) and the 20-Year National Strategic Plan (2018–2037) provide comprehensive frameworks aimed at improving the quality of life, social inclusion, and economic security of older adults. These are supported by the Long-Term Population Development Plan (2022–2037), co-developed by the National Economic and Social Development Council (NESDC) and the United Nations Population Fund (UNFPA), which addresses long-range issues including labor force contraction, intergenerational equity, and sustainable national savings. The plan also introduces the concept of the "third demographic dividend," highlighting the economic value of a healthy, engaged older population in counterbalancing workforce shortages and fostering economic dynamism.

In parallel with national initiatives, the Japan International Cooperation Agency (JICA) has engaged in collaborative discussions with the office of the National Economic and Social Development Council (NESDC) to identify opportunities for strategic engagement in Thailand's silver economy. These efforts are grounded in a shared understanding that demographic aging intersects with other global challenges—such as climate change, geopolitical uncertainty, and supply chain vulnerabilities—requiring integrated and anticipatory responses. JICA's participation includes policy advisory, technical assistance, and stakeholder analysis to support Thailand in leveraging aging as an opportunity for innovation, equity, and resilience.

While health and social care remain central, the broader economic potential of the silver economy deserves equal attention. Thailand's appeal as a destination for international retirees, particularly in coastal and resort regions, its expanding wellness sector, and the growth of aging-focused technologies underscore its strategic position within ASEAN as a regional hub for silver economy innovation and investment. The silver economy thus represents not merely a policy necessity but a transformative economic frontier driven by longevity and technological advancement.

This study concentrates explicitly on the economic dimensions of the silver economy, focusing on the identification, interrelationships, and future roles of key stakeholders throughout the implementation of the Long-Term Population Development Plan (2022–2037). The analysis illustrates how demographic transformation is generating new markets, labor dynamics, and innovation pathways that involve both public and private actors. Increasingly, older adults are participating not only as end-users but also as entrepreneurs, skilled laborers, mentors, and community leaders within formal and informal economic systems.

Stakeholders in the silver economy can be broadly categorized into three groups: regulators, producers, and consumers. Each plays a critical role in shaping the structure, direction, and sustainability of the silver economy.

**Regulators** include government ministries, national planning bodies, and local governments, which are responsible for designing and implementing policy frameworks that govern healthcare, social security, urban development, taxation, and investment. Their leadership is crucial in creating a regulatory and institutional environment that fosters age-inclusive development.

**Producers** form a heterogeneous group comprising businesses, healthcare providers, academic institutions, small and medium-sized enterprises (SMEs), and enterprises led by older adults. They are tasked with designing, producing, and delivering goods and services that address the evolving needs of older consumers. Notably, SMEs often lead local innovation, while older adult entrepreneurs are increasingly establishing community-oriented enterprises and intergenerational ventures. Furthermore, younger and working-age individuals within these organizations serve as caregivers, developers of gerontechnology, and providers of age-friendly services, reinforcing the cross-generational composition of the silver economy.

**Consumers** include not only older persons but also caregivers, adult children, and younger individuals planning for their aging futures. Their preferences influence demand across various sectors, including home care, financial services, wellness, and digital engagement, thereby shaping both product development and policy prioritization.

By adopting an intergenerational lens, this study highlights that the silver economy is not a segregated demographic phenomenon but a dynamic and systemic transformation that connects people and institutions across all life stages. This inclusive perspective enhances the capacity to design policies and economic strategies that support not only healthy and productive aging but also social cohesion and macroeconomic resilience.

Understanding the motivations, constraints, and capacities of these stakeholders is essential for effective policy formulation, cross-sectoral coordination, and the creation of public-private partnerships. Targeted engagement of stakeholders enables the identification of system gaps, alignment of incentives, and development of scalable models that can significantly boost the silver economy's contribution to national development.

Two overarching objectives guide this study. First, it aims to analyze and forecast stakeholder trajectories within the silver economy over the 15-year implementation period of the Long-Term Population Development Plan. Second, it seeks to formulate actionable policy recommendations for Thai institutions and JICA, including strategies for phased implementation, collaborative frameworks, and resource mobilization, especially in the context of the JICA Annual Needs Survey. Through this analysis, the study contributes to a long-term vision in which Thailand turns the demographic challenge of aging into a foundation for strategic economic opportunity and regional leadership in aging innovation.

## 1.2 Methodology

This part outlines the research methodology employed in examining the structure, dynamics, and stakeholder roles within Thailand's silver economy. Given the complexity of the topic, the study employed a multi-method research design, comprising documentary research, quantitative research, and qualitative research, each contributing distinct yet complementary insights. The combination of these methods facilitated a comprehensive understanding of the institutional, demographic, and behavioral dimensions of the silver economy, informing policy-oriented recommendations for stakeholder engagement, particularly in the context of the Japan International Cooperation Agency (JICA)'s strategic planning and cooperation activities.

#### 1.2.1 Documentary Research

Research Purpose and Scope: The documentary research was employed as a core method to analyze existing policy frameworks, strategic plans, technical reports, and relevant academic literature related to population aging and the development of the silver economy in Thailand. This approach enabled the study to systematically extract insights into national demographic transitions, institutional responses, and comparative models from international contexts.

Source of Documentary Data: A wide range of primary and supplemental documents was reviewed to ensure a comprehensive evidence base. Primary documents reviewed included national policy frameworks such as (1) The 20-Year National Strategic Plan (2018–2037), which outlines Thailand's long-term vision for inclusive development. (2) The 13th National Economic and Social Development Plan (2023–2027) outlines medium-term objectives in healthcare, employment, and innovation. (3) The Long-Term Population Development Plan (2022–2037), co-developed by the National Economic and Social Development Council (NESDC) and the United Nations Population Fund (UNFPA), which directly addresses the challenges and opportunities presented by population aging.

- 1) Supplemental documents included technical reports and policy briefs that offer more targeted analyses, including. (1) Technical Note on Thailand's Third Demographic Dividend Potential, which articulates the productive capacity of older adults. (2) Policy Brief on Promoting Elderly Employment (2023), issued in Thai, which identifies employment barriers and enabling mechanisms for senior citizens. (3) JICA's Data Collection Survey on Elderly Employment in Thailand (2017), providing empirical data and sectoral analysis of elderly workforce participation. (4) Japan's Silver Economy Concept and JICA's Ongoing Cooperation on Aging Society, which offers comparative policy lessons. (5) The Survey on Japanese Businesses Related to Healthy Aging and Elderly Care in Thailand (Dream Incubator), exploring cross-border commercial engagement in the aging sector.
- 2) Data Analysis Approach: This study employed a thematic analysis methodology to interpret and synthesize documentary evidence. The process involved a systematic review of textual materials, where data were carefully coded and categorized according to the dominant themes that emerged across sources. Key thematic categories identified included policy development, economic empowerment, social inclusion, and

healthcare. This analytical strategy facilitated the identification of recurrent patterns and interrelationships pertinent to the study's overarching research objectives.

Analytic framework: In addition to thematic classification, this study was guided by the Silver Economy Framework developed by the National Economic and Social Development Council (NESDC). This framework conceptualizes the silver economy through the dual roles of producers and consumers, emphasizing their respective contributions and needs within an aging society.

To enhance analytical depth, the study integrated recommendations from the Japan International Cooperation Agency (JICA), which advocates for a more institutionalized lens in the analysis of aging-related socio-economic structures. JICA emphasizes the inclusion of key organizational actors, encompassing both governmental institutions and non-governmental organizations, which are instrumental in shaping, regulating, and enabling the development of the silver economy.

However, as the study progressed through both documentary research and stakeholder brainstorming sessions, a critical insight emerged: stakeholders consistently highlighted the distinct functions of enabler organizations, differentiating them from regulatory bodies. Based on this input, the analytical framework was refined to expand beyond the original dual roles of producers and consumers. A fourth category, enablers, was added to more accurately capture the differentiated contributions of key actors in shaping Thailand's silver economy. This adjustment allowed for a more nuanced and institutionally grounded analysis of stakeholder dynamics and system functions within an aging society.

3) Data Presentation: To present the findings from the documentary review in a clear and structured manner, the study applied a stakeholder-centered analytical framework, categorizing actors into four main groups: regulators-enablers (dual role), enablers, producers, and consumers. This categorization facilitated a systematic exploration of the roles, responsibilities, and contributions of each group within the silver economy ecosystem. Each stakeholder group was further examined across four interpretive dimensions. The first dimension, key functions, refers to the primary roles that each group plays in shaping or participating in the silver economy. The second, organizational representation, identifies the types of institutions or entities encompassed within each category. The third dimension, strategic focus, refers to the thematic areas of engagement, including policy, services, or market development. Lastly, operational activities refer to the actual programs, interventions, or services that each group carries out. To ensure clarity and comparability, these structural findings were presented in an analytical table, providing a concise yet comprehensive overview of stakeholder roles and interactions. This multidimensional framework enabled a holistic interpretation of the stakeholder ecosystem, highlighting how these groups interact, complement, or influence one another within the context of Thailand's aging society.

## 1.2.2 Quantitative Research

1) Study Design and Area of Study: This study employed a cross-sectional research design to investigate the socio-economic dynamics of the aging population in Thailand. The research was conducted across three purposively selected provinces: Bangkok,

Chiang Mai, and Sing Buri. The selection of these provinces was guided by their demographic diversity and contextual relevance to the study of the silver economy.

Bangkok was chosen to represent a highly urbanized metropolitan area, characterized by a dense population, advanced infrastructure, and complex economic activity. It served as a model for understanding the silver economy in large-scale urban environments.

Chiang Mai, situated in northern Thailand, was selected for its status as a popular retirement and health tourism destination. The province is notable for its appeal among both long-term and short-term older adult residents, making it a valuable case for examining aging in semi-urban, culturally vibrant settings.

Sing Buri, located in the central region of Thailand, was included based on national demographic statistics (2023), identifying it as the province with the highest proportion of older adults in the region. This made Sing Buri an important site for analyzing aging in rural and community-based contexts, where traditional lifestyles and local economies remain predominant.

Together, these provinces provided a comprehensive and representative spectrum of Thailand's aging landscape, encompassing urban, semi-urban, and rural settings. This diverse geographic selection enhanced the generalizability of the study's findings across different socio-economic and regional contexts.

**2) Population and Sample:** The study population consisted of individuals directly involved in or affected by the silver economy, categorized into five primary stakeholder groups: regulators, producers, older entrepreneurs, older workforce, and consumers. This classification was designed to capture both the institutional and individual dimensions of economic activity related to older adults.

**The consumer group**, defined as individuals aged 60 and above, represented the largest segment of the sample. This group included both pensioned and non-pensioned individuals, as well as members of vulnerable subpopulations, such as those with disabilities, chronic health conditions, or lacking family support. To ensure representativeness, sampling within this group was stratified by gender and age cohorts: young-old (60–69 years), middle-old (70–79 years), and oldest-old (80 years and above).

Other stakeholder groups were selected using quota sampling, with proportions determined by the research team to ensure adequate representation from each province and sector. These included

The regulator group consisted of representatives from local, district, and provincial government organizations operating within the selected study areas. These included officials responsible for policy implementation, social welfare, health services, and community development. Participation was voluntary and based on informed consent, with one representative selected from each relevant agency to complete the questionnaire. These individuals offered institutional perspectives on policy-making, program implementation, and the regulatory frameworks that influence the well-being of older adults.

The producer group comprised organizations and private sector entities that provided goods and services specifically tailored to meet the needs of older adults. These included nursing homes, pharmacies, massage therapy clinics, medical supply stores, and shops offering assistive living devices (e.g., wheelchairs, walking aids, home care equipment). Additionally, this group included service providers such as day-care centers for seniors, health spas, rehabilitation clinics, and transport services adapted for the elderly. These producers played a pivotal role in shaping the local silver economy by developing age-appropriate services, health solutions, and social innovations.

The older entrepreneur group consisted of older adults engaged in entrepreneurial activities, including those operating family-run businesses or managing independent enterprises within their communities. Typical examples included owners of food stalls, grocery shops, motor repair stores, traditional medicine shops, tailoring services, and home-based craft businesses. These individuals demonstrate economic self-reliance and contribute to community-based economies, often driven by necessity, retirement transitions, or a desire to remain active and socially connected.

The older workforce consisted of older adults who were actively employed within the local business sector in their respective communities. These individuals typically worked in informal or small-scale enterprises, including local shops, restaurants, as hotel housekeepers, in agricultural activities, petrol stations, repair services, and other community-based businesses. Many also served as assistants or support staff in family-owned or neighborhood operations. The inclusion of this group highlights the increasing participation of older adults in the labor market, particularly in roles outside formal employment. Their economic engagement contributes meaningfully to household income and supports the local economy in aging communities.

In total, the study surveyed 512 respondents, comprising 300 consumers and 212 individuals from the other stakeholder categories. This multi-group sampling design enabled a comprehensive understanding of both the supply and demand-side perspectives within Thailand's evolving silver economy.

**3) Sampling Techniques:** A combination of purposive and quota sampling techniques was employed to ensure the inclusion of diverse perspectives within the silver economy across selected study areas. The sampling strategy was tailored to the characteristics of each stakeholder group and the research objectives.

For the consumer group, a stratified sampling approach was employed to reflect the demographic diversity of older adults in each province. Participants were selected based on age group (young-old: 60–69, middle-old: 70–79, oldest-old: 80 and above) and gender to reflect the composition of the aging population in the respective localities. To maintain comparability and balance, the sample size for consumers was fixed at 100 respondents per province, resulting in a total of 300 cases.

For the remaining stakeholder groups—regulators, producers, older entrepreneurs, and older workforce—the research team applied quota sampling. This method involved the pre-determined allocation of sample sizes for each category based on the availability, relevance, and proportional representation of these groups within the local context. This approach ensured that each province contributed a meaningful share of responses from

stakeholders actively engaged in shaping, supporting, or participating in the silver economy.

The final sample distribution across provinces and groups is presented in Table 1, which illustrates a structured yet contextually responsive approach to capturing multi-sectoral insights on aging and economic participation.

**4) Sample Size:** The sample size for this study was determined using the formula developed by Krejcie and Morgan (1970), which is widely applied in social science research to estimate sample sizes from finite populations. The calculation was based on a 95% confidence level, a population proportion of 0.5, and a margin of error of 0.1. According to data from the National Statistics Office (2024), the elderly populations in the selected provinces were as follows: Chiang Mai (451,761), Sing Buri (39,487), and Bangkok (1,456,740). Based on these figures, the minimum required sample sizes were calculated as 97 for Chiang Mai, 96 for Sing Buri, and 98 for Bangkok. For the sake of simplicity and to ensure consistency in fieldwork, the number of respondents for the consumer group in each province was rounded up to 100, resulting in a total of 300 consumer participants.

In addition to consumers, the study included respondents from four other stakeholder groups—regulators, producers, older entrepreneurs, and older workforce—selected using quota sampling. The research team determined the proportions for each group to reflect their relative presence and importance within the context of the silver economy in each province. The final total sample comprised 512 respondents, encompassing diverse roles and perspectives that are critical to understanding the multidimensional nature of aging-related economic activity in Thailand.

Table 1 Distribution of Survey Respondents by Stakeholder Group and Province

Sample	Chiang Mai	Bangkok	Sing Buri	Total
Regulator	26	19	23	68
Producer				
- Producer	21	32	27	80
- Older entrepreneur	10	11	11	32
- Older workforce	10	12	10	32
Consumer	100	100	100	300
Total	167	174	171	512

**5) Research Instruments and Data Collection:** To capture the diverse experiences and roles of stakeholders within the silver economy, the research employed five types of structured questionnaires, each specifically designed to correspond with the unique characteristics of the five target groups: regulators, producers, older entrepreneurs, older workforce, and consumers. The development of these instruments was informed by a comprehensive literature review, expert consultations, and a pilot study, all of which

aimed to ensure content validity, cultural relevance, and clarity. The questionnaires were structured into five core sections: (1) demographic and background information, (2) health status, (3) needs and access to goods and services, (4) purchasing power, and (5) factors influencing consumption behavior. Each version was tailored to the socioeconomic and functional context of its intended group. For example, instruments for institutional stakeholders (regulators and producers) focused on policy roles and service delivery. At the same time, those for individual respondents (older entrepreneurs, workforce, and consumers) explored economic participation, daily needs, health conditions, and consumer preferences.

Data collection was conducted in the selected provinces—Bangkok, Chiang Mai, and Sing Buri—by the central research team, supported by local networks. For regulators and producers, the team directly coordinated with relevant institutions and businesses. Respondents were given the option to complete either printed questionnaires or digital forms via Google Forms, depending on their preference and access to technology.

In contrast, the consumer group, which represented the largest portion of the sample, was reached through a community-based approach. The research received formal support from local leaders, including mayors, elderly club presidents, heads of community-based elderly schools, community development officers, and local NGOs, who facilitated access to older adults residing in urban, semi-urban, and rural areas. Field implementation was carried out with the assistance of Village Health Volunteers (VHVs), who played a key role in distributing and collecting questionnaires, particularly in rural areas. To ensure consistency and ethical compliance, all fieldworkers underwent training sessions conducted by the research team, focusing on standard data collection procedures, informed consent, and confidentiality protocols. These measures helped maintain data quality and integrity throughout the study.

**6) Data Analysis:** All quantitative data collected from structured questionnaires were entered and organized using Microsoft Excel. Preliminary data cleaning was performed to check for completeness, remove invalid responses, and ensure consistency. Basic descriptive statistics, including frequencies, percentages, means, and standard deviations, were applied to summarize socio-demographic characteristics, health status, income sources, living arrangements, and current or past occupations.

To examine differences between groups—based on gender, economic status, health condition, and province of residence—comparative statistical analyses were conducted using Excel's Data Analysis Toolpak. These included Chi-square tests for categorical variables and Analysis of Variance (ANOVA) for comparing means across multiple groups. A p-value threshold of 0.05 was used to determine statistical significance.

To explore the underlying service needs of older adults, Principal Component Analysis (PCA) with Varimax rotation was applied to 54 dichotomous items related to product and service demand. The Kaiser-Meyer-Olkin (KMO) value and Bartlett's Test of Sphericity were used to assess the suitability of the data for factor analysis. Components with eigenvalues greater than 1.0 were retained, and only factor loadings above 0.60 were included in the interpretation. PCA identified five latent service domains: (1) Long-term care and health services, (2) Financial security, (3) Health promotion and rehabilitation, (4) Age-friendly environments, and (5) Leisure and social participation.

All analyses, including descriptive statistics, comparative tests, and principal component analysis (PCA), were performed using Microsoft Excel's Data Analysis Toolpak, with graphical outputs such as scree plots and comparative charts developed to support data interpretation and presentation.

7) Data Presentation: Quantitative findings were presented through tables, charts, and descriptive summaries to enhance clarity and comparative interpretation. Frequency tables and cross-tabulations summarized key variables across provinces, while bar charts, pie charts, and line graphs illustrated differences in socio-demographic profiles, health status, income sources, and service access.

Results from Principal Component Analysis (PCA) were visualized using scree plots and component loading tables. Comparative gaps in need and access by gender, economic status, and health condition were highlighted through clustered graphs. All visualizations were generated using Microsoft Excel and integrated with narrative interpretation.

#### 1.2.3 Qualitative Research

- 1) Study Design and Area of Study: This study adopted a phenomenological research design to gain in-depth insight into the lived experiences and personal narratives of older adults and key stakeholders involved in Thailand's silver economy. The qualitative component was conducted in the same three provinces as the quantitative study—Bangkok, Chiang Mai, and Sing Buri—to ensure methodological alignment and enhance the contextual interpretation of findings. The selection of a phenomenological approach allowed the researchers to explore participants' perceptions, emotions, and reflections on economic participation, service access, social integration, and aging. Themes identified through the quantitative phase informed the structure and focus of the qualitative inquiry, enabling a sequential explanatory mixed-methods design that deepens understanding beyond statistical trends.
- 2) Population and Sample: The target population included five stakeholder groups central to the functioning of the silver economy: regulators, producers, older entrepreneurs, the older workforce, and consumers. These groups represent the various roles within the ecosystem of aging, including policy-makers, service providers, economic participants, and end-users of aging-related products and services. This diverse population enabled the study to capture multi-level perspectives, from institutional frameworks to grassroots-level experiences.
- 3) Sampling Techniques: A purposive selection approach was employed to identify key information relevant to the study's objectives. Participants were identified with assistance from Village Health Volunteers (VHVs), who possessed intimate knowledge of local communities and were instrumental in recommending older adults and stakeholders with varied life experiences. In some cases, qualitative interviews were conducted in parallel with the quantitative survey, while in others, they were scheduled sequentially to explore emerging patterns from the quantitative findings further. This approach ensured the depth and contextual relevance of the qualitative data while capturing temporal and experiential variation.
- **4) Sample Size:** A quota-based framework was used to ensure proportional representation across both stakeholder groups and geographical areas. As detailed in

Table 2, the study conducted 66 in-depth interviews, evenly distributed across Bangkok, Chiang Mai, and Sing Buri, with each province contributing 22 participants. Each stakeholder group was equally represented within each province, allowing for balanced cross-case comparisons and the identification of both regionally specific dynamics and national patterns.

Table 2 Distribution of Key Informants by Stakeholder Group and Province

Sample	Bangkok	Chiang Mai	Sing Buri	Total
Regulator	2	2	2	6
Producer				
- Producer	4	4	4	12
- Older entrepreneur	4	4	4	12
- Older workforce	4	4	4	12
Consumer	8	8	8	24
Total	22	22	22	66

5) Research Tools and Data Collection: Data collection was conducted using semistructured, in-depth interviews guided by a flexible interview protocol designed to elicit open, honest, and detailed accounts from participants. The interview guide contained thematic prompts based on key dimensions identified in the quantitative findings, including service accessibility, financial behavior, lifestyle needs, and community engagement. Open-ended questions encouraged participants to reflect on their personal experiences, describe the challenges they faced, and share their coping mechanisms, as well as their perceptions of support systems and policy responsiveness.

All interviews were conducted face-to-face in settings that ensured privacy and comfort, and were audio-recorded with informed consent. The recordings were then transcribed verbatim into text for systematic analysis. Field notes were also taken during interviews to capture non-verbal cues and contextual observations that enhanced the interpretation of responses.

**6) Data Analysis:** A combination of content analysis and thematic analysis was applied to examine the transcribed interviews. The process involved coding recurring phrases and ideas, grouping them into thematic categories, and identifying patterns across stakeholder groups and provinces. Content analysis was employed to describe the frequency and context of specific issues, while thematic analysis helped reveal the underlying meanings and structures within the participants' narratives. This dualmethod approach ensured both surface-level accuracy and deeper interpretive insights, allowing the research to explain not only what participants experienced but also how and why they made sense of their experiences in particular ways.

7) Data Presentation: Findings from the qualitative interviews are presented in a narrative format, structured thematically in alignment with the research objectives. The use of direct participant quotations serves to illustrate key points, provide an authentic voice, and contextualize complex experiences. These narratives are supported by interpretive commentary that links participants' lived experiences to broader policy, economic, and social frameworks relevant to aging in Thailand. This presentation style enhances both the credibility and resonance of the findings, offering valuable insights into the silver economy from those most directly involved in the field.

#### 1.2.4 Community Discussion and Dialogue

- 1) Study Design: This component of the study employed a participatory group discussion design, focusing on community data repatriation and collaborative dialogue. The objective was to validate research findings with local stakeholders and to co-create actionable recommendations for developing a sustainable silver economy. Group discussions were designed to foster inclusivity, mutual respect, and open dialogue, emphasizing community-driven reflection and solution-building.
- **2) Population and Sample:** The target population for the group discussions consisted of three stakeholder groups: the regulator, the producer, and the consumers. A total of 99 individuals participated in the three sessions. Their distribution by province and stakeholder group is shown in Table 3.
- 3) Invitation Technique: A voluntary participation technique was employed for participant recruitment. Official invitation letters were issued by the research team and distributed through local government units and community networks, including village health volunteers (VHVs), elderly clubs, and municipal leaders. To ensure the accuracy of scheduling, participant numbers, and representation from all three stakeholder groups, the central research team also conducted follow-up phone calls with key local actors and collaborators. This step helped confirm attendance and ensured full participation from regulators, producers, and consumers in each provincial session.
- 4) Material and Process: The community discussion sessions were guided by a semistructured discussion framework, developed in alignment with preliminary findings from the quantitative and qualitative phases of the study. This framework served as a flexible tool to facilitate meaningful dialogue while ensuring that discussions remained grounded in the study's core themes.

Each session began with a presentation of key research findings, drawn from household surveys and in-depth interviews conducted in the respective provinces. The data was presented using PowerPoint slides and simplified narratives, making the content accessible to participants from diverse educational and professional backgrounds. Visual aids and local examples were used to bridge the gap between statistical results and real-life experiences, fostering an inclusive learning environment.

Following the presentation, participants were divided into stakeholder-based groups, including regulators, producers, and consumers, to engage in facilitated discussions. These dialogues focused on three key areas: validating the accuracy and relevance of the research findings, identifying existing challenges and community resources, and sharing personal experiences or institutional insights related to the silver economy. Facilitators

employed open-ended prompts and thematic questions to guide reflection and encourage active participation from all voices in the room.

In the final phase, each group was asked to collaboratively develop practical recommendations and propose locally appropriate solutions to strengthen aging-related economic and social systems. The facilitators then synthesized these group outputs into thematic summaries, which were later used in the broader analysis and policy formulation process.

To ensure a comprehensive understanding of the sessions, all discussions were audiorecorded with participant consent, and the research team took detailed field notes. These notes captured not only the verbal content of the conversations but also contextual cues, group dynamics, and non-verbal interactions, enriching the subsequent analysis and interpretation of community-driven insights.

Table 3 Summary of Community Discussion Sessions by Province
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Province	Venue	Participants	Key Stakeholders
Chiang Mai	San Pa Thong Subdistrict Municipality office	40	Local government, business owners, informal caregivers, NGOs, civil society networks,
Bangkok	Wat Chaiyathit, Bangkok Noi district	38	Village Health Volunteers, olde adults, and older workforces.
Sing Buri	Sra Jang Subdistrict Administrative Organization, Bang Rachan district	21	

- 5) Data Analysis: Data from the group discussions were analyzed using a qualitative content analysis approach. The analysis focused on identifying recurring themes that emerged across stakeholder groups and provincial locations, while also exploring contextual differences and commonalities in areas such as service accessibility, economic participation, and social inclusion. Particular attention was given to community-generated recommendations, which offered practical, locally grounded insights into improving the conditions of older adults. Transcripts from audio recordings and field notes were coded and thematically categorized to detect patterns of concern, innovative practices, and proposed actions. This analytical process provided a nuanced understanding of the localized challenges and opportunities within Thailand's silver economy, serving as a foundational basis for the development of policy recommendations rooted in lived community experiences.
- **6) Data Presentation:** Findings from the group discussions were presented in a thematic narrative format, highlighting key issues across stakeholder groups and provinces. Participant quotations were used to illustrate lived experiences and support key themes, while summary tables and visuals helped emphasize patterns and differences. This approach ensured the data remained accessible, grounded, and policy-relevant.

## **CHAPTER 2**

# Stakeholder identification in Thailand's Silver Economy

## 2.1 Thai political movement to support older adults in economic security

Thailand has demonstrated a strategic and forward-looking political commitment to support its aging population while capitalizing on the emerging opportunities of the silver economy. Since the late 1980s, the Thai government has proactively prepared for demographic shifts by developing comprehensive frameworks that link aging policy with socio-economic development goals. At the heart of this approach lies a combination of long-term national strategies and age-specific action plans that aim to ensure the economic security, well-being, and social inclusion of older adults, while stimulating investment in age-focused industries.

A pivotal milestone in Thailand's political response is the Second National Plan on Older Persons (2002–2021), which has guided national aging policy for two decades (Department of Older Persons, n.d.). This plan outlined a comprehensive vision for promoting the wellness, financial independence, and active participation of older adults in society. It outlined measures to ensure income security through pensions and state allowances, and introduced tax incentives to promote elderly employment, including consideration of extending the retirement age for civil servants. Moreover, the plan emphasized the importance of health and long-term care, leading to investments in community-based healthcare models, preventive services, and chronic disease management. By focusing on both institutional and home-based care, the plan aimed to reduce healthcare costs while preserving the autonomy and ability of older adults to contribute to society. Social inclusion was another critical pillar, promoting the participation of older adults in community activities, intergenerational learning, and civic life.

Building on this foundation, Thailand enacted the 20-Year National Strategic Plan (2018–2037), a comprehensive roadmap for national development that explicitly recognizes aging as a central policy challenge and opportunity (Strategy and Planning Division, 2017). This plan incorporates the silver economy as a key driver of sustainable economic growth, encouraging investment in sectors such as healthcare, wellness tourism, housing, digital innovation, and elder care services. To stimulate business engagement, the government introduced supportive financial mechanisms, including tax reductions, low-interest loans, and public-private partnership models. The plan also prioritizes healthcare innovation, supporting telemedicine, remote health monitoring, and the production of affordable medical equipment to enhance service accessibility for older populations. These efforts align with Thailand's broader ambition to become a regional hub for medical tourism, attracting both domestic and international retirees.

In addition to economic and healthcare measures, the 20-Year Plan emphasizes lifelong learning as a pathway to social and economic participation for seniors. Older adults are encouraged to develop skills in areas of digital literacy, financial management, and entrepreneurship. Educational institutions have been prompted to offer specialized

courses tailored for post-retirement life, not only to empower individuals but also to facilitate contributions to community development. Infrastructure and urban planning also play a crucial role in this policy framework, with the plan promoting the development of age-friendly environments that include accessible public spaces, transportation systems, and housing designs tailored to the mobility and safety needs of older adults.

Another essential component of Thailand's political strategy is the strengthening of social protection systems, particularly for older adults in the informal economy who lack access to employer-based pensions. The strategic plan promotes the expansion of community-based savings schemes, microfinance services, and voluntary enrollment in social security mechanisms to reduce dependency and enhance economic resilience. Notably, there is growing recognition of the potential of older adults in sustainable development efforts, leading to initiatives that promote their involvement in environmental conservation and local governance.

Together, the Second National Plan on Older Persons and the 20-Year National Strategic Plan form a cohesive and evolving policy architecture that responds to Thailand's demographic transition. The continuity between these plans ensures that aging is not treated solely as a welfare issue but as a cross-cutting development agenda. The integration of technological advancements, such as telehealth and digital financial services, has helped position Thailand as a competitive player in the global silver economy. Moreover, these policies have contributed to Thailand's appeal as a retirement destination for both domestic and foreign seniors, especially within the ASEAN region.

Despite this progress, recent evaluations of the Second National Plan (revised as Phase 4: 2017–2025) suggest that implementation gaps remain. According to the Department of Older Persons, only 24 out of 57 indicators (42.11%) have achieved expected outcomes. This shortfall has prompted renewed calls for improvement in several areas. Key recommendations include strengthening financial security mechanisms through broader savings incentives, engaging local authorities in promoting household savings, and increasing public awareness about gerontology and the benefits of positive aging. The evaluation also emphasized the need for inclusive community planning, ensuring that budget allocations reflect the real needs of older adults. Skill-building programs especially those in digital technologies for online businesses—were recommended to expand age-appropriate employment opportunities. Furthermore, the evaluation proposed the development of integrated health and social care systems, with a focus on persons with disabilities, and advocated for the exploration of long-term care insurance to improve coverage. A centralized national database was recommended to support evidence-based planning, alongside strategies for engaging older adults in the creation of accessible online media content.

Overall, Thailand's political commitment to aging is not only evident in its robust policy frameworks but also in its adaptive governance mechanisms that respond to emerging trends. Through the integration of health, education, social protection, and economic policy, Thailand is moving toward a more inclusive, age-friendly society. These comprehensive efforts are positioning the country as a regional leader in the ASEAN silver economy, providing a model for nations facing similar demographic transitions. The focus on empowering older adults as active participants—rather than passive

recipients—signals a transformational shift in aging policy, aligning social well-being with economic innovation.

#### 2.2 Driving the Silver Economy

Thailand is undergoing a profound demographic transition as the country rapidly approaches becoming an aging society. This demographic shift presents both complex challenges and emerging opportunities, particularly in the fields of economic policy, social protection, healthcare, and labor market dynamics. In response, the Thai government has adopted the concept of a "Silver Economy" to address not only the implications of aging but also to leverage the potential contributions of older adults to society. Central to the development and execution of this policy direction is a robust institutional framework composed of regulators and enablers. These stakeholders work in an integrated and complementary manner, setting policy, guiding strategic direction, translating plans into programs, and ensuring that outcomes reach the population level. This section outlines the roles and functions of these two groups based on their classification within Thailand's national framework, as derived from Tables 1–9 in the national policy document.

**2.2.1 Regulators and Dual-Function Institutions**: Regulators are the cornerstone of strategic planning and governance in Thailand's Silver Economy. These institutions are charged with shaping national policy, designing regulatory frameworks, overseeing cross-sectoral coordination, and establishing standards that support age-inclusive development. However, what is particularly notable in Thailand's model is the dual role played by many regulatory organizations, most of which also function as enablers at the subnational level, primarily through local branches or affiliated agencies.

For example, the Department of Older Persons, under the Ministry of Social Development and Human Security, not only sets overarching policy for elderly welfare but also supports programmatic implementation through coordination with community organizations. Similarly, the Department of Employment develops policies for senior labor inclusion while operating vocational training and job-matching services in provincial employment offices. The Ministry of Finance and its agencies administer fiscal tools and retirement savings mechanisms that directly impact older adults, especially those in the informal sector, while the Office of Industrial Economics crafts incentive structures to promote age-friendly products and services within the private sector.

Crucially, Local Administrative Organizations, including provincial, municipal, and subdistrict authorities, are embedded within the policy architecture as both implementers and mini-regulators. They possess the legal authority to issue local ordinances, allocate budgets, and develop customized interventions that align with national strategic goals, particularly in areas such as health, economic inclusion, and infrastructure. These decentralized mechanisms embody the principle of policy localization, enhancing relevance and responsiveness to community-specific aging issues.

Moreover, institutions such as the Bank of Thailand and the Institute of Qualifications regulate financial systems and labor standards, respectively, while simultaneously guiding the development of inclusive instruments and certifications that empower older

adults economically. These dual roles exemplify the fluidity of institutional boundaries in Thailand's governance model, where many national bodies serve as both strategic leaders and operational supporters.

Table 4 Institutional Roles of Regulators and Enablers with Key Strategic Actions in Thailand's Silver Economy

Key Functions	Organization	Focus	Activities
Social inclusion Economic empowerment	Department of Older Persons (DOP), Ministry of Social Development and Human Security	Enhances the quality of life and economic security for older adults.	Implements programs promoting financial security, healthcare access, and social inclusion. Provides financial support schemes, entrepreneurship training, and collaborates on social protection for older adults, especially in
Economic empowerment	Department of Employment, Ministry of Labor	Promotes job opportunities and fair working conditions for older adults.	the informal sector.  Provides job-matching services and vocational training. Offers tax benefits and subsidies to employers who hire older adults, supporting their active participation in the workforce.
Economic empowerment Policy development	Ministry of Industry (Office of Industrial Economics)	Develops age-friendly industry standards and promotes silver economy sectors.	Creates incentives for industries producing products for older adults, such as medical devices and wellness products. Fosters collaboration with research institutions to drive innovation for age-friendly products.
Social inclusion Economic empowerment Policy development Health care (Services)	Local Administrative Organization (LAO) (Provincial/Municipality/ District Administration Organization)	Ensures the welfare and economic security of older adults at the community level.	Support the development of age-friendly environments, accessible infrastructure, and community-based economic initiatives, including markets, savings groups, healthcare, and vocational training. Also possess the institutional capacity to formulate and implement context-specific local policies.
Economic empowerment Policy development	Ministry of Finance (Revenue Department, National Savings Fund)	Manages financial policies and savings schemes to ensure income security for older adults.	Oversees the National Savings Fund, pension schemes, and tax incentives to support retirement savings for older adults, especially those in the informal sector. Encourages financial planning and security for aging populations.

Key Functions	Organization	Focus	Activities
Social inclusion	Ministry of Interior	Develop age-friendly	Implement policies and infrastructure projects to
Economic empowerment	(Department of Public	infrastructure in	make cities and towns more accessible for older
	Works and Town & Country	communities.	adults, including public transport, housing, and
	Planning)		recreational spaces.
Policy development	Ministry of Foreign	Facilitates international	Engages in international partnerships to promote
Social inclusion	Affairs	collaborations for older	long-term tourism, health, and welfare services
		adult welfare and silver	for foreign retirees in Thailand.
		economy initiatives.	
Economic empowerment	Community Development	Promote local	Supports older adults and local communities in
Social inclusion	Department (CDD),	entrepreneurship and	producing and marketing local products;
	Ministry of Interior	community-based	organizes product rating (1–5 stars), training, and
		economy through the One	national exhibitions; integrates local wisdom into
		Tambon One Product	economic development and links with
		(OTOP) initiative	creative/soft power economy.
Economic empowerment	Office of Trade Policy and	Develop strategic policy	Designs strategic roadmaps and policies to
Policy development	Strategy, Ministry of	frameworks for OTOP and	enhance the competitiveness of OTOP products;
	Commerce	the creative economy	supports innovation, standardization, and market trend analysis.
Health care (Services)	Bureau of Elderly Health,	Focuses on healthcare	Provides health promotion, disease prevention,
	Department of Health,	services and wellness	and long-term care services for older adults, with
	Ministry of Public Health	programs for older adults to	an emphasis on preventive healthcare and
		ensure healthy aging.	chronic condition management to support
			healthy and reproductive aging.
Economic empowerment	Institute of Qualifications	Focuses on certifying	Develops qualification frameworks and
Policy development	Professional (Public	qualifications to promote	certifications for older adults, helping them re-
	Organization)	employment and income	enter or stay in the workforce by verifying relevant
		security for the Thai	skills and competencies.
		population and older	
		adults.	

Key Functions	Organization	Focus	Activities
Social inclusion	Ministry of Education	Provides vocational	Offers programs for skill development and
Economic empowerment	(Office of the	education and skills	retraining, including financial literacy and
	Vocational Education	training for older adults to	entrepreneurship courses, enabling older adults
	Commission)	support lifelong learning.	to remain economically active.
Social inclusion	Ministry of Agriculture and	Supports the economic	Promotes sustainable agriculture and
Economic empowerment	Cooperatives	inclusion of older adults in	cooperative projects for older adults, providing
		rural areas through	financial support and resources to generate
		agriculture and cooperative	income from farming and community-based
		initiatives.	enterprises.
Economic empowerment	Trade Policy and Strategy	Promotes business	Encourages investment in industries related to
Policy development	Office, Department of	opportunities and	the silver economy, including healthcare,
	Business Development	economic activities tailored	wellness, and products designed for an aging
	(DBD), Ministry of	for older adults.	population. Provides support for businesses that
	Commerce		cater to the needs of older adults.
Economic empowerment	Institute of Qualifications	Focuses on certifying	Develops qualification frameworks and
Policy development	Professional (Public	qualifications to promote	certifications for older adults, helping them re-
	Organization)	employment and income	enter or stay in the workforce by verifying relevant
		security for the Thai	skills and competencies.
		population and older	
		adults.	
Policy Development	Bank of Thailand (Financial	Manages financial policies	Implements financial policies that benefit older
Economic empowerment	Institution)	that support economic	adults, provides retirement savings schemes, and
Social inclusion		security for older adults.	supports financial institutions in developing
			senior-friendly banking products.

#### 2.2.2 Enablers as Operational and Knowledge-Driven Actors

Enablers are the primary agents of implementation, capacity-building, and innovation within Thailand's Silver Economy. Their role is to interpret, translate, and contextualize national policy frameworks into practical interventions that improve the well-being of older persons at the grassroots level. They include universities, civil society organizations, semi-autonomous public agencies, and international development partners, each contributing unique expertise across economic, health, educational, and technological domains.

One of the most prominent enablers is the Office of the National Economic and Social Development Council (NESDC), which, although possessing regulatory characteristics, is categorized in this system as an enabler due to its central role in strategic coordination, monitoring, and evaluation. Institutions such as the Thailand Development Research Institute (TDRI) and the Thai Gerontology Research and Development Institute (TGRI) contribute to the evidence base necessary for effective policy adaptation. Their work is instrumental in shaping data-driven interventions and offering insights into long-term demographic trends.

Universities play a significant enabling role through academic research, technological innovation, and service delivery. For instance, Mahidol University and KMUTT are leaders in developing healthcare technology and telemedicine solutions. At the same time, Chulalongkorn University and Thammasat University have engaged in urban planning and social policy design tailored to the needs of aging populations. These institutions also provide gerontology education and workforce training, ensuring that human capital development aligns with the evolving demands of an aged society.

Civil society and international partners complement this academic and technical work through community mobilization and programmatic support. Organizations such as HelpAge International Thailand and the International Labour Organization (ILO) support financial literacy, microenterprise, and social protection for vulnerable elderly populations, particularly those in informal work sectors. Public organizations such as ThaiHealth and CODI integrate wellness, economic resilience, and community-driven development into their projects, advancing the inclusive principles of the Silver Economy.

Enablers also serve as critical feedback loops, identifying implementation challenges and relaying them to policy-level decision-makers. Their dual role as service providers and knowledge producers enhances system responsiveness and supports continuous policy learning.

In sum, the institutional backbone of Thailand's Silver Economy rests upon the dynamic interplay between regulators and enablers. Regulators—many of whom also serve as enablers—establish the strategic, legal, and policy framework necessary to support aging populations. Their frameworks provide clarity, continuity, and coordination. Enablers, meanwhile, translate these frameworks into practice by leveraging local knowledge, interdisciplinary research, and participatory mechanisms to deliver tailored services and scalable models of support. Together, these groups ensure that the Silver Economy is not a

top-down policy experiment, but a grounded, multidimensional system capable of adapting to the real needs of an aging society. This integrated institutional design positions Thailand to lead as a regional model for inclusive, sustainable, and innovation-driven responses to demographic aging.

Table 5 Institutional Roles of Enablers with Key Strategic Actions in Thailand's Silver Economy

Key Functions	Organization	Focus	Activities
Policy development	Office of the Prime	Supports local governance	Coordinates with local organizations to
	Minister (Decentralization	in implementing age-	implement healthcare, social support, and
	Commission for Local	friendly policies	income-generating programs for older adults
	Administrative		at the community level.
	Organizations)		
Policy development	Office of the National	Oversees national strategy	Develops long-term frameworks and policies
	Economic and Social	implementation	on aging, the inclusive economy, and the well-
	Development Council		being of the elderly population
	(NESDC)		
Policy development	The Thailand	Research to inform policies	Researches economic, healthcare, and social
	Development Research	on aging and the silver	issues impacting older adults, guides policies
	Institute (TDRI)	economy.	to promote financial security and well-being in
			an aging society.
Policy development	Foundation of Thai	Research aimed at	Supports gerontology research and
	Gerontology Research and	informing policy and	collaborates on policies that aim to improve
	Development Institute	promoting the quality of life	economic security, social inclusion, and
	(TGRI)	for older adults.	health for older adults.
Policy development	Thailand Research	Research on aging and the	Supports research on economic, health, and
	Organizations Network	silver economy.	social aspects of aging. Collaborates with
	(TRON)		universities to study demographic trends and
			healthcare needs, contributing to the
			development of evidence-based policies in
			the silver economy.
Economic empowerment	Department of	Promote the export of OTOP	Coordinates with the Department of
	International Trade	products to international	Community Development to organize
	Promotion (DITP), Ministry	markets	international trade fairs, create global
	of Commerce		branding, and facilitate market entry for
			certified OTOP products.

Key Functions	Organization	Focus	Activities
Economic empowerment	Stock Exchange of	Develops investment	Provides financial literacy programs and
	Thailand (SET)**	opportunities suitable for	retirement-focused investment products,
		older adults.	helping older adults achieve financial security
			through informed investment decisions.
Economic empowerment	The Federation of Thai	Supports age-friendly	Encourages industries to develop products
Policy development	Industries (FTI)**	industries and promotes	and services for older adults, including
		the silver economy.	healthcare, wellness, and age-friendly
			technology.
Economic empowerment	Thai Chamber of	Promotes economic	Supports businesses in developing products
Policy development	Commerce and Board of	inclusion and business	and services targeting older consumers, and
	Trade of Thailand**	opportunities for older	organizes events to raise awareness of the
		adults.	silver economy.
Economic empowerment	Department of	Promote the export of OTOP	Coordinates with the Department of
	International Trade	products to international	Community Development to organize
	Promotion (DITP), Ministry	markets	international trade fairs, create global
	of Commerce**		branding, and facilitate market entry for
			certified OTOP products.
Social inclusion	Foundation for Older	Supports the economic	Provides vocational training, promotes
Economic empowerment	Persons' Development	empowerment of	income-generating activities, and advocates
Policy development	(FOPDEV)**	underserved older adults.	for policies to improve older adults' financial
			security.
Economic empowerment	Department of	Rehabilitation and	Provides labor and training programs tailored
	Corrections, Ministry of	occupational programs are	to older adult prisoners, including informal,
	Justice**	designed for all age groups,	general, and skilled work
		including targeted support	
		for older adults	
Social inclusion	Thai Media Fund, Ministry	Promotes positive media	Conducts funds media projects that educate
	of Culture**	representation and	the public on aging issues, supports
		awareness of aging issues.	campaigns to reduce ageism, and raises

Key Functions	Organization	Focus	Activities
			awareness of the contributions of older adults in society.
Social inclusion	Department of Religious Affairs, Ministry of Culture**	Provides spiritual support and mental health for older adults.	Promotes religious activities as part of mental health and social engagement programs for seniors.
Social inclusion Economic empowerment	Office of Management and Knowledge Development (Public Organization)**	Provides training and resources to improve organizational support for older adults.	Develops knowledge-sharing programs, provides training on best practices in managing and supporting older adult populations, and supports community-based economic initiatives.
Economic empowerment Policy development	Thailand Board of Investment (BOI)**	Supports investment in elderly-related products and services through tax and non-tax incentives.	Offers 3–8 years of corporate income tax exemption for eligible activities. Provides nontax incentives, including land ownership rights, 100% foreign ownership, and visa and work permit facilitation through the One-Stop Service Center.
Social inclusion Policy development	Senior Citizens Council of Thailand**	Advocates for the rights and welfare of older adults in Thailand.	Supports community activities, promotes policy advocacy, and ensures representation of older adults in decision-making processes.
Social inclusion	Embassies and consular offices**	Facilitates long-term visas and benefits for expatriates.	Conducts workshops, resources, and liaison services for expatriates seeking long-term residence.
Health care (Innovation)	King Mongkut's University of Technology Thonburi (KMUTT)**	Develops assistive technology and robotics for elderly care.	Develops assistive robotics and smart home technologies for older adults, collaborating with healthcare facilities to integrate assistive technology and promote an industry for elderly care technology within the silver economy.

Key Functions	Organization	Focus	Activities
Health care (Innovation) Social inclusion Policy development	Mahidol University**	Supports health sciences and elderly care technology.	Creates telemedicine platforms and wearable health-monitoring devices for older adults; contributed to the National Aging Plan; developed training for geriatric healthcare professionals to support the elderly workforce.
Social inclusion Economic empowerment Policy development	Chulalongkorn University**	Supports gerontology, social policy, and the silver economy.	Develops the "Aging Society Index" to assess readiness for aging populations; collaborated on policies enhancing the silver economy; introduced age-friendly city planning models that support businesses targeting older adults.
Social inclusion Economic empowerment Policy development	Thammasat University**	Supports social welfare policy and economic inclusion for older adults.	Conducts research that informs improvements to social welfare programs and pensions; develops digital platforms for elder welfare tracking; promotes community-based care models that enable older adults to remain economically active.
Social inclusion Economic empowerment Policy development	Chiang Mai University**	Develops aging-friendly tourism and infrastructure.	Develops "Age-Friendly Tourism" models that promote long-stay and retirement tourism, collaborating on senior-friendly infrastructure for Northern Thailand to encourage economic contributions from the aging tourist demographic.
Social inclusion Economic empowerment Policy development	Kasetsart University**	Supports human development, sustainable aging, and elder employment.	Designs programs for elderly farmers to maintain productivity and income, establishes eco-friendly senior living communities, and develops policies to support sustainable employment of the elderly in agricultural sectors.

Key Functions	Organization	Focus	Activities
Social inclusion	Khon Kaen University**	Supports community health	Creates affordable health-monitoring tools for
Economic empowerment		services and economic	rural elderly individuals; develops training
Policy development		empowerment in rural	programs for community caregivers; and
Health care (Services)		areas.	influences policy to improve healthcare and
			economic opportunities for rural older adults.
Health care (Services)	Prince of Songkla	Develops public health	Develops mobile health clinics for remote
Social inclusion	University**	interventions for aging in	older adults, researches culturally specific
Policy development		Southern Thailand.	health interventions, and contributes to
			regional health policies that support the
			engagement of aging populations in local
			economies.
Economic empowerment	International Labour	Promotes decent work,	The ILO's work in Thailand contributes to the
Social inclusion	Organization (ILO)	social protection, and	broader goals of economic security, labor
		economic opportunities for	rights, and equitable access to opportunities,
		all, with a special focus on	reinforcing Thailand's efforts to build an
		informal workers, older	inclusive economy that benefits both local
		adults, and other vulnerable	and migrant populations, informal workers,
		groups in Thailand.	and older adults.
Economic empowerment	Foundation for Older	Primarily supports older	Runs income-generating programs for older
Social inclusion	Persons' Development	adults, especially in rural	adults, aiding them in developing small
	(FOPDEV)	and underserved	businesses, community savings groups, and
		communities, to promote	sustainable agriculture projects. FOPDEV also
		self-sufficiency and	provides training on financial literacy and
		economic security.	skills development to enhance income
			opportunities.
Economic empowerment	HelpAge International	Aims to improve the quality	Implements programs that encourage savings,
Social inclusion	Thailand	of life and economic	promote health, and enhance the quality of
Health care		security of older adults in	life for older adults. Collaborate with local
		Thailand, particularly those	organizations to offer financial literacy
		in the informal sector.	training, promote micro-enterprises, and

Key Functions	Organization	Focus	Activities
			support community-based financial solutions. Also advocates for stronger social protection measures for older adults and informal
Health care	Thai Health Promotion	Primarily targets health but	workers. Supports initiatives promoting health through
Social inclusion Economic empowerment	Foundation (ThaiHealth)	also indirectly addresses economic security, recognizing the link between financial stability	economic stability, including income- generating programs for older adults and informal workers. Funds local community groups and supports sustainable agriculture,
Economic empowerment Social inclusion	National Council on Social Welfare of Thailand (NCSWT)	and well-being.  Broadly supports vulnerable populations, including the economically disadvantaged, elderly, and people with disabilities.	handicrafts, and wellness-related enterprises.  Operates community savings and microcredit groups to aid low-income individuals in saving and investing in small businesses. Provides resources and training for financial self-reliance and organizes community welfare projects that contribute to economic stability.
Economic empowerment Social inclusion	Social Enterprise Thailand Association (SE Thailand)	Supports social enterprises that contribute to economic security, environmental sustainability, and social development.	Provides training, resources, and networking opportunities for social enterprises. Many member organizations focus on economic security for marginalized groups, including women, older adults, and informal workers, by creating employment and income-generation projects.
Economic empowerment	Community Organizations Development Institute (CODI)	Poverty alleviation and community economic empowerment	Funds, microcredit, loan assistance, resilience training, and financial literacy for older and rural populations.
Economic empowerment Social inclusion	Friends-in-Need (of PA) Volunteers Foundation, Thai Red Cross Society	Disaster relief and long- term economic support	Vocational training, business development, and sustainable income for the disasteraffected population.

Key Functions	Organization	Focus	Activities	
Policy development	ASEAN Centre for Active	Facilitates research and	Promotes collaboration on active aging	
	Ageing and Innovation	innovation on aging across	initiatives, supports research on healthcare,	
	(ACAI)	ASEAN countries.	technology, and social policies for older	
			adults, and shares best practices in aging	
			management across ASEAN countries.	

2.2.3 The Role of Producers in Thailand's Silver Economy: The private sector plays a vital and often underappreciated role in the operationalization and sustainability of the Silver Economy. In Thailand, producers—comprising enterprises, business associations, and service providers—act as market-driven stakeholders who design and deliver goods, services, and employment tailored to the needs of older adults. As documented in Table 6, these organizations not only generate economic value but also contribute to social inclusion and wellness among the aging population. Their strategic alignment with national aging policies illustrates the emergence of a hybrid public-private model in which producers bridge economic empowerment with social protection. By integrating older adults into their workforce and product development strategies, producers help normalize aging as a productive and integral part of society.

Private Sector Stakeholders and Functional Domains: The landscape of producers in Thailand's Silver Economy is both diverse and functionally segmented. Organizations such as the Thai SME Confederation and the Thai Chamber of Commerce support age-oriented entrepreneurship by advising small and medium-sized enterprises (SMEs) to adapt their business models to cater to aging consumers. These institutions act as intermediaries, facilitating knowledge transfer and promoting business incentives that align with demographic changes.

In the financial sector, the Thai Bankers' Association plays a pivotal role in supporting the economic stability of older persons through retirement-oriented financial products, literacy campaigns, and customized banking solutions. Similarly, the Health Business and Hospital Association supports the healthcare dimensions of the Silver Economy by expanding services, such as home healthcare, explicitly tailored to the elderly.

Retailers such as BIG C, Makro, and Lotus are exemplary in integrating older adults into their workforce, offering special promotions, CSR initiatives, and health-conscious product offerings. These efforts demonstrate how corporate policies can support active aging while reinforcing brand loyalty among older consumers.

Other firms, such as Home Pro, IKEA, and Café Amazon, promote employment and accessibility by offering both jobs and discounts specifically designed for senior citizens. The integration of senior-friendly physical environments, such as accessible retail spaces and inclusive customer service practices, further positions these businesses as key actors in inclusive design.

Transport and technology services also make significant contributions. Grab, for example, not only hires older workers but also provides senior-friendly transport services and discounts. At the same time, SE-Education PCL encourages intellectual engagement among older adults by integrating them into the publishing and education sectors.

In the hospitality and tourism sector, companies such as New Travel Lodge and Chiang Mai Longstay Life Club cater to the growing trend of long-stay tourism among foreign retirees, transforming demographic aging into an economic opportunity for regional development and cultural exchange.

Even in more traditional industries—such as manufacturing (Surin Sugar Co., Ltd.,), logistics (Ek-Chai Distribution), and outsourcing (Business Services Alliance)—producers are adapting their HR practices and service offerings to engage older adults as both employees and consumers. These adaptations mark a shift from passive welfare models toward active inclusion and contribution.

The role of producers in Thailand's Silver Economy is not limited to service delivery—it reflects a paradigm shift in how aging is viewed and valued within the market. These private sector actors extend the reach of public policy by translating demographic trends into innovation, investment, and employment. Their activities not only support the economic independence of older adults but also foster intergenerational integration, health-conscious consumption, and age-friendly employment. As Thailand continues to lead the ASEAN region in aging policy innovation, the engagement of producers will remain essential in sustaining the growth, adaptability, and inclusivity of its Silver Economy model. This multisectoral partnership between the state and private enterprise is a cornerstone for building a society where aging is embraced as both a social norm and an economic opportunity.

Table 6 Institutional Roles of Producers with Key Strategic Actions in Thailand's Silver Economy

Key Functions	Organization	Focus	Activities		
Economic empowerment	The Federation of Thai	Small and Medium	Provides consultation and training for		
Social inclusion	SME	Enterprises (SME)	businesses that cater to the aging society.		
Economic empowerment	Thai Chamber of	Business & Trade for an	Supports SMEs focused on the aging		
Social inclusion	Commerce	Aging Society	population.		
Economic empowerment	Thai Bankers' Association	Develops financial products	Provides financial literacy programs, savings		
		and services to support	plans, and investment products, helping older		
		older adults' economic	adults achieve economic stability. Collaborate		
		security.	with banks to design retirement-friendly		
			financial solutions.		
Economic empowerment	Thai Retailers	Retail and Shops	Supports senior-friendly shops and ensures		
Social inclusion	Association		availability of age-appropriate products.		
Economic empowerment	Health Business and	Health Services	Develops healthcare services for older adults,		
Social inclusion	Hospital Association		including home health care.		
Health care					
Economic empowerment	BIG C	Retail	Promotes employment opportunities for older		
Health care			adults. Provides CSR programs to support the		
Social inclusion			health and well-being of older adults.		
			Conducts Special events and campaigns for		
			senior citizens.		
Economic empowerment	Makro	Retail	Promotes employment opportunities for older		
Social inclusion			adults.		
Economic empowerment	Lotus	Retail	Promotes employment opportunities for older		
Social inclusion			adults.		
			Provides Special discount programs on Senior		
			Citizen Day.		
Economic empowerment	IKEA	Retail	Promotes employment opportunities for older		
Social inclusion			adults.		

Key Functions	Organization	Focus	Activities		
Economic empowerment	CJ	Retail	Promotes employment opportunities for older		
Social inclusion			adults.		
Economic empowerment	Home Pro	Home Goods	Promotes employment opportunities for older		
Social inclusion			adults. Offers discounts on products and		
			installation services for seniors.		
Economic empowerment	Café Amazon	Cafe and Social Space	Promotes employment opportunities for older		
Social inclusion			adults.		
			Provides a meeting space for older adults.		
Economic empowerment	MK	Restaurant	Promotes employment opportunities for older		
Social inclusion			adults. Offers discounts on senior-friendly		
			menu items and health-conscious food		
			options.		
Economic empowerment	Grab	Transport and Ride-hailing	Promotes employment opportunities for older		
Social inclusion			adults.		
			Provides special discounts and senior-friendly		
			transport services.		
Economic empowerment	SE-Education PCL	Book publishing companies	Promotes employment opportunities for older		
Social inclusion			adults.		
Economic empowerment	Ek-Chai Distribution	Logistics	Promotes employment opportunities for older		
Social inclusion	System Company Limited		adults.		
Economic empowerment	M.B.C. Land Company	Comprehensive Services	Promotes employment opportunities for older		
Social inclusion	Limited		adults.		
Economic empowerment	New Travel Lodge Co.,	Hotel and food services	Promotes employment opportunities for older		
Social inclusion	Ltd.		adults.		
Economic empowerment	Surin Sugar Co.,Ltd.	Manufacturing	Promotes employment opportunities for older		
Social inclusion			adults.		
Economic empowerment	Business Services	Outsource	Promotes employment opportunities for older		
Social inclusion	Alliance Co.,Ltd		adults.		
Economic empowerment	Chiang Mai Longstay Life	Tourism	Supports long-stay tourism and community		
Social inclusion	Club (CLL Club)		integration for foreign retirees.		

- 2.2.4 The Role of Consumer Groups in Thailand's Silver Economy: While much of the discourse on the Silver Economy emphasizes the roles of government institutions, enablers, and private sector actors, consumer groups—particularly those formed by or for older adults—play an equally crucial role in supporting a socially inclusive and economically participatory aging society. These grassroots and community-based organizations offer a bottom-up complement to top-down policy, ensuring that the lived experiences, needs, and capacities of older people are fully represented in Thailand's aging agenda. As shown in Table 7, these consumer groups contribute directly to both economic empowerment and social inclusion by providing services such as peer support, savings programs, healthcare promotion, cultural engagement, and retirement advocacy.
- 1) Community-Driven Actors and Their Contributions: Consumer groups operate at the intersection of mutual aid, civic participation, and social protection. Organizations such as the Chiang Mai Expat Community facilitate the integration of older foreign residents into local communities through cultural and social events, highlighting the transnational dimensions of Thailand's Silver Economy, especially in retirement tourism zones.
- 2) Financial mutual aid models also play a substantial role. The Funeral Assistance Fund offers community-based financial security by pooling resources to cover end-of-life expenses. This model is particularly impactful for low-income or isolated older adults, offering a culturally resonant form of economic protection.
- 3) Social cohesion is further reinforced through membership-based clubs, such as the Elder Club and Retirement Club, which organize social gatherings, workshops, and peer support activities. These groups help combat isolation—a significant risk among older populations—and support mental well-being and civic engagement.
- 4) Health promotion, the Village Health Volunteer Club of Thailand is a vital actor in linking aging policy to community health outcomes. By focusing on preventive care and wellness education, this network contributes directly to the national public health agenda while empowering older adults as health leaders in their communities. Similarly, the National Council of Indigenous Peoples promotes culturally responsive aging by supporting older adults from indigenous backgrounds through integrated health and social programs.
- 5) Economic organizations, such as the Pensioners Association and the State Enterprise Labor Confederation (C8), offer structured financial guidance, advocacy, and post-retirement planning to former civil servants and state workers. These groups address critical gaps in financial literacy and retirement transition, ensuring that economic empowerment extends beyond employment into retirement security.

Notably, these consumer groups not only respond to state policies but also actively shape them. Through their networks, they advocate for improved aging policies, influence local-level decision-making, and provide feedback mechanisms that enhance policy responsiveness and legitimacy.

In sum, consumer groups are foundational to Thailand's vision of an inclusive Silver Economy. They embody the principle of "aging with dignity" by empowering older adults to

lead, support one another, and participate fully in society. These groups address not only economic and health-related needs but also cultivate a sense of belonging, agency, and cultural continuity for older people. In the broader policy ecosystem, consumer organizations offer essential bottom-up insights and innovations that complement government strategies and market solutions. Strengthening the capacity, visibility, and policy engagement of these groups will be essential as Thailand moves toward becoming a truly age-friendly nation.

Table 7 Institutional Roles of Consumers with Key Strategic Actions in Thailand's Silver Economy

Key Functions	Organization	Focus	Activities		
Social inclusion	Chiang Mai Expat	Initiates social and cultural	Conducts community events, social		
	Community	integration for older foreign	gatherings, and local networking		
		residents.	opportunities.		
Economic empowerment	Funeral Assistance Fund	Provides savings and financial	Provides financial support for funeral or post-		
		support.	mortem expenses through a fund or welfare		
			program that assists families of the		
			deceased, especially older adults or low-		
			income individuals. Members contribute a		
			set amount, and the fund offers aid upon a		
			member's death.		
Social inclusion	Elder Club	Supports for older adults'	Conducts regular meetings, social activities		
Health care		community engagement.	and support groups for older adults (non-		
			pensioned)		
Social inclusion	Village Health Volunteer	Supports health and wellness	Supports Thailand's silver economy by		
Health care	Club of Thailand	activities.	focusing on the health and well-being of		
			older adults in communities across the		
			nation.		
Social inclusion	Retirement Club	Provides social support for	Organizes workshops and social gatherings		
		retirees.	designed to keep retirees engaged and		
			socially active.		
Economic empowerment	Pensioners Association	Provides financial and social	Provides financial advice, pension		
Social inclusion		support for retired	management workshops, and recreational		
		government officials.	activities.		
Economic empowerment	State Enterprise Labor	Supports advocacy and rights	Provides legal advice, advocacy for benefits,		
	Confederation	of retired state workers.	and workshops on pre- and post-retirement		
			planning.		
Social inclusion	National Council of	Supports cultural integration	Promotes programs on cultural preservation,		
Health care	Indigenous Peoples	of older indigenous adults.	social inclusion, and health support		

#### 2.3 Conclusion

In total, Thailand's Silver Economy framework is supported by 80 organizations across four primary stakeholder groups. Among these, 16 are classified as regulators, comprising key government bodies and planning agencies that provide strategic oversight and policy direction. The enabler group includes 35 organizations, spanning universities, research institutions, public agencies, and civil society groups that implement and support programs at both the national and community levels. The producer group comprises 21 private sector entities that adapt business models to serve and employ older adults through inclusive products and services. Finally, the consumer group comprises eight community-based organizations, representing the voices of older adults and ensuring their participation and benefits in the Silver Economy. This comprehensive structure reflects a coordinated, multisectoral approach that leverages both institutional authority and grassroots engagement.

Thailand's transition into an entirely aged society has prompted the emergence of a comprehensive ecosystem supporting its Silver Economy, anchored by four key stakeholder groups: regulators, enablers, producers, and consumer groups. Each plays a distinct yet interrelated role within the broader landscape of aging policy. Regulators provide strategic oversight, legal frameworks, and fiscal mechanisms that guide the national direction on aging. Enablers serve as the operational arm, translating policies into targeted interventions and innovations at both the national and local levels. Producers, particularly those from the private sector, align their business strategies with the aging demographic, generating employment, products, and services that promote economic participation and social dignity. Meanwhile, consumer groups rooted in the community act as grassroots agents of support, advocacy, and cultural continuity, ensuring that the voices and lived experiences of older adults directly inform and enhance public and private sector responses.

Together, these four groups form a synergistic and adaptive model that addresses the multidimensional needs of older adults in Thailand. Their combined efforts contribute to the creation of a society where aging is not viewed as a burden but as a driver of social innovation, inclusive growth, and community resilience. Through policy alignment, service accessibility, market responsiveness, and community participation, this integrated framework delivers tangible benefits to Thai older adults, improving their income security, health outcomes, social inclusion, and quality of life. As a whole, it positions Thailand not only to manage the demographic transition effectively but to emerge as a regional leader in shaping an equitable and sustainable model for aging in the 21st century.

### **CHAPTER 3**

## Barriers and Opportunities in Thailand's Silver Economy: Stakeholder Perspectives on Strategic Challenges

On November 12, 2024, a stakeholder brainstorming session was convened at the JICA Thailand office to explore strategic approaches for fostering the Silver Economy within Thai society. The primary objective of the meeting was to elicit insights through an analysis of the roles played by various stakeholders, including policymakers, business leaders, and consumers.

The session commenced with a presentation by the consultant, offering foundational information to frame subsequent discussions. Key themes included the current landscape of the Silver Economy, prevailing challenges, strategic development pathways, and actionable policy recommendations. The salient conclusions and proposals that emerged from the session are summarized below.

### 3.1 Development Pathways for an Aging Society in Thailand: Past, Present, and Future

Professor Rapeepan Kumhom provided a comprehensive overview of the developmental trajectory concerning older adults in Thailand, underscoring the complex challenges the country faces as it transitions into an entirely aging society. This demographic shift necessitates a reevaluation of existing support structures, policy frameworks, and societal attitudes toward aging. The development of eldercare in Thailand can be meaningfully analyzed through three temporal dimensions (past, present, and future), each reflecting transformations in structural mechanisms, cultural expectations, and caregiving models for the aging population.

- **3.1.1 The Past:** Cultural Foundations and Family-Centered Care: Historically, eldercare in Thailand has been rooted in cultural values such as gratitude and filial responsibility. Families, particularly adult children, have traditionally served as the primary caregivers for older adults. In alignment with these values, the Thai government supported family-based care by establishing state-run nursing homes and welfare facilities that both honored and assisted older persons. However, as Thailand underwent demographic and social changes, including shifts from extended to nuclear family structures and increased labor migration, the capacity of families to provide direct care began to decline. This transition gave rise to a growing demand for more comprehensive, state-supported eldercare services, signaling a shift in caregiving expectations and capacities.
- **3.1.2 The Present:** Decentralized Services and Active Aging Initiatives: In recent years, Thailand has made notable progress in decentralizing eldercare by empowering local administrative bodies and community-based organizations. These include quality-of-life development centers, occupational training hubs, and community service units designed to promote active aging and bring services closer to the people. Despite these efforts, several challenges persist. There is a widespread shortage of assistive

equipment tailored to older adults, and current legal definitions that categorize all individuals aged 60 and above as "elderly" do not allow for age-specific or need-specific interventions. Furthermore, cultural attitudes act as barriers; some older adults are reluctant to use mobility aids, such as canes or wheelchairs, due to social stigma or a fear of appearing dependent. These issues underscore the need to foster new social narratives that emphasize autonomy, dignity, and adaptability in older age.

**3.1.3 The Future:** Age-Friendly Housing and Technology-Enhanced Care - Looking forward, the living arrangements of older adults in Thailand are expected to undergo significant evolution. There will likely be an increasing emphasis on purpose-built housing, such as senior complexes, that prioritize safety, accessibility, and integrated services. Many older individuals are anticipated to choose care models that support their independence, moving away from traditional reliance on family care. The integration of innovative technologies and digital innovations will further support this transition. Examples include smart beds that can detect emergencies and alert caregivers, thereby reducing the need for constant monitoring while enhancing safety.

At the core of this evolving care framework is the concept of Active Aging, which focuses on preventative care and individualized service provision. This model categorizes older adults into three groups—healthy, restricted, and those requiring long-term care—allowing for more targeted resource allocation and efficient service delivery.

### 3.2 JICA's Role and Collaboration Strategies in the Context of Thailand's Silver Economy

The Japan International Cooperation Agency (JICA) plays a critical role in facilitating bilateral cooperation between Thailand and Japan, particularly in areas such as infrastructure development, academic exchange, and private sector engagement. During the brainstorming session, JICA representatives shared insights into the agency's current involvement and strategic direction regarding an aging society and the Silver Economy.

JICA has long contributed to Thailand's infrastructure development, primarily through intergovernmental loans managed by Thailand's Ministry of Finance. These loans support sustainable infrastructure projects that align with national development goals. More recently, JICA has broadened its financing mechanisms to include the private sector, enabling Thai companies to access funding for projects that support the Sustainable Development Goals (SDGs). This shift aims to encourage private innovation, investment, and long-term socio-economic resilience.

In terms of private sector collaboration, JICA has actively promoted the transfer of Japanese technology and expertise to Thailand, aiming to enhance productivity, operational efficiency, and human resource development. However, its engagement in the Silver Economy is still in its early exploratory stage. JICA is currently conducting assessments better to understand the landscape of aging-related stakeholders in Thailand and to identify the roles and responsibilities of each actor. This step is critical in ensuring that JICA's support complements, rather than duplicates, existing efforts.

Looking to the future, JICA emphasized the importance of inclusive dialogue and cross-sectoral input. The agency is actively soliciting recommendations from various sectors—governmental, academic, private, and civil society—to inform a more strategic and integrated approach to cooperation. The ultimate goal is to support projects that not only meet the needs of older adults but also contribute to sustainable development and knowledge exchange between Thailand and Japan. JICA affirmed its commitment to promoting innovations and partnerships that align with both countries' long-term development visions.

#### 3.3 Older Adults and Post-Retirement Opportunities: Lessons from Japan

The session provided an in-depth examination of post-retirement employment models and entrepreneurial opportunities for older adults, with a particular focus on Japan's advanced experience in managing the aging workforce. A key highlight was the Silver Human Resource Center (SHRC) model, which has proven to be an effective intermediary structure for integrating older adults into the labor market. In Japan, these centers operate at the provincial level, connecting older individuals with part-time employment opportunities that are well-suited to their capabilities and preferences. Typical roles offered include safety monitoring at construction sites, customer service in convenience stores, and various community-based services. The SHRC system operates as a market-matching mechanism, balancing labor demand from local employers with the supply of older workers, while maintaining a high degree of flexibility to accommodate individual needs.

Participants discussed the relevance of this model for the Thai context. Currently, older adults in Thailand are primarily engaged in volunteer roles, such as serving as community health volunteers or assisting in hospitals. While these roles are valuable, they do not contribute directly to the financial well-being of older individuals. Adopting the SHRC model in Thailand could provide real income-generating opportunities and help reduce the economic burden on both older adults and their families. Several localized job models were proposed, including temporary employment in childcare, community services, or the production of locally branded goods under the One Tambon One Product (OTOP) scheme. Additionally, group-based entrepreneurial activities, such as crafting handmade goods or engaging in organic agriculture, were identified as potential pathways for older adults to generate income collectively.

The integration of technology was also emphasized as a critical enabler in facilitating access to these opportunities. Equipping older adults with digital literacy, including online marketing, social media proficiency, and basic e-commerce tools, would enable them to participate more fully in the modern economy. To support this, the session proposed the development of a centralized digital job-matching platform explicitly tailored for older Thais. This platform would serve as a "job marketplace," connecting them with localized opportunities ranging from caregiving and household tasks to collaborative production and digital skill-building. It would ideally be integrated with existing community service centers to ensure accessibility and inclusivity. However, realizing this vision would require robust government support in the form of funding, training programs, and investment in digital infrastructure such as mobile apps and online marketplaces.

In addition to labor models, the discussion explored Japan's success in fostering innovation and business development focused on the needs of older consumers. Japan has created a supportive environment for small and medium-sized enterprises (SMEs) to produce technologies and equipment for eldercare, including therapeutic robot seals and mobility aids such as movement-support devices. These products have been showcased in Thailand, notably through exhibitions at venues such as CentralWorld, demonstrating their potential for local adaptation and production using Thailand's own resources and innovation ecosystems.

Another avenue explored was the use of older adults in ecotourism and cultural tourism. In Japan, seniors are actively involved as local guides and tourism ambassadors, offering meaningful engagement while preserving local history and culture. This model has proven effective in generating income for older adults and strengthening their roles within their communities. For Thailand, the model could be adapted to encourage older adults to take part in tourism initiatives that highlight traditional lifestyles, craftsmanship, or natural heritage. Such efforts would not only enhance local economies but also reaffirm the social value and dignity of older adults.

The session also highlighted the rise of future-oriented business models that focus on personalized, senior-friendly lifestyles. Senior housing developments—such as senior complexes—are being designed to provide privacy, independence, and access to tailored services for older residents. Specialized service enterprises are also emerging to meet specific needs related to aging. Notable examples include Buddy Homecare, which provides training for vulnerable youth to become professional caregivers for seniors, and Go-MaMa. This transportation service facilitates safe and convenient travel for older adults who need to attend medical appointments or banking services. Other niche markets are also emerging, such as pet-walking services for older adults with mobility limitations or limited social networks. These businesses reflect a growing recognition that the aging population represents a dynamic and diverse consumer base, capable of driving innovation in both service delivery and entrepreneurship.

Overall, the discussion reinforced the importance of shifting societal perceptions of aging from one of dependency to one of capability and contribution. By investing in adaptive employment models, technology, and inclusive economic participation, Thailand can leverage the experience of countries like Japan to build a resilient and opportunity-rich Silver Economy.

### 3.4 The Silver Economy Movement in Thai Society: Insights from Regulators

1) Enhancing Older Adults' Quality of Life (Department of Older Persons): The Department of Older Persons has strategically restructured elderly care systems in Thailand by transitioning from the traditional model of nursing homes to more adaptive and responsive "Elderly Care Management Centers." These centers, established in twelve provinces across the country, reflect a policy shift toward offering diversified care options that meet the physical, social, and financial needs of older adults. The services include long-term residential care in fully equipped, bungalow-style housing with affordable monthly fees designed to reduce economic burden while ensuring a comfortable and secure living environment. Additionally, basic hostel accommodations

are provided for older individuals who require minimal daily assistance, promoting their independence. For economically disadvantaged seniors lacking family support, welfare housing is available, subject to a rigorous socioeconomic assessment to ensure that resources are equitably allocated. This integrated care model embodies a sustainable and inclusive vision for eldercare, striking a balance between state support, personal agency, and community engagement.

Furthering this approach, the Department has initiated collaborative efforts with prominent institutions such as the Thai Red Cross Society and the Ministry of Public Health to implement "Senior Complex" pilot projects. These complexes—exemplified by the one in Bang Lamung District—combine residential spaces with healthcare rehabilitation services and wellness programs. They are designed not only to provide a safe living environment but also to foster physical and psychological well-being through recreational and therapeutic activities. The inclusive design of these facilities enhances the ability of older adults to age in place with dignity, while remaining active and engaged members of society.

In response to the changing economic realities and longer lifespans of the aging population, the Department has implemented policies to promote employment opportunities for seniors in both the public and private sectors. These policies include financial incentives, such as additional corporate tax deductions and official awards for organizations that actively hire older workers. Notably, the program emphasizes voluntary participation over compulsory quotas, aligning with successful models of disability employment. In the most recent reporting year, 174 private companies employed a total of 1,758 older adults in various service roles, including cashier positions, front-desk assistance, and administrative support. This initiative supports the concept of "productive aging" by emphasizing the value of older adults in the workforce while also reducing their financial dependence.

Community-based interventions also play a vital role in the Department's framework. Over 2,000 Centers for Quality of Life and Career Promotion for the Elderly have been established nationwide, serving as local hubs that facilitate digital literacy, mental health support, and vocational training. These centers offer cybersecurity training tailored to seniors, helping them navigate the risks of the digital age, as well as music therapy sessions that have been scientifically linked to improved emotional regulation and reduced symptoms of depression. Additionally, they support supplementary income generation through skills training in crafts such as fabric weaving, herbal product manufacturing, and traditional handicrafts, thereby integrating economic empowerment with cultural preservation.

To bridge the digital divide and open new entrepreneurial opportunities, the Department has partnered with social commerce platforms such as TikTok, Facebook, and Lazada. Through these collaborations, seniors are provided with waived transaction fees for the first three months and gain access to professional training in digital marketing. These measures not only empower older adults to enter the e-commerce space confidently but also increase their visibility in emerging markets.

To promote niche market development, the Department launched the New Year Gift Basket initiative, which curates high-quality, locally made goods produced by older adults. These include health supplements, preserved foods, and artisan crafts, offering an opportunity to both stimulate local economies and showcase the talents of the aging population. This approach enhances social inclusion while boosting self-esteem and economic independence among senior artisans.

Efforts have also been made to improve living conditions for seniors. In collaboration with local government bodies and private companies, such as SCG, home renovation projects have been implemented to ensure that the elderly live in safe and accessible environments. This includes installing non-slip flooring, handrails, and improved lighting—all critical features for preventing falls and enhancing mobility.

Finally, the Department has introduced the "18-Hour Caregiver Curriculum" to prepare caregivers—both formal and informal—in key areas such as health literacy, financial planning, and social adaptation. This standardized curriculum has been widely adopted by organizations, including the National Broadcasting and Telecommunications Commission (NBTC), Thailand Post, and leading insurance firms, demonstrating cross-sectoral recognition of the need for professional eldercare skills in an aging society.

2) Developing Digital Skills for Older Adults (Digital Economy Promotion Agency – DEPA): The Digital Economy Promotion Agency (DEPA), in close coordination with the Department of Older Persons, has launched comprehensive digital literacy initiatives targeting both older adults and those nearing retirement. These efforts respond to the increasing digitization of essential services and daily life, aiming to ensure that older generations are not excluded from the benefits of technological advancement. The initiative focuses on enhancing seniors' readiness to use digital tools and services while simultaneously equipping caregivers and family members with the knowledge required to support them. Key components of the training include cybersecurity awareness—specifically, how to identify and prevent common forms of digital fraud that disproportionately target seniors—and foundational digital competencies such as using smartphones, navigating e-health applications, and engaging with digital government services. By fostering these capabilities, the program promotes a more inclusive and technologically resilient society.

Beyond personal use, DEPA supports community-based economic innovation by empowering seniors to make meaningful contributions to digital economies. Through partnerships with local governments and grassroots organizations, DEPA facilitates funding and capacity-building for senior-focused enterprises and startups. Noteworthy among these is the Community Drone Project, which introduces agricultural communities to drone technology for purposes such as crop monitoring, fertilizer spraying, and irrigation planning. This program includes training in both operation and basic maintenance, opening pathways for older adults to engage in innovative farming practices or even serve as local drone technicians and trainers. Similarly, DEPA's Matching Funds program fosters partnerships between the public and private sectors, helping to develop sustainable business models that leverage the skills and experience of older adults while integrating modern technologies.

DEPA is also a central actor in Thailand's movement toward "Smart Cities," where technology is employed to optimize urban living. In this context, older adults are not merely beneficiaries but active participants. Through Smart Living initiatives, DEPA implements Internet of Things (IoT) devices and real-time data analytics to enhance urban services, including health monitoring, emergency alerts, and disease prevention.

These technologies improve response times and healthcare outcomes, particularly for seniors with chronic conditions. Simultaneously, the Smart People dimension encourages lifelong learning and intellectual engagement by offering programs like the Brain Bank, where retired professionals contribute their expertise to community development. Online learning platforms complement this model, enabling older citizens to acquire new knowledge, learn digital skills, or explore hobbies—all from the comfort of their own homes.

To address structural barriers such as access and affordability, DEPA has developed senior-friendly online learning systems with intuitive user interfaces, clear visuals, and step-by-step guidance. These platforms offer flexibility in terms of time and location, catering to the unique needs of older learners. DEPA also promotes the distribution and adoption of digital devices customized for seniors, such as smartphones with simplified menus, tablets with voice control, and innovative health devices that track vital signs. These tools are essential in helping seniors manage their health, stay connected with their families, and access services without the need for physical travel.

To foster sustainable digital economies, DEPA encourages older adults to not only use technology but also to become digital entrepreneurs. This is achieved through programs that focus on product development—supporting seniors in designing, branding, and refining goods—and market access strategies, which teach how to effectively sell via digital platforms like Lazada, TikTok Shop, and Facebook Marketplace. These digital marketplace integrations have significantly broadened the income channels available to seniors and increased their visibility within younger consumer demographics.

Lastly, DEPA recognizes the importance of physical infrastructure in sustaining digital inclusion. It has initiated collaborative projects to establish Digital Learning Centers within local communities. These centers serve as inclusive hubs where older adults can access Wi-Fi, receive personalized instruction, borrow devices, and participate in workshops. The centers also function as local anchors for digital resilience, training trainers within the community, and fostering peer learning among seniors. By bridging digital divides and enhancing social participation, DEPA's multi-pronged strategy builds an ecosystem where older adults can thrive confidently in a digital era.

3) Age-Friendly Tourism and Services Development (Tourism Authority of Thailand): Recognizing the significant demographic shift toward an aging population, the Tourism Authority of Thailand has undertaken strategic efforts to redesign and enhance tourism services to be inclusive and responsive to the needs of older adults. Central to this initiative is the development of age-friendly infrastructure at tourist destinations nationwide. Key interventions include the installation of ramps and elevators to accommodate wheelchair users, as well as the construction of accessible restrooms that meet international standards for use by the elderly and people with disabilities. These facilities are designed with user-friendly layouts, anti-slip flooring, and sufficient lighting to minimize the risk of accidents. In natural areas, the Authority has prioritized the creation of safe, non-slip walking paths, along with strategically placed rest stations to reduce fatigue during physical activity. These infrastructural upgrades not only facilitate access for older travelers but also enhance the overall safety and comfort for all visitors, including those with mobility challenges or chronic health conditions.

Beyond infrastructure, the Tourism Authority has actively promoted a wide range of recreational activities that align with the physical and psychological capacities of older adults. Programs include forest bathing in ecologically rich areas, which has been associated with stress reduction and improved mental health, as well as secure cycling trails and wellness activities such as outdoor yoga and meditation sessions. These experiences are curated to emphasize holistic health and emotional balance, while also enabling older adults to maintain an active lifestyle. Notably, such programs support the principles of therapeutic tourism, where travel becomes a vehicle for healing and personal well-being. At the same time, they stimulate local economies by increasing demand for locally guided experiences, traditional products, and specialized hospitality services tailored to older tourists.

In terms of accommodation and nutrition, the Authority has set forth guidelines to ensure that tourism providers are equipped to host older travelers with varying health needs. Recommended hotel features include rooms with adjustable bed heights, handrails in bathrooms, emergency call buttons, wide doorways, and elevators designed for assisted access. These features allow for independent movement and reduce reliance on caregivers. Additionally, food services are encouraged to provide menus tailored to specific medical conditions such as diabetes, hypertension, and high cholesterol, with a preference for fresh, local ingredients and functional herbs known in traditional Thai medicine. The promotion of healthy, locally sourced cuisine not only caters to dietary restrictions but also enhances cultural immersion and supports regional agricultural economies.

A notable strategy within the age-friendly tourism framework is empowering older adults as active participants in the tourism sector. Seniors with extensive knowledge of local history, customs, and folklore are encouraged to become community guides or cultural interpreters. This initiative not only provides economic benefits for retired individuals but also fosters intergenerational knowledge exchange and cultural preservation. The Authority has explored pathways for formal certification and inclusion of these guides in official tourism circuits, thereby legitimizing their contributions and raising professional standards. This model positions older adults as assets rather than dependents, actively shaping the tourism narrative and enriching visitor experiences.

Moreover, the Tourism Authority has prioritized the development of comprehensive travel insurance systems to address the safety concerns of senior tourists. These systems include recommendations for tourism operators to offer accident coverage and protection against unforeseen incidents. By encouraging insurance standardization across certified tourism communities, the Authority aims to enhance traveler confidence, mitigate liability risks, and enhance Thailand's reputation as a safe and inclusive destination. This approach aligns with international best practices in age-friendly tourism and reflects a commitment to long-term quality assurance.

In sum, the development of age-friendly tourism in Thailand represents a multidimensional policy response that integrates infrastructure development, service innovation, community engagement, and regulatory oversight. It not only enhances accessibility and safety for older tourists but also redefines their role within the tourism value chain, as travelers, storytellers, and contributors to cultural and economic vitality.

### 3.5 The Silver Economy Movement in Thailand: Perspectives from Producers

1) Long-Term Care and Quality of Life Development for Older Adults (Insights from the Senior Health Service and Trade Association): Thailand currently faces a significant gap in long-term savings infrastructure to support older adults, particularly in areas related to healthcare and personal support services. Unlike countries such as Japan and South Korea, which have well-established and mandatory long-term savings mechanisms to prepare citizens for aging, Thailand remains in the formative stages of policy design in this domain. As a result, many older adults experience financial hardship when requiring services such as home care or institutional care in nursing homes. The absence of structured financial planning systems leaves families to shoulder the burden, often at the expense of their financial stability. This problem is particularly acute in households that are already economically vulnerable, where intergenerational financial strain can intensify. Addressing this issue requires urgent policy reform that introduces robust, long-term savings frameworks designed to promote economic resilience, independence, and equity for aging populations.

Beyond financial mechanisms, another critical barrier is the limited availability and personalization of care services for older adults. Although many seniors express a preference for services tailored to their specific health conditions and lifestyles, decision-making power often resides with family members, rather than the older adults themselves. This disconnect is exacerbated by socioeconomic inequality; middle- and low-income groups often face systemic barriers to accessing high-quality care due to prohibitively high costs or geographic unavailability. In rural and underserved areas, the lack of standardized and regulated care facilities forces families to settle for inconsistent or inadequate services. These inequalities have long-term consequences for the health, dignity, and autonomy of older adults and represent a persistent obstacle to achieving inclusive eldercare.

Despite these challenges, community-based care facilities such as nursing homes and daycare centers remain a cornerstone of elder support. These facilities provide essential services, particularly for individuals with limited mobility or chronic health conditions that require supervision and rehabilitation. Some centers offer physical therapy programs that help bedridden patients regain basic motor functions, improving not only physical health but also psychological well-being. Moreover, communal settings help reduce isolation and foster social interaction, both of which are key factors in maintaining mental health. However, the operational sustainability of these centers is under constant threat due to high overhead costs, including wages for skilled staff, equipment maintenance, and compliance with regulatory standards. Without consistent financial support, either from government subsidies or incentive programs, these essential facilities struggle to remain viable. The complexity of licensing and inspection processes also places undue stress on operators, highlighting the urgent need for clearer policy frameworks and coordinated oversight mechanisms.

In this context, building collaboration at the community level is an essential strategy to strengthen Thailand's eldercare infrastructure. Public-private partnerships can be leveraged to establish small, localized care units, staffed by trained nurses, caregivers, or physical therapists. This decentralized model allows services to be delivered closer to home, reducing travel burdens for both the elderly and their families. Training community

members as caregivers not only builds local capacity but also fosters a sense of ownership, trust, and cultural alignment with the services provided. When communities are empowered to care for their elders, the pressure on centralized institutions is eased, while the social fabric is reinforced through intergenerational solidarity.

At the policy level, Thailand continues to lack a comprehensive national plan for long-term care financing. The current system offers limited or no subsidies for middle-income seniors, who often fall between the eligibility thresholds for public assistance yet lack the financial means for private care. To address this gap, stakeholders have proposed several policy solutions. These include the creation of dedicated long-term care funds supported by employer and employee contributions, tax incentives for families providing at-home eldercare, and incentives for public-private collaborations to improve resource efficiency and expand service coverage. Each of these strategies requires strong governmental commitment and regulatory clarity to ensure long-term effectiveness and equity.

2) Job Creation and Supporting the Silver Economy (Insights from SME Entrepreneurs): The shift from traditional employment toward job creation represents a transformative paradigm in how older adults engage with the economy in Thailand. Rather than passively waiting for employment opportunities, which are often scarce for seniors, this approach encourages older adults to create their livelihood through entrepreneurship or self-directed ventures proactively. This model builds on the inherent strengths older individuals possess, including decades of accumulated life experience, domain-specific expertise, and often underutilized talents. For example, retirees with culinary skills or proficiency in local crafts such as weaving, pottery, or woodwork can transform these capabilities into viable microenterprises. By doing so, they not only generate income but also restore a sense of personal value, purpose, and autonomy. This self-driven approach reduces reliance on external employment systems and helps bridge the gap between retirement and sustained financial independence.

Moreover, developing the silver economy can be achieved through optimizing existing resources already in the hands of older adults. These resources encompass not only tangible assets, such as land or equipment, but also intangible social capital, including networks, relationships, and personal credibility within the community. Older individuals often possess valuable "know-how" that, if properly channeled, can become the foundation for high-value niche products or services. For instance, seniors with agricultural experience can upgrade traditional farming methods to develop premium, organic, or culturally significant agricultural products tailored to urban consumers or export markets. Similarly, those with artisanal skills can tap into niche consumer segments seeking handmade, authentic goods, a desirable value proposition in the era of mass production. These bottom-up development strategies help transform the silver economy from a welfare concern into an economic growth opportunity.

The importance of job creation among older adults extends beyond individual empowerment—it also contributes to broader economic and social resilience. Microenterprises established by seniors can act as hubs for local job creation, mentorship, and skills transmission. Their involvement often has a multiplier effect: they pass on knowledge, foster community participation, and encourage younger family members to engage in local economic activities rather than migrating to urban areas.

These dynamics reinforce the circular economy at the community level, preserving cultural identity while fostering intergenerational collaboration.

However, these entrepreneurial pathways still require institutional support to be sustainable. Challenges such as access to seed funding, business training, and digital literacy continue to limit scalability. Many older adults lack the digital skills needed to expand their reach through e-commerce or digital marketing platforms. Therefore, there is a critical need for targeted support programs, including training in financial literacy, use of digital tools, branding and packaging, as well as streamlined access to microloans or grants tailored to older entrepreneurs. These support systems should be decentralized and flexible enough to reflect the diversity in needs, capacities, and business models that exist across different communities.

3) Elderly Business Entrepreneurs (Insights and Recommendations from Biz Club Thai Trade Association): Elderly entrepreneurs in Thailand, particularly those affiliated with community-based production schemes such as the OTOP (One Tambon, One Product) initiative, face a range of structural challenges that hinder their long-term success in both local and global markets. One of the foremost issues is product-market mismatch—many goods produced by older adults are designed with traditional aesthetics and methods that do not always align with the tastes or expectations of modern consumers, particularly younger generations. This limits the commercial potential of their products in competitive marketplaces. Despite their substantial cultural value, items such as woven fabrics, herbal compresses, or traditional snacks often struggle to attract sustained consumer interest without innovation in design, functionality, or packaging.

Moreover, there is a chronic overreliance on short-term, government-led promotional channels, such as trade fairs, exhibition booths, and special community sales events. While these platforms help increase visibility temporarily, they often fail to establish permanent market access or brand loyalty. Once the promotional period ends, many elderly producers are left with unsold inventory and lack the distribution infrastructure or marketing acumen to maintain momentum. This cycle often results in financial losses and discourages further entrepreneurial endeavors. A key concern is the limited capacity among older entrepreneurs to adopt modern business practices, particularly in areas such as product differentiation, online marketing, packaging innovation, and ecommerce integration.

Despite these constraints, opportunities for fostering a sustainable silver economy remain strong, particularly through strategic partnerships and the adoption of innovative technologies. Partnerships with science parks, provincial industry offices, and business incubators can provide older entrepreneurs with the technical knowledge and tools needed to improve product quality and add value. For example, simple changes such as vacuum-sealed packaging, QR code integration for traceability, or bilingual labels can dramatically improve a product's market readiness. Similarly, the organization of business-matching events—both domestic and international—offers promising channels for older producers to access new markets, secure buyers, and develop professional business networks. These efforts can transform community producers from subsistence sellers into sustainable business operators with real growth prospects.

Another pressing challenge is the issue of succession planning. Many elderly-run businesses are facing a future without heirs or continuity. This is mainly due to rural-urban migration trends, where younger family members prefer to pursue stable salaried employment in urban centers rather than return to manage family businesses in their hometowns. The result is an aging entrepreneurial base with declining capacity to expand or even maintain operations. Addressing this requires targeted policy interventions. Government agencies and private institutions should work collaboratively to train young successors from within communities, offering incentives such as business grants, market access, mentorship, or even partial ownership models. Additionally, intergenerational knowledge-transfer programs should be actively promoted to ensure that valuable traditional skills and community-based wisdom are not lost.

Policy instability also presents a significant constraint to the economic development of the elderly. Frequent changes in government leadership and shifting development priorities disrupt ongoing projects, delaying the implementation of long-term strategies. Many initiatives focused on skills development, digital access, and market integration require multi-year commitments to yield meaningful results. However, such programs are often interrupted or restructured due to changes in administration, resulting in the waste of public funds, diminished stakeholder confidence, and erosion of community participation. To mitigate this, there must be greater continuity in policy frameworks, cross-administration agreements, and the establishment of nonpartisan agencies tasked with ensuring long-term project completion and performance evaluation.

### 3.6 The Silver Economy Movement in Thailand: Consumers' Experiences

Strengthening Social and Economic Security: The Case of Village Health Volunteers (VHVs) The role of Village Health Volunteers (VHVs) in Thailand represents a critical intersection of grassroots public health and socio-economic empowerment, particularly for older adults. With a network of over 700,000 volunteers nationwide, VHVs serve as crucial intermediaries between local communities and government agencies. Initially established to support basic healthcare delivery and community wellness initiatives, VHVs have evolved into a vital part of Thailand's social infrastructure. Many members are older adults themselves, and the VHV network has become a platform for reinforcing dignity, reducing isolation, and fostering civic engagement among seniors. Their work—characterized by selflessness, cooperation, and community-mindedness—goes beyond health promotion; it plays a transformative role in local economic development and social cohesion.

A central financial issue facing many VHVs, particularly older members, is personal debt. With most relying on modest allowances or pensions, financial insecurity is a common occurrence. In response, the VHV association has taken a proactive stance by negotiating with commercial banks to offer low-interest loans at an annual rate of 6%, capped at 100,000 baht per borrower. Significantly, these loans are now accessible to VHVs up to the age of 75, removing age-based barriers that previously excluded many from financial services. This initiative directly addresses the economic vulnerability of the very highly vulnerable, providing them with capital for urgent needs or small-scale investments. It has also had indirect benefits, as older VHVs experience reduced

financial stress, they are more motivated and better able to focus on their roles in community health and development.

In addition to managing debt, the VHV network has initiated programs to promote investment and income generation among its members. By facilitating access to small business loans, the association empowers older VHVs to embark on entrepreneurial ventures or supplement their income through part-time economic activities. Examples include operating food stalls, producing herbal products, or offering traditional massage services. These activities not only enhance household income but also increase self-reliance and reduce dependency on government or familial support. The initiative aligns closely with the broader goals of the silver economy, recognizing older adults as active economic agents rather than passive recipients of welfare. It allows seniors to leverage their skills, passions, and social capital to create personally meaningful and financially rewarding opportunities.

Another significant measure introduced by the VHV association is the establishment of a community-based family support fund. This micro-contribution model allows each member to contribute just 0.40 baht per month to a pooled fund. In the event of a member's death, the fund provides a one-time payment of 500,000 baht to the deceased member's family. While simple in structure, this fund has had a profound psychological and social impact. It relieves anxiety regarding end-of-life financial planning and provides members with a strong sense of security that their families will not be left vulnerable. Moreover, the initiative fosters a culture of mutual support and collective responsibility within the VHV community, reinforcing trust and solidarity among participants.

Furthering this holistic approach, the VHV association has collaborated with public and private sector partners to develop tailored health and accident insurance packages. Recognizing that older adults are more susceptible to health risks and medical emergencies, the association has prioritized affordable coverage that includes hospitalization benefits, accident protection, and support for managing chronic diseases. These insurance schemes are designed with consideration of the economic realities faced by VHVs, ensuring that premiums remain affordable for low- to middle-income earners. By mitigating financial risk associated with health emergencies, these policies not only improve the physical well-being of members but also enhance their financial stability and peace of mind.

Perhaps one of the most impactful aspects of the VHV model is its potential replicability. The success of VHVs in strengthening social and economic security through collective action offers a powerful blueprint for other older adult groups in Thailand. By forming local cooperatives or community-based associations, older adults in other sectors can replicate key elements of the VHV strategy, such as pooled savings funds, low-interest lending schemes, cooperative investment in micro-enterprises, and group-based insurance programs. Additionally, community organizations can serve as platforms for delivering vocational training, enhancing digital literacy, and facilitating participation in both local and national economic systems. Scaling the VHV model can help close socioeconomic gaps, empower vulnerable elders, and create a foundation for a more inclusive and resilient silver economy.

### 3.7 Inequalities and Disparities in Elderly Care in Thailand

A recent multi-stakeholder brainstorming session on Thailand's eldercare system revealed deeply rooted structural inequalities that persist despite emerging efforts to advance the Silver Economy. These disparities manifest across multiple dimensions, including access to essential care products, market participation for local entrepreneurs, housing security, and development of the caregiver workforce. Addressing these issues is essential for ensuring that the Silver Economy becomes a genuinely inclusive and sustainable model that serves all segments of the elderly population, not just affluent groups.

1) Inequalities in Access to Elderly Products and Services: Access to essential products and assistive devices remains highly unequal in Thailand, primarily due to the stark disparity between product quality and affordability. High-end products such as adult diapers imported from countries like Japan are praised for their superior comfort, absorbency, and reliability; however, their high price points place them far beyond the reach of average Thai families. Consequently, many low- and middle-income households are forced to rely on lower-quality alternatives, which may be less hygienic, less durable, or even medically inadequate. This trade-off has direct implications for the health, dignity, and quality of life of older adults.

Similarly, accessibility to innovative eldercare technology—such as automated wheelchairs, bathing lifts, and mobility-assistance robotics—is sharply limited by high rental and purchase costs. For example, Japanese-imported smart wheelchairs can cost tens of thousands of baht per month to rent, making them a luxury reserved for the wealthiest few. In contrast, conventional manual wheelchairs are available for a few hundred baht but offer far less functionality and safety. The gap between innovation and affordability prevents most Thai families from accessing meaningful improvements in eldercare quality. Local care centers and families thus resort to outdated, less effective equipment, perpetuating a cycle of under-resourced care and further marginalizing economically disadvantaged groups.

2) Disparities in Investment Opportunities: Small and medium-sized enterprises (SMEs), often dubbed "mini SMEs" in the Thai context, face significant limitations in accessing the eldercare market. These businesses struggle with chronic undercapitalization, technological backwardness, and limited access to research and development (R&D) facilities. As a result, local entrepreneurs are unable to produce high-quality eldercare products or compete with established foreign brands. The market is heavily saturated with imported goods that, although technologically advanced, often fail to cater to the cultural preferences or income levels of Thai consumers. Furthermore, local SMEs are frequently excluded from large-scale procurement contracts due to regulatory and quality certification barriers.

Innovation among domestic businesses is stifled not by lack of ideas, but by limited pathways for implementation and scaling. Entrepreneurs with concepts for affordable, context-specific eldercare products—such as localized designs for bath aids, smart beds, or monitoring systems—often lack the capital and institutional support to commercialize their innovations. This not only impedes economic growth but also leaves critical gaps in product availability for seniors in less affluent regions.

**3) Housing Inequality:** Another pronounced form of inequality is found in the realm of housing for older adults. Current real estate developments aimed at senior living—such as retirement homes, senior condominiums, and wellness-oriented residences—are predominantly focused on the high-income market. These facilities often feature highend services such as 24/7 healthcare access, luxury amenities, and recreational programs, all priced at levels inaccessible to the majority of Thai seniors.

Meanwhile, low-income elderly individuals, especially those living alone or without family support, face precarious housing situations. Many reside in homes that are physically unsafe, poorly ventilated, and inaccessible for individuals with mobility issues. The absence of a government-led initiative to develop affordable housing tailored to the elderly exacerbates these disparities. A viable policy recommendation is the creation of a hybrid housing model, where the public sector provides infrastructure investment while the private sector manages operations. This approach combines efficiency with inclusivity, helping to ensure that affordable, age-friendly housing is not a privilege but a fundamental right available to all income groups.

4) The Role of Migrant Workers in Elderly Care: Thailand's growing reliance on migrant labor in the eldercare sector has introduced a new layer of inequality, affecting both care recipients and caregivers. As the domestic labor force increasingly avoids caregiving roles—citing low wages, heavy workloads, and poor social status—migrant workers from neighboring countries such as Myanmar, Laos, and Cambodia are stepping in to fill the gap. However, these workers often enter the sector with minimal or no formal training in elderly care, which can compromise care quality and lead to avoidable health risks for older adults.

Legal and social barriers further complicate the situation. Many migrant caregivers operate without formal work permits or legal residency status, especially those from ethnic minority groups in northern Thailand. These legal ambiguities prevent them from enrolling in certified training programs, accessing labor protections, or receiving fair wages. Unlike developed nations such as Japan or the United States, where structured training programs and standardized policies govern the recruitment, certification, and monitoring of migrant caregivers, Thailand lacks a comprehensive framework to regulate this labor segment.

This absence of a coherent policy environment restricts migrant workers' upward mobility and diminishes their ability to serve effectively as professional caregivers. It also perpetuates a two-tiered system in which Thai caregivers receive formal training and recognition, while migrant caregivers operate in legal gray zones with little protection or opportunity. Rectifying this imbalance requires immediate attention through inclusive labor laws, certification schemes, and training programs that are linguistically and culturally accessible to migrant workers.

### 3.8 Approaches to Developing the Silver Economy in Thai Society: Key Recommendations

A recent multidisciplinary brainstorming session involving key stakeholders from public agencies, private enterprises, civil society, and academic institutions produced a

comprehensive set of recommendations to guide the development of the Silver Economy in Thailand. These proposals aim to establish a holistic, responsive, and sustainable ecosystem that fully leverages the potential of older adults as active contributors to national development. The key recommendations are outlined as follows:

1) Building a New Understanding of an Aging Society (Thai Society of Gerontology and Geriatric Medicine, Federation of Thai SME, Department of Older Persons, Digital Economy Promotion Agency - DEPA): The foundation for a robust and inclusive Silver Economy lies in transforming societal perceptions of aging.

The Thai Society of Gerontology and Geriatric Medicine emphasizes the need to shift from viewing aging as a social burden to recognizing it as a driver of economic and societal opportunities. This shift encourages innovation in products, services, and policy frameworks that empower older adults to be active contributors, rather than passive dependents. Viewing seniors through a value-based lens unlocks their potential to participate in intergenerational knowledge transfer, community development, and mentorship.

Currently, public discourse and media narratives often frame aging through the lens of charity or social welfare, which unintentionally reinforces stereotypes of dependency. To counter this, the Thai Society of Gerontology and Geriatric Medicine, along with the Federation of Thai SMEs, advocates for enhancing public communication to reflect the intrinsic value of older adults. One recommended approach is the promotion of high-quality goods and services created by older adults, not merely as acts of support, but as wise consumer choices contributing to sustainability and innovation. The Department of Older Persons further emphasizes that reframing narratives to celebrate dignity, self-worth, and lifelong contributions will cultivate a more respectful and inclusive society.

In tandem, the Federation of Thai SME highlights that older adults should be recognized as assets with valuable life experiences and practical expertise. Their accumulated knowledge and social networks make them ideal candidates for mentoring, advising, and skill-sharing. This reframing aligns with DEPA's perspective, which encourages strategic communication to reduce stigma, foster inclusion, and inspire senior citizens to contribute meaningfully to both social and economic development initiatives.

2) Driving Structural Innovation and Collaboration (Federation of Thai SME, Senior Health Service, and Trade Association): Realizing the Silver Economy requires coordinated structural innovation across sectors. The Federation of Thai SME recommends comprehensive resource mapping to identify overlapping agency functions, minimize redundancy, and address service gaps. This can be achieved through the formation of specialized task forces, including international experts, that offer agility in cross-sector collaboration and policy implementation.

Technological innovation is also critical. The Federation of Thai SME and the Senior Health Service and Trade Association call for the development of smart home technologies and IoT-based health-monitoring systems tailored to older adults. These include fall detection, remote health tracking, and environmental sensors. Moreover, cybersecurity training for older adults and caregivers is vital to ensure that technology adoption is both safe and empowering.

- **3)** Establishing Living Labs (Federation of Thai SME, Senior Health Service, and Trade Association): The creation of Innovation Centers for Aging serves as a tangible mechanism for collaborative product and service development. These "living labs" bring together older adults, technologists, designers, and entrepreneurs to co-develop and test practical solutions tailored to the needs of aging populations. Real-life testing environments in community-based care centers and retirement homes can serve as pilot sites to refine innovations in areas such as mobility, home safety, and health management. The Federation of Thai SME and Senior Health Service and Trade Association stresses that this user-centered approach ensures that the resulting solutions are not only technologically sound but also aligned with the real-world needs and preferences of older adults.
- 4) Developing Aging-Innovation Personnel (Federation of Thai SME, Department of Older Persons): To sustain innovation, there must be intentional investment in human capital specific to aging-related fields. The Federation of Thai SME calls for the development of specialized training programs aimed at producing professionals equipped to lead in an aging society, such as gerontechnologists, senior-focused entrepreneurs, and inclusive designers. These programs should be integrated into higher education and vocational systems. The Department of Older Persons and the Federation of Thai SMEs jointly advocate for increased private-sector involvement in co-creating innovation roadmaps and sponsoring research and development activities targeting aging-related solutions.
- 5) Tailored Capacity-Building Programs for Older Adults (Department of Older Persons, Federation of Thai SME): Effective training programs must move beyond generic workshops to offer individualized, outcome-based learning for older adults. According to the Department of Older Persons and the Federation of Thai SME, capacity-building should focus on practical skills that support income generation, such as craftsmanship, small business administration, and personal finance management. Real-world examples have shown that older adults who gain such competencies can create niche-market products, offer consulting services, or become educators in community-based training programs. These outcomes reduce dependence on repetitive training formats and foster a sense of autonomy and dignity among senior participants.
- 6) Financial Planning and Savings before Retirement (Federation of Thai SME, Thai Society of Gerontology and Geriatric Medicine, Department of Older Persons): Financial unpreparedness remains a significant barrier to aging with dignity in Thailand. Many older adults approach retirement without sufficient savings to meet their everyday needs, health emergencies, or long-term care expenses. This economic vulnerability often leads to an over-reliance on family members and public welfare systems. To address this, the Federation of Thai SME, Thai Society of Gerontology and Geriatric Medicine, and the Department of Older Persons recommend national campaigns to promote financial literacy and early savings habits. These should include tools to estimate future living expenses, health costs, and contingency funds. Empowering citizens to take control of their financial futures enhances resilience, reduces stress in later life, and contributes to long-term macroeconomic stability.
- 7) Holistic Models and Ecosystems for the Silver Economy (Department of Older Persons): A holistic ecosystem approach is crucial for unifying the disparate efforts

currently shaping Thailand's Silver Economy. The Department of Older Persons references recent research by the Office of the National Economic and Social Development Council (NESDC), which emphasizes the need for a comprehensive ecosystem encompassing older adults both as consumers and producers. The model proposed involves clearly defined roles for government, private enterprise, civil society, and academia in designing responsive economic activities that cater to diverse aging populations.

Economic frameworks should be used to identify strategic sectors—such as food, healthcare, wellness, and consumer goods—where older adults can serve as both producers and consumers. Furthermore, integrated data systems and shared performance indicators should replace the current fragmented programming approach. This will support collaboration, accountability, and continuity across initiatives. A well-developed ecosystem will also require promoting seniors as producers of specialized goods and services while simultaneously strengthening consumption support mechanisms, such as senior-friendly e-commerce platforms and targeted subsidies. These measures ensure that the Silver Economy is equitable, scalable, and embedded in national development priorities.

#### 3.9 Recommendations for the Next Steps of the Study

Based on consultations with organizations, this section outlines key recommendations to strengthen future phases of the study. These next steps are designed to ensure that subsequent research reflects the full geographic, cultural, and economic diversity of Thailand while enhancing the strategic utility of the findings.

- 1) Diversifying Geographic Focus (Federation of Thai SME, Department of Older Persons): The initial geographic focus of the study has been concentrated in northern Thailand. While this region provides valuable insights, particularly regarding rural aging and community engagement, limiting the analysis to one area may not capture the broader landscape of aging across the country. Regional differences in income levels, family structures, access to services, and cultural practices among older adults necessitate a more comprehensive approach to addressing their needs. It is recommended that the study integrate data from the nationwide network of Elderly Quality-of-Life Development and Career Promotion Centers. These centers serve as crucial nodes for gathering in-depth information about the needs, capabilities, aspirations, and readiness of older adults for economic participation. Expanding the study's reach in this way will yield nationally representative findings that better inform policy and program development.
- 2) Capturing Economic and Cultural Diversity (Federation of Thai SME, Department of Older Persons, Tourism Service Development Division, Department of Tourism): To reflect Thailand's rich socio-economic and cultural heterogeneity, the study should include targeted data collection across all major regions. In the Northern Region, areas such as Phrae offer valuable case studies of aging in agriculturally based rural economies. The Southern Region presents unique opportunities for exploring the role of older adults in health tourism, wellness retreats, and long-stay services, particularly in destinations such as Phuket, Hat Yai, and Krabi. The Northeastern Region offers insight

into extended family systems and intergenerational engagement, where older adults play significant roles in cultural preservation and tourism. In the Central and Western Regions, provinces such as Sing Buri, Chai Nat, and Uthai Thani demonstrate how traditional lifestyles coexist with urbanization and modern infrastructure. Studying these diverse contexts will enable the development of region-specific strategies that are both context-sensitive and scalable.

- 3) Utilizing National Statistical Data (Department of Older Persons): To increase the rigor and reliability of the study, it is recommended to incorporate comprehensive data from the National Statistical Office and related national research. Utilizing macro-level statistics and microdata will enhance the analytical foundation of the study, allowing for robust cross-tabulations by age, gender, income, and geographic location. These datasets can be used to inform targeted policies, design tailored development plans, and track the evolving dynamics of Thailand's aging population. Moreover, the integration of national-level statistics supports long-term policy alignment and contributes to the sustainable growth of the Silver Economy.
- 4) Engaging Older Adults as Active Participants (Department of Older Persons): A key recommendation emerging from stakeholder discussions is the active inclusion of older adults as participants in the research process, not merely as subjects of inquiry. Older individuals can serve as "frontline contributors" in multiple roles, including as community researchers, data collectors, and liaisons between academic teams and local populations. Providing paid employment for older adults in these roles offers multiple benefits: it elevates their social status, supplements their income, and fosters mental well-being through continued community involvement. Moreover, leveraging the infrastructure of Elderly Quality-of-Life Development and Career Promotion Centers nationwide can facilitate the replication and expansion of successful local models, making the study both participatory and scalable.
- 5) Addressing Operational Complexities (Federation of Thai SME, Department of Older Persons): One major obstacle to effective policy development and implementation is the fragmentation of responsibilities across multiple government and non-government entities. Despite their shared focus on older adults, many agencies operate in silos, leading to duplicated efforts, unclear mandates, and inefficiencies. To address this, the study recommends the creation of formal mechanisms to enhance cross-sectoral collaboration and information sharing. This includes building shared understandings of goals, defining clear roles and responsibilities, and creating integrated frameworks to identify needs and cohesively implement Silver Economy strategies. Strengthening coordination will enhance policy responsiveness and maximize the impact of initiatives related to aging.
- 6) Segmenting Older Adults by Age Groups (Department of Older Persons): A one-size-fits-all approach is insufficient in addressing the diverse needs of older adults. Policy development should adopt a segmented strategy based on age cohorts. For individuals aged 60–69, policies should emphasize extending work opportunities, particularly in agriculture, light manufacturing, and the service sector. Those aged 70–79 should receive support to maintain physical and social engagement through community activities and health programs. Adults aged 80 and above will require more specialized care services, including assisted living, medical home visits, and caregiver support.

Additionally, the study should explore international innovations, such as aging-supportive agricultural technologies from Japan and China, that can be adapted to the Thai context to improve both productivity and quality of life in older age.

7) Advancing Academic Research (Department of Older Persons): Finally, to ensure strategic planning and long-term knowledge development, the study recommends advancing academic tools that can systematically measure and guide the evolution of the Silver Economy. This includes the development of an Active Aging Index, which can assess the extent to which older adults participate in economic, social, and civic life. Another important tool is research on the Ability to work among older adults, which would examine their capacities, barriers, and working preferences within community settings. These academic instruments will not only inform policymaking but also serve as benchmarks to monitor progress toward inclusive aging and economic empowerment.

### 3.10 Summary- Steps Forward

Thailand's transition into an aging society presents not only a demographic challenge but also a profound opportunity for economic, social, and policy innovation. A central insight from the brainstorming session was the need to reframe aging from a welfare issue into a source of value. Older adults must be recognized not as passive dependents but as capable contributors, with skills, experience, and potential to drive community development, entrepreneurship, and knowledge transfer. Models from Japan, such as the Silver Human Resource Centers and innovative eldercare technologies, offer practical blueprints for empowering post-retirement engagement in Thailand. Meanwhile, emerging Thai efforts, such as active aging initiatives, age-friendly tourism, and senior-focused microenterprises, demonstrate the country's growing capacity to localize global models and cultivate an inclusive Silver Economy rooted in its own culture and communities.

However, the session also underscored persistent systemic barriers. Unequal access to assistive technologies, digital tools, eldercare services, and safe housing disproportionately affects low-income and rural seniors. Despite innovations by organizations such as DEPA and the Department of Older Persons, many older adults, especially women, migrants, and those living in isolated areas, remain excluded from the benefits of the Silver Economy. Compounding this are structural gaps in care financing, uncoordinated policy frameworks, and a reliance on informal caregiving without adequate training or labor protections. Participants strongly advocated for new regulatory structures, cross-sectoral collaboration, public-private partnerships, and expanded social protections that prioritize accessibility, affordability, and dignity in the aging process.

To achieve a resilient and equitable Silver Economy, Thailand must adopt a holistic, ecosystem-based strategy. This includes segmenting policies by age group, integrating national statistics with grassroots insights, and engaging seniors as active co-creators of services and research. Innovation centers and "living labs" should serve as hubs for co-developing age-friendly technologies and services. Strategic investments in digital literacy, inclusive design, and long-term savings education will help build a generation of

empowered senior entrepreneurs, mentors, and caregivers. Ultimately, success will depend on sustained political commitment, policy continuity, and the cultivation of a shared national vision that positions older adults as a central force in shaping Thailand's future.

### **CHAPTER 4**

# Voices and Realities of Regulators, Producers, and Consumers in Thailand's Silver Economy: Navigating Opportunities and Challenges

### 4.1 Regulator Assessment and Analysis

### 4.1.1 Quantitative findings

1) Operational Roles of Local Regulatory Organizations in the Silver Economy: The analysis of the figure indicates that local policy-implementing agencies play a central role in coordinating stakeholders in the development of services for older adults, identified by 42.8% of respondents as a high-priority function. This confirms that interagency coordination remains the most prominent and well-executed responsibility among local organizations. Similarly, roles related to promoting older adults' participation in the local economy (34.3%) and supporting older adults in developing community economies (34.3%) were also highly rated, highlighting the visibility and strength of efforts that facilitate the direct involvement of older adults in economic activities. Additionally, the development of economic security systems (34.3%) and promotion of job-matching platforms (33.4%) further reflect a practical focus on integrating older adults into the workforce and enhancing their financial stability.

Several roles were most frequently rated as moderate, suggesting ongoing implementation without full strategic depth or impact. Notably, including older adults in employment policy and support received the highest "Moderate" rating (40.0%), indicating that while policies are in place, they may still lack vigorous enforcement or integration with local labor systems. Other functions, such as providing decision-making opportunities for older adults (37.2%), supporting local businesses in hiring older adults (31.5%), and managing resources for the older adults' economy (34.3%), were similarly rated at a moderate level, indicating active but not yet optimal engagement.

On the other hand, a cluster of roles was rated low, revealing critical areas that are currently under-addressed. These include promoting lifelong financial planning (48.6%), expanding labor networks (47.2%), developing innovative employment models (45.5%), and applying appropriate technology (42.8%). Other important but under-supported roles include encouraging older adult entrepreneurship and investment (42.9%) and creating systems to improve quality of life (45.7%). The consistently high proportion of "Low" ratings in these areas suggests that systemic, innovative, and long-term strategies remain marginal in current agency operations.

In conclusion, the findings reveal a clear strength in coordination and local economic engagement, reflecting the agencies' comfort with facilitating and managing partnerships. However, they also point to a noticeable gap in forward-looking, sustainability-driven functions such as financial planning, labor innovation, and quality-of-life infrastructure. These roles require not only policy endorsement but also stronger

operational frameworks and investment to support long-term outcomes for older adults in the silver economy.

Table 8 Operational Roles of the Local Regulatory Organizations in the Silver Economy

Operational Roles	High	Moderate	Low
Coordinate stakeholders in older adult development	42.8	31.5	25.7
Promote older adults' participation in the local economy	34.3	40.0	25.7
Support older adults in developing a local community economy	34.3	37.2	28.6
Build economic security systems for older adults	34.3	31.4	34.3
Promote job-matching platforms for older adults	33.4	33.4	33.2
Support local businesses that hire older adults	31.4	31.5	37.1
Provide decision-making opportunities for older adults	31.4	37.2	31.4
Include older adults in employment policy and support	28.6	40.0	31.4
Manage resources for the older adults' economy	28.6	34.3	37.1
Encourage older adult entrepreneurship and investment	22.8	34.3	42.9
Create systems to improve the quality of life for older adults	22.8	31.5	45.7
Apply appropriate technology for the older adult economy	25.7	31.5	42.8
Expand older adult labor networks in the local economy	22.2	30.6	47.2
Develop innovative employment models for older adults	21.2	33.3	45.5
Promote lifelong financial planning for older adults	20.0	31.4	48.6

2) Challenges in the Implementation of the Silver Economy at the Local Level: The results from the questionnaire survey, as illustrated in the figure 1, highlight the principal obstacles encountered by local regulatory organizations involved in implementing initiatives within the silver economy for older adults. Among the various challenges identified, issues related to team members or workforce were the most significant, cited by 27.3% of respondents. This concern primarily stems from frequent personnel rotations and position shifts, which disrupt continuity and institutional memory. Such

instability in human resources can lead to limitations in workforce capacity, misalignment of skills, and weakened interpersonal coordination, all of which hinder the effective implementation of projects. Ambiguity in the implementation plan was the second most frequently reported challenge, at 23.6%, pointing to a lack of clear operational guidelines and strategic coherence in policy execution. Conflicts among teams or relevant agencies were cited by 11.8% of participants, reflecting organizational fragmentation and inter-agency coordination issues common in decentralized local governance structures. Both political and epidemic-related factors received equal weight (10.9%), underscoring the dual influence of macro-level disruptions and recent public health crises on local service systems. Delays in management and administration accounted for 10.0% of responses, indicating bureaucratic inertia or inefficiencies. Notably, natural disaster-related factors were the least reported at 5.5%, suggesting that environmental disruptions were relatively less impactful within this context. Overall, the findings underscore the critical importance of strengthening human resource systems and ensuring strategic clarity to enhance the capacity of local regulatory bodies in delivering services tailored to the needs of the aging population within the silver economy.

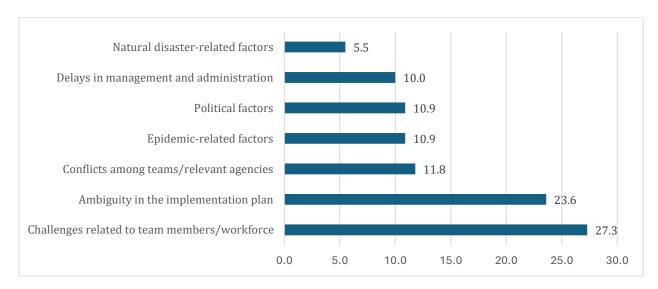


Figure 1 Challenges in the Implementation of the Silver Economy at the Local Level

### 4.1.2 Qualitative findings

1) Policy Implementation and Governance Challenges: Implementing policies related to the silver economy and the well-being of older adults faces significant challenges as directives move through various levels of governance. While national policies may emphasize active aging and economic participation, their execution at the local level becomes increasingly fragmented. Bureaucratic structures often dilute policy intentions, leading to inconsistencies in program delivery and a lack of clear accountability among government agencies. Although the identity and role of older adults are explicitly recognized in national policy frameworks, with references to their contributions in areas such as community leadership, intergenerational knowledge transfer, and economic engagement, these policy directives often fail to translate into

tangible actions at the local level. Older adults are frequently categorized within welfare and healthcare frameworks rather than as active participants in economic and social development. As a result, the silver economy is still in the early stages of development, with ongoing efforts to better integrate it into broader economic and social development frameworks. The absence of a comprehensive monitoring and evaluation mechanism further exacerbates this issue, making it difficult to assess the effectiveness of existing initiatives. Without more vigorous policy enforcement and alignment across governance levels, the full potential of older adults in the workforce, entrepreneurship, and innovation sectors will remain unrealized.

- 2) The Marginalization of Older Adults in Government Priorities: Despite the growing demographic of older adults, they continue to be perceived as a secondary priority within governmental agencies. Compared to other vulnerable populations, such as children, youth, and persons with disabilities, older adults receive less attention in policy discussions and budget allocations. The responsibility for aging-related issues is often assigned as an additional task rather than a core mandate within government institutions. This marginalization reflects a broader societal perception that prioritizes healthcare and social welfare over economic contributions from older adults, further hindering the development of a robust silver economy.
- 3) Budget Constraints and Limited Economic Investment: One of the key barriers to advancing the silver economy is the inadequate allocation of financial resources. While some funding is directed toward health and social care services, investment in economic empowerment programs, vocational training, and entrepreneurial initiatives for older adults remains minimal. Government agencies have made commendable progress in supporting older adults by prioritizing essential welfare provisions, such as pensions and healthcare subsidies. These efforts reflect a strong commitment to safeguarding the well-being and dignity of older populations. However, there is growing recognition of the need to complement these measures with initiatives that actively promote economic participation, such as lifelong learning, reskilling programs, and support for older entrepreneurs. These approaches can further empower older adults to make meaningful contributions to the economy and society.
- 4) The Dominance of the Health Sector in Older Adult Affairs: Among the various government agencies involved in aging-related policies, public health institutions play the most active role, particularly at the local level. Primary healthcare units and public health offices are often the main contact points for older adults, offering medical services, health promotion programs, and community outreach initiatives. While these efforts are crucial in ensuring the well-being of the aging population, they tend to overshadow the economic and social aspects of aging. This dominance of the healthcare sector reinforces the narrative that older adults are primarily recipients of healthcare rather than active participants in the workforce or business sector. A more balanced approach that incorporates economic and social integration alongside healthcare services is necessary to harness the potential of the silver economy fully.
- **5)** The Shift of Responsibility to Civil Society and Local Organizations: In response to bureaucratic inefficiencies, there has been an increasing effort to shift the responsibility for older adult care and economic participation to civil society, community-based organizations, and elderly associations (such as elderly clubs or elderly schools).

- a) Elderly Clubs: Elderly clubs are community-based organizations established by groups of older adults or local authorities to create spaces for social activities, lifelong learning, and health promotion. These clubs play a crucial role in supporting social engagement among older adults through activities such as exercise, arts and crafts, volunteer work, and cultural events. In addition, they serve as information hubs for disseminating knowledge on health, social welfare, and rights for older adults. Many elderly clubs serve as networks that foster collaboration among government agencies, civil society, and local communities to support vulnerable older adults and promote active aging.
- b) Elderly Schools: Elderly schools are initiatives to support lifelong learning opportunities for older adults. They aim to develop skills, foster continuous learning, and encourage social participation. The curriculum of elderly schools encompasses various topics, including health and nutrition, life skills, digital technology, and entrepreneurship, enabling older adults to adapt to an evolving society. Additionally, elderly schools play a vital role in building social connections, reducing isolation, and enhancing the self-worth of older adults by encouraging them to remain active and engaged in their communities.

At the community level, both elderly clubs and local schools have emerged as dynamic platforms for advancing the silver economy by fostering intergenerational collaboration and active aging. These spaces offer older adults opportunities for lifelong learning, skill development, and economic engagement through activities such as producing and selling souvenirs, operating small community markets, and showcasing locally made One Tambon One Product (OTOP) goods to visitors and study tour groups. Such initiatives not only provide supplementary income but also enhance social inclusion and a sense of purpose among older adults, enabling them to take on diverse roles as volunteers, mentors, entrepreneurs, or cultural ambassadors.

These community-based mechanisms serve as practical models of inclusive development; however, their long-term sustainability relies heavily on the consistent engagement and investment of multiple stakeholders. Continued support from government agencies is crucial for policy alignment and effective resource allocation, while partnerships with the private sector can offer technical expertise, market access, and innovation. In parallel, the commitment of local communities is crucial for fostering ownership and ensuring that activities remain responsive to the evolving needs of older adults. Strengthening these collaborative networks is vital for maximizing the potential of the silver economy and for creating age-friendly ecosystems that value the contributions of all generations.

### 6) Significant role of local organization in advancing the silver economy

a) Local administrative organization: Ultimately, local administrative organizations (LAOs), including subdistrict administrative organizations (SAOs), serve as critical stakeholders in the decentralized governance framework. Given their authority to formulate policies, implement initiatives, and allocate budgets through local taxation systems, LAOs represent a key entry point for establishing networks and integrating the silver economy into regional development strategies.

If local executives recognize the importance of older adults' economic participation, progress in this sector could be significantly accelerated. However, current local governance priorities remain heavily focused on infrastructure development, child welfare, and disability services, with aging-related matters often delegated to the public health and medical sectors rather than being addressed as an economic and social issue.

Strengthening advocacy efforts and raising awareness among local government leaders is essential to shifting their perspective on older adults from passive welfare recipients to active economic contributors. By positioning LAOs as drivers of silver economy initiatives, aging-related economic policies could be mainstreamed into local governance, ensuring that older adults receive the necessary support and opportunities for sustainable income generation and active societal engagement.

- b) Department of Learning Encouragement (DOLE), has been increasingly important in providing support services and capacity-building programs to help older adults engage in the silver economy and lifelong learning. With expertise in informal education, these institutions design activities that serve as knowledge and skill development platforms for older adults navigating societal transitions, media literacy and other essential digital skills necessary for modern life, these programs successfully reach and engage older adults through effective teaching techniques, human approaches, and non-academic language, making learning more accessible and practical. Additionally, informal learning institutions serve as effective communication and public relations networks, collaborating with various government agencies to disseminate information and promote policies that support older adults.
- c) The District Agricultural Office, under the Ministry of Agriculture and Cooperatives, is a key local agency that plays a crucial role in enhancing opportunities and generating income for farmers and informal workers. It offers training programs for housewives and agricultural education to enhance farming practices and promote economic stability in rural areas. Although its primary target group is rural farmers, most of these farmers are older adults, making them the de facto primary beneficiaries of these programs. The office uses hands-on training to focus on practical knowledge, teaching participants how to farm effectively, improve productivity, and successfully sell their products. Given its significant role in income generation for older adults, the District Agricultural Office should not be overlooked as a key stakeholder in advancing the silver economy.

### 4.2 Producer Assessment and Analysis

Evaluating producers within the silver economy requires an in-depth analysis of their capabilities, challenges, and potential contributions to economic activities. Older adults actively participating in economic activities as entrepreneurs, small-scale producers, or service providers constitute a vital segment in this sector. Assessing their role involves examining skill levels, market access, financial literacy, and adaptability to technological advancements to determine their overall economic impact.

This presentation categorizes the subject into three key groups. The first group comprises businesses related to older adults that operate in the business sector, with

the potential to hire older adults as part of their workforce. The second group includes older adults who run their companies and act as producers. Finally, the aging workforce perspective will be discussed. Understanding the dynamics of these three groups is essential for developing policies and strategies that support economic sustainability and workforce integration in the silver economy.

### 4.2.1 Quantitative Finding

- 1) Health condition: In the context of the silver economy in Thailand, a notable proportion of older adults engaged in self-employment report diverse health conditions. While 50% of respondents rated their health as very good and 31.25% as moderate, 18.75% reported poor health status, highlighting age-related health limitations that may impact their long-term business sustainability. Among the reported health issues, bodily pain was the most prevalent symptom, affecting 88.3% of participants. This was followed by hyperlipidemia (56.25%) and hypertension (53.12%). Diabetes and visual impairments were reported at equal rates, each affecting 31.25% of respondents, while cancer was noted in 3.12% of the sample. Despite these conditions, all participants (100%) maintained complete functional independence in both Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs), as assessed by the Tokyo Metropolitan Institute of Gerontology index.
- 2) Business Size Distribution: In the study area, the business size distribution among surveyed enterprises was classified into four categories. Most were small businesses (2–10 employees), accounting for 40.62%. This was followed by sole proprietorships, which represented 34.38%. Medium-sized enterprises (11–50 employees) constituted 21.88%, while large businesses (with more than 50 employees) were the least represented, comprising only 3.12% of the sample. These findings suggest that small-scale and individually operated enterprises predominantly drive the silver economy landscape in Thailand.

The distribution of business sectors in Thailand's silver economy reveals a predominance of health-related services, with 28.12% of surveyed enterprises operating in the healthcare sector. This reflects the high demand for medical and wellness services among older adults. Businesses categorized as *others*, along with those offering housing-related goods and services, such as local construction contractors who renovate homes by adding ramps for accessibility, manufacturers of age-friendly furniture, providers of in-home assistive devices, and CCTV installation services, accounted for 18.75% of the sample. Technology enterprises specifically targeting the needs of older adults made up 15.62%, indicating a growing market for aging-friendly digital solutions. Meanwhile, businesses in the food and beverage sector, as well as those in leisure and tourism, each represented 9.38% of the total. This sectoral distribution highlights the increasing diversification of economic activities geared toward the aging population, while underscoring the central role of healthcare as the cornerstone of Thailand's silver economy.

The analysis of target age groups among the surveyed enterprises reflects a diverse focus within the silver economy. The largest segment (31.25%) targeted individuals aged 60–69 years, emphasizing the early older adult demographic likely to remain active consumers. Enterprises targeting individuals aged 80 years and above comprised 28.12%, indicating a focus on the needs of the oldest-old group. Meanwhile, families or caregivers of older

persons were identified as target clients by 28.12% of businesses, indicating a parallel market supporting caregiving roles. A smaller proportion of companies (12.5%) targeted individuals aged 70–79, and another 6.25% served all age groups, including older adults. This distribution highlights a multifaceted approach to addressing direct and indirect aging-related needs across various age segments.

The customer orientation of businesses operating in the Thai silver economy revealed a balance between domestic and international markets. Approximately 31.25% of enterprises targeted international clients, reflecting Thailand's potential as a regional hub for aging-related services and products. 28.12% served Thai customers exclusively, and 21.88% focused specifically on clients labeled as exclusively Thai, which may include domestic niche markets or culturally specific services. Meanwhile, 18.75% of enterprises were engaged in export-oriented operations, indicating a presence in broader global value chains. These findings suggest that the silver economy in Thailand is increasingly integrated with local needs and international opportunities.

- 3) Perceived Growth Trends Among Aging-Related Enterprises: The analysis of perceived business growth within the silver economy revealed diverse trajectories. 28.12% of businesses were identified as experiencing slow growth, representing the largest category. This was closely followed by companies that reported no growth and those with rapid growth, each constituting 25.0% of the sample. Meanwhile, stable or unchanged businesses accounted for 21.88%. These findings suggest that while a significant proportion of enterprises perceive stagnation or modest growth, a considerable segment is achieving notable expansion, highlighting the varied dynamics shaping business development in the aging-related economy.
- **4) Design Priorities in Thailand's Silver Economy:** This survey reveals key factors influencing product and service design for older adults within Thailand's emerging silver economy. The analysis identifies convenience (56.25%) and price (50.00%) as the most critical considerations, highlighting the importance of ease of use and affordability. These priorities likely stem from age-associated physical limitations and the financial constraints commonly experienced by older individuals, particularly those reliant on fixed or limited incomes.

In addition to these primary drivers, health-related concerns (25.00%) and safety (21.88%) emerged as salient factors. This underscores the necessity of designing products and services that address health needs and minimize risks, particularly in environments where older adults may face increased vulnerability to injury or medical complications.

18.75% of respondents reported a secondary tier of influential factors, including value for money, technology use, and accessibility. These findings suggest that while cost remains an underlying concern, older consumers increasingly recognize the value of well-integrated technological solutions, provided such innovations are inclusive and easy to navigate. Accessibility, in particular, points to the demand for design features that accommodate age-related changes in mobility, sensory perception, and cognitive function.

Although reported less frequently, durability (15.62%) and cleanliness (12.5%) remain relevant to older consumers, especially home and personal use products. These

preferences reflect a desire for long-lasting, low-maintenance solutions that support daily living with minimal physical strain.

Together, these insights affirm the importance of human-centered design in advancing the silver economy. To be effective, the development of products and services must integrate functional, emotional, and environmental dimensions that respond to the evolving needs and lived experiences of older adults, from the producer's perspective. However, this is only one side of the equation. From the consumer's perspective, the decision-making process and criteria for selecting products and services can be further understood through Figure 2, which illustrates how older adults prioritize and evaluate offerings based on their personal preferences and practical considerations.

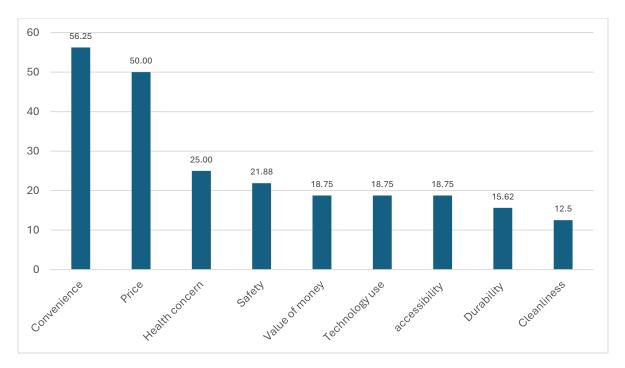


Figure 2 Key Factors Influencing Product and Service Design for Older Adults in Thailand's Silver Economy

5) Customer Type and Business Growth from the Producer's Perspective: The cross-tabulated data provide insight into how the type of customer targeted by producers in the silver economy correlates with perceived business growth. From the producer's perspective, targeting different customer segments—domestic and international—yields distinct growth patterns that may reflect market saturation, regulatory ease, spending behaviors, or consumer readiness in aging-related sectors.

Table 9 Customer Type and Business Growth in Thailand's Silver Economy

Consumer Type	Stable	Slow	High	No	Total
		Growth	Growth	Growth	
International Clients	20.00	50.00	10.00	20.00	100.00
Thai Clients	22.23	0.00	44.44	33.33	100.00
Export	33.33	16.67	16.67	33.33	100.00
Domestic Use	14.29	42.86	28.57	14.29	100.00
Total	22.46	27.38	24.92	25.24	100.00

The data presented in Table 9 illustrates the relationship between customer type and business growth patterns as perceived by producers within the silver economy sector. Overall, the responses indicate a mixed landscape, with 22.46% of businesses reporting stable growth, 27.38% experiencing slow growth, 24.92% indicating high growth, and 25.24% observing no growth.

Among customer types, Thai clients were most strongly associated with high growth, with 44.44% of producers reporting strong performance in this segment. This suggests a growing domestic demand for silver economy products and services, possibly driven by increasing awareness and purchasing power among aging Thai consumers. In contrast, the same group also exhibited a high rate of no growth (33.33%), indicating that regional or sectoral differences may influence domestic market behavior.

International clients, on the other hand, were most commonly associated with slow growth (50.00%), and only 10.00% of producers reported high growth in this segment. This may reflect challenges in scaling or adapting local offerings to international markets, as well as competition or regulatory barriers abroad. The export segment showed relatively balanced results, with 33.33% reporting no growth and 33.33% reporting stable conditions, while only 16.67% experienced high growth, suggesting moderate but uncertain performance.

Producers serving the domestic use segment (i.e., general internal market without a clear export focus) reported a somewhat optimistic outlook, with 28.57% indicating high growth and 42.86% reporting slow growth. However, only 14.29% experienced stability, and an equal percentage saw no growth, revealing a sector in transition, possibly shaped by evolving local demand and fragmented distribution channels.

In summary, the survey results suggest that domestic Thai clients currently represent the most dynamic growth opportunity, whereas international and export segments face slower or more uncertain growth trajectories. This underscores the importance for producers to tailor strategies differently for local and foreign markets, and to invest in understanding consumer behavior and market readiness across segments in the silver economy.

**6) Growth, Stability, and Exit Intentions Among Thai Enterprises:** Table 10 presents a cross-tabulated analysis of business status (Stable, Plan to Close, Growing) disaggregated by business size, namely, sole proprietorships, small enterprises, medium enterprises, and large enterprises, based on a sample of 32 businesses. This data reveals not only the current operational trends of enterprises of various scales but

also incorporates the perspectives and expectations of business owners, many of whom articulated a clear outlook regarding their future trajectories.

Sole proprietorships exhibit a dominant trend toward stability, with 72.73% reporting a stable operational status. Only 18.18% of these businesses are experiencing growth, and 9.09% have indicated that they plan to close. Owners in this group often expressed confidence in their ability to maintain daily operations despite limited access to capital or labor, suggesting that while growth is not their primary goal, they believe in the sustainability of their business model.

For small enterprises (2–10 employees), 53.85% are stable, 15.38% are growing, and 30.77% reported that they plan to close. These figures reflect a segment under pressure. Many small business owners cited rising input costs, limited market access, and challenges in retaining their workforce. Their perspectives reveal that while stability is achievable, long-term survival without growth or external support remains uncertain, and the possibility of closure is a real consideration for nearly a third of respondents.

Medium enterprises (11–50 employees) demonstrate a more polarized trend, with 42.86% reporting growth and 57.14% stating they plan to close. Notably, no businesses in this category reported being in a stable condition. This aligns with owner narratives describing the medium-sized enterprise stage as a "critical threshold," where operational costs rise sharply and business systems should professionalize to remain competitive. Without significant investment or market expansion, owners expect their businesses to exit the market within a short period.

Though represented by only one respondent, the large enterprise category reported 100% growth. In this case, the owner expressed high levels of confidence in long-term success, attributing it to diversified revenue streams, strategic innovation, and robust workforce planning.

When considered collectively, the data show that 46.88% of all businesses are currently stable, 25.00% are growing, and 28.12% anticipate closing their businesses. Owner testimonials support these projections: while many foresee ongoing operations without significant transformation, others, particularly within the small and medium enterprise segments, acknowledge the risk of eventual closure if systemic challenges, such as limited capital, shifting market demands, and a lack of digital integration, remain unaddressed.

In conclusion, this dataset, along with the accompanying owner perspectives, highlights the urgency of strengthening support systems, particularly for SMEs, through targeted policy measures. These might include improved access to finance, digital capacity-building, workforce development, and targeted market linkages. Such interventions could mitigate anticipated closures and foster conditions more conducive to sustained growth across all enterprise sizes.

Table 10 Growth, Stability, and Exit Intentions among Thai Enterprises

Business Size	Stable	Plan to Close	Growing
Sole proprietorship	72.73	9.09	18.18
Medium Enterprise	0.00	57.14	42.86
Small Enterprise	53.85	30.77	15.38
Large Enterprise	0.00	0.00	100.00
Total	46.88	28.12	25.00

# 4.2.2 Qualitative Findings

Qualitative findings from interviews and fieldwork highlight the multifaceted challenges experienced by older individuals, not only as workers but also as business owners navigating a rapidly changing economy. From regulatory limitations and informal labor arrangements to digital exclusion and financial vulnerability, these barriers intersect to reinforce economic insecurity. Moreover, issues such as intergenerational disconnection, health-related constraints, and the stigma of past criminal records further compound marginalization. This section synthesizes these critical themes to inform policy, practice, and inclusive development within Thailand's emerging silver economy.

# 1) Challenges and Structural Barriers for Entrepreneurs in Aging-Related Businesses

- a) Regulatory and Employment Barriers: One of the primary limitations businesses face in employing older adults is regulatory uncertainty and restrictive labor market policies. Many existing labor laws are designed to accommodate conventional working-age populations, often failing to address the unique needs and constraints of older workers. Employers struggle with unclear contractual obligations, concerns over retirement age policies, and additional costs associated with accommodating older employees, including healthcare benefits and workplace modifications. These factors contribute to lower employment rates among older adults, limiting their economic productivity despite having valuable experience and skills.
- b) Informal and relationship-based business models: Businesses catering to older adults, particularly in craftsmanship, healthcare, and local services sectors, often function on informal employment structures. Many rely on relationship-driven models prioritizing trust, skill-based hiring, and personal connections over standardized employment practices. While these models offer flexibility and personalized services, they also create barriers to accessing financial support, social security benefits, and long-term job stability for older workers. Without formal recognition and integration into structured employment systems, many older adults remain in low-security, low-income occupations with limited economic mobility.

# 2) Challenges and Structural Barriers for Older Adult Entrepreneurs

a) Digital Vulnerability and Financial Exploitation: Older entrepreneurs, particularly those operating small businesses in rural areas, face significant challenges in adapting to the digital transformation of commerce and services. Limited digital literacy and a lack of technological adaptation skills make them highly vulnerable to online fraud, misinformation, and exploitative marketing practices. Many struggle to

navigate complex digital platforms, conduct secure financial transactions, or assess the credibility of digital business opportunities—factors that undermine their potential for economic inclusion. As the economy becomes increasingly technology-driven, small enterprises that fail to adopt e-commerce, digital branding, and online payment systems risk falling behind or becoming obsolete. This digital divide not only restricts business scalability but also exposes older business owners to financial exploitation. Compounding the issue is the inadequate access to training programs, digital tools, and institutional support systems, which further hinders their ability to transition into modern, digitally integrated business models.

- b) Limited Business Growth and Scaling Readiness: Many older entrepreneurs operate micro- or home-based enterprises characterized by informal management practices, limited market reach, and minimal investment in innovation. A common trend is the deliberate postponement of formal business registration or expansion due to concerns over regulatory burdens, perceived financial risks, or unfamiliarity with modern business development tools. Compared to younger business owners who actively seek startup support, venture capital, or digital marketing strategies, older entrepreneurs often adopt risk-averse models that limit scalability and competitiveness. This restricts their ability to transition from subsistence-level operations to sustainable and growth-oriented enterprises.
- c) Weak Intergenerational Workforce Integration: A persistent challenge in fostering an inclusive silver economy is the lack of meaningful intergenerational collaboration within the workforce. Stereotypes, generational biases, and differing communication styles contribute to the reluctance of younger workers to engage with or learn from older colleagues. This dynamic results in missed opportunities for knowledge transfer, reduced innovation capacity, and diminished team cohesion. Without structured mentorship schemes, skill-bridging initiatives, or workplace integration programs, enterprises lose the synergistic potential of blending the experience of older workers with the adaptability and digital fluency of younger generations.
- d) Business Succession and Intergenerational Continuity: A critical structural barrier often overlooked is the absence of precise succession planning in businesses owned by older adults, particularly those operating in traditional sectors such as agriculture, handicrafts, and local manufacturing. Many of these legacy businesses face decline or closure as younger family members show little interest in continuing the enterprise, preferring urban employment or modern career paths. This generational disconnect poses a threat to the continuity of culturally significant and economically valuable small businesses. Without targeted incentives, training programs, or policy mechanisms to facilitate generational handovers, substantial business knowledge, community-based economic capital, and regional heritage risk are being lost over time.

### 3) Challenges and barriers faced by older adults in the workforce

a) Age Discrimination and Workplace Bias: One of the most persistent challenges older adults face in the workforce is age-related bias and discrimination. Many employers perceive older workers as less adaptable, slower in adopting new technologies, and less productive than their younger counterparts. This bias often results in limited job opportunities, career stagnation, and exclusion from professional development programs. Additionally, older employees often experience isolation in the

workplace, as younger colleagues may perceive them as outdated or less competent, which further reduces their motivation and engagement. Addressing workplace discrimination requires corporate diversity programs, inclusive hiring policies, and stronger legal protections to ensure that older workers receive fair treatment and equal career opportunities.

- b) Health Constraints and Occupational Challenges: As individuals age, they may develop physical or cognitive limitations that can affect their work efficiency. Despite these challenges, many older workers push themselves beyond their limits to remain employed, often without receiving adequate workplace accommodations. Some resort to stimulants or excessive endurance efforts to cope with demanding job roles, particularly in physically intensive industries. However, most workplaces lack specialized support systems, such as ergonomic modifications, flexible work schedules, and targeted wellness programs, making it difficult for aging employees to sustain long-term employment. Implementing age-friendly workplace policies, health monitoring programs, and occupational support initiatives ensures that older workers can continue contributing to the workforce without compromising their well-being.
- c) Employment Instability and Informal Work Arrangements: Many older adults work in unstable employment arrangements, such as freelancing, part-time jobs, or informal work sectors, where they receive little to no job security, social protections, or retirement benefits. Older workers often struggle with financial insecurity and inconsistent income, particularly during economic downturns, due to a lack of access to stable employment. The absence of structured labor protections and flexible retirement policies forces many older individuals to remain in the workforce longer than anticipated, often under less favorable conditions. To address these challenges, governments should introduce policies that provide social security benefits, expand pension programs, and create flexible employment options that accommodate older workers while ensuring financial stability. Promoting flexible yet secure employment pathways enables older adults to thrive in the workforce on their terms, enhancing their quality of life while enriching the broader economy with their experience, resilience, and diverse skill sets.
- d) Financial Exploitation and Economic Vulnerability: Older adults in the workforce are highly vulnerable to financial exploitation, mainly through payroll deduction systems, predatory lending schemes, and high-interest debt repayment structures. Due to low financial literacy levels and limited awareness of financial risks, many older workers fall victim to fraudulent investment offers, hidden fees in wage deduction systems, and unfair financial contracts. Economic vulnerability often forces aging workers to continue working despite health challenges as they struggle to manage their financial obligations. To mitigate these risks, stronger consumer protection laws, financial literacy programs, and workplace financial advisory services should be implemented to safeguard older workers from financial abuse and economic instability.
- e) Technological Adaptation and Digital Literacy Gaps: Many older adults value a simple, peaceful lifestyle and often find comfort in familiar routines and traditional methods. Rather than rapidly adopting new technologies, they tend to favor face-to-face interactions, cash transactions, and personal service experiences that offer a sense of trust, clarity, and human connection. This preference is not a rejection of innovation but a reflection of their desire for reliability, safety, and ease of use. To effectively serve this

growing demographic, businesses can empower older consumers by offering technology that is intuitive, secure, and optional, ensuring that innovation complements, rather than replaces, the trusted practices that many older adults continue to value.

f) The Impact of Criminal Records on Employment Opportunities: One of the significant barriers preventing older adults, particularly men, from securing stable employment is their permanent attachment to criminal records due to past mistakes or legal issues from their youth. In-depth interviews reveal that many older men have opportunities to apply for jobs in government agencies and private companies that offer employment programs for aging workers. However, despite these opportunities, a significant obstacle remains—past legal infractions, whether as defendants, suspects, or convicted individuals, result in their names being permanently recorded in criminal databases.

In Thailand, criminal records are never entirely erased, even if the offense was minor or committed decades ago, making it impossible for individuals to fully reintegrate into society despite having served their sentence or being rehabilitated. Unlike specific legal frameworks that allow for record expungement or sealed records after a set period, some jurisdictions retain criminal history indefinitely, restricting access to employment, social benefits, and community reintegration. This lifelong stigma disproportionately affects older adults who have changed their lives for the better but remain unable to escape the consequences of past actions.

The inability to secure meaningful employment due to a criminal record creates a cycle of economic instability, social exclusion, and mental distress among older adults. Many of these individuals seek employment for financial security, dignity, purpose, and a sense of societal contribution. However, employers frequently conduct background checks that automatically disqualify applicants with criminal histories, regardless of the nature of the crime, the time elapsed, or the individual's transformation. As a result, highly skilled and capable older workers remain unemployed or underemployed, increasing their dependence on government welfare programs, informal work, or family support.

### 4.3 Consumer Assessment and Analysis

### 4.3.1 Quantitative Finding

1) Characteristics of consumer participants: Across all three provinces, the proportion of female respondents was higher than that of males. Sing Buri had the highest average age and the most significant proportion of elderly individuals aged 80 and over compared to the other two provinces. More than half of the respondents in each province were married, while approximately one-third were widowed. In Bangkok, the majority of elderly participants had completed secondary education (37%), whereas in Chiang Mai and Sing Buri, around half of the elderly had completed only primary education (Table 8).

The average monthly income of older adults across the three provinces was similar, ranging from 10,000 to 12,000 baht. In Chiang Mai and Sing Buri, the primary sources of income for the elderly were employment, family support, and the government's elderly allowance. In contrast, elderly individuals in Bangkok reported similar sources but had a

higher proportion of income from state welfare programs and pensions compared to their counterparts in the other provinces. Most participants lived with family members, primarily their spouse, children, or grandchildren. The highest proportion of those living alone was found in Sing Buri, at 26 percent.

Regarding employment status, a higher proportion of older individuals in Sing Buri are still working compared to the other two provinces, with about two-thirds engaged in agriculture or wage labor. As for previous occupations, most of the elderly in Chiang Mai were wage earners, followed by traders and civil servants. In Sing Buri, they primarily worked in agriculture and wage labor, while in Bangkok, the majority were wage earners and civil servants.

Table 11 Socio-demographic characteristics of older consumers (N=300)

	Chiang Mai	Sing Buri	Bangkok	p-
Socio-demographic characteristics	( <i>n</i> =100)	(n=100)	( <i>n</i> =100)	value
	%	%	%	
Gender				.043
Male	35.0	48.0	32.0	
Female	65.0	52.0	68.0	
Average age (SD)	71.2 (6.9)	76.5 (5.6)	69.6(12.5)	.000
Young-old (60-69 years)	41.0	11.0	49.0	
Middle-old (70-79 years)	46.0	59.0	35.0	
Oldest- old (80+ years)	13.0	30.0	16.0	
Marital status				.644
Married	60.0	52.0	52.0	
Single	11.0	12.0	18.0	
Divorce/separate	4.0	7.0	6.0	
Widow	25.0	29.0	24.0	
Education				.000
No schooling	3.0	11.0	4.0	
Primary	50.0	66.0	36.0	
Secondary	13.0	8.0	37.0	
Diploma	13.0	1.0	9.0	
Bachelor degree and higher	21.0	14.0	14.0	
Average income per month (Baht) (SD)	12,832	10,292	11,947	.298
Min= 600, Max = 80,000	(12,137)	(9,943)	(12,381)	
Sources of income*	, ,	, ,	, ,	
Working	40.0	82.0	20.0	.000
Family support	50.0	74.0	35.0	.000
Investment	5.0	1.0	1.0	.096
Saving	18.0	3.0	2.0	.000
Elderly allowance	72.0	85.0	58.0	.000
Welfare money (disabled persons/	11.0	16.0	29.0	.003
state welfare card)				
Pension (civil servant)	20.0	13.0	27.0	.047
Pension (social security)	1.0	0.0	3.0	.170
Pension insurance	0.0	0.0	1.0	.367
Financial status				**

		Chiang Mai	Sing Buri	Bangkok	<i>p</i> -
Socio-demographic characteristics		(n=100)	( <i>n</i> =100)	(n=100)	value
		%	%	%	
Insufficient and have debt		2.0	0.0	10.0	
Insufficient but have no de	ebt	3.0	0.0	17.0	
Sufficient but have no savi	ng	39.0	91.0	43.0	
Sufficient and have saving		56.0	9.0	30.0	
Current occupation					**
Not working	(including	53.0	27.0	64.0	
housewives/househusba	nds/retired)				
Civil servants		2.0	1.0	3.0	
State enterprise employe	е	1.0	0.0	0.0	
Wager		21.0	30.0	21.0	
Traders		19.0	4.0	5.0	
Private business		2.0	1.0	2.0	
Private employees		0.0	0.0	3.0	
Farmer		2.0	36.0	0.0	
Past occupation					**
Not working (including		8.0	11.0	9.0	
housewives/househusbands/retired)					
Civil servants		23.0	10.0	31.0	
State enterprise employe	е	0.0	0.0	5.0	
Wager		34.0	30.0	37.0	
Traders		23.0	12.0	6.0	
Private business	Private business		0.0	3.0	
Private employees	Private employees		0.0	7.0	
Farmer			36.0	1.0	
Living arrangement*					
Alone		16.0	26.0	18.0	
Spouse		59.0	52.0	44.0	
Son/daughter		28.0	32.0	52.0	
Grandchildren		29.0	50.0	37.0	
Relatives		14.0	4.0	16.0	
Friend		1.0	0.0	3.0	

<sup>\*</sup> Multiple answers

2) Health status: About half of the participants in Chiang Mai and Sing Buri rated their health as fair, while those in Bangkok generally rated their health as good. It was common for participants to have chronic diseases, particularly among older adults in Sing Buri. Hypertension and diabetes were prevalent across all three provinces, while arthritis was prevalent in Sing Buri, possibly due to the physically demanding nature of agricultural work. Additionally, Sing Buri reported the highest risk of depression at 19%. Regarding the ability to perform daily activities, most participants were entirely independent. However, 15 individuals were classified as having a high level of dependency, particularly among older adults in Bangkok.

<sup>\*\*</sup> Over 15% have an expected count less than 5

Table 12 Health status

Socio-demographic characteristics	Chiang Mai (n=100) %	Sing Buri ( <i>n</i> =100) %	Bangkok ( <i>n</i> =100)	p-value
Self-rated health				.000
Very poor	6.0	5.0	6.0	
Poor	10.0	32.0	15.0	
Fair	47.0	57.0	31.0	
Good	37.0	6.0	48.0	
Chronic diseases (diagnosed by physician) *				
Do not have	28.0	1.0	27.0	**
Diabetes	26.0	34.0	25.0	.316
Hypertension	65.0	79.0	55.0	.001
High cholesterol	17.0	26.0	28.0	141
Heart disease	5.0	31.0	9.0	.000
Arthritis (including gout, osteoarthritis)	9.0	93.0	16.0	.000
Cerebrovascular disease (stenosis, blockage, rupture, hemiplegia, paralysis)	6.0	7.0	8.0	.884
Broken bones	10.0	17.0	1.0	.001
Cancer	2.0	0.0	2.0	**
Unknown	1.0	1.0	6.0	**
At risk of depression	1.0	19.0	6.0	.000
Ability in performing activity of daily living				**
Complete dependence	1.0	4.0	7.0	
High	1.0	0.0	2.0	
Moderate	1.0	0.0	1.0	
Mild	11.0	15.0	16.0	
Fully independence	86.0	81.0	74.0	
Ability in performing advance activity of daily	living***			
Instrumental self-maintenance (max=5) (SD)	4.4 (1.3)	4.7 (1.0)	3.8 (1.8)	.000
Intellectual activities (max=6) (SD)	5.0 (1.9)	4.6 (1.6)	4.5 (2.3)	.152
Social role (max=4) (SD)	3.5 (1.1)	3.8 (0.7)	3.1 (1.5)	.000
Working ability				.000
Full	49.0	20.0	51.0	
Partial	43.0	75.0	33.0	
None	8.0	5.0	16.0	

<sup>\*\*\*</sup> with higher scores showing a higher level of functional ability

**3) Need and access to products and services for older people:** To assess the demand for products and services among older adults, 54 items covering health, finance, lifelong learning, age-friendly environments, and quality of life were developed. Principal Component Analysis (PCA) with Varimax rotation was conducted to explore the latent factors underlying the demand for products and services among elderly consumers. The analysis was applied to 54 dichotomous items designed to measure various aspects of demanding behavior. The KMO value was 0.94, and Bartlett's test was significant (p < .000), indicating the data were suitable for factor analysis. Five components with eigenvalues above 1.0 were extracted, accounting for 59.4% of the total variance. Varimax rotation was used to clarify factor structure, and only items with loadings above 0.60 were retained for interpretation.

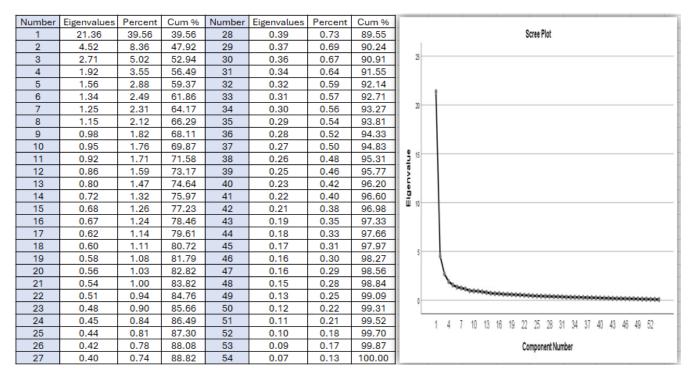


Figure 3 The total variance plot indicating the eigenvalues for individual factors, and the scree plot

### **Extraction Method: Principal Component Analysis**

- a) Long-Term Care and Health Services: This category encompasses access to caregiving support and long-term care facilities, such as adult day care, respite care, nursing homes, and meal preparation services.
- **b) Savings and Investment for Financial Security:** This category represents financial preparedness in later life, covering life insurance, savings, safe investment, sources of loans, and overall economic security.
- c) Health Promotion and Rehabilitation: This category encompasses products and services that include facilities for exercise, supplements, and foods tailored for specific health conditions.

- d) Age-Friendly Environment: This category focuses on creating safe environments, providing mobility support, and enhancing community accessibility. It includes age-friendly transportation, home designs tailored for older adults, accessible bathrooms, technologies that enhance convenience and safety, as well as door-to-door services.
- e) Leisure and Social Participation: This category reflects the extent of social engagement, participation in community activities, and access to recreational programs among older adults. Products and services include clothing designed for older adults, travel programs, drama performances, music concerts, and social clubs or gathering places for seniors.

The analysis compares the differences in needs and access between gender, economic status, health status, and across three provinces.

**4)** Gender difference in need and access to services in Thailand's Silver Economy: Figure 4 presents a comparative analysis of the need for and access to products and services among male and female older adults across five key categories: long-term care and health services, financial security, health promotion, age-friendly environments, and social participation.

A key observation is that in all service categories, need exceeds access for both genders, though the disparity varies. Males generally report higher needs across all categories, with the most significant gaps appearing in age-friendly environments and health promotion services. In contrast, females experience lower access levels in financial security and long-term care, reflecting greater economic vulnerability and healthcare challenges among older women (Female older adults have a non-statistically significant lower monthly income compared to their male counterparts, with averages of 11,403 Baht and 12,145 Baht, respectively).

- a) Long-Term Care and Health Services: Both men and women have similar levels of need; however, access remains lower for women, indicating potential healthcare barriers related to financial constraints, caregiving responsibilities, or a lack of social support.
- b) Savings and Investment for Financial Security: Males and females report similar financial security needs. Still, women experience significantly lower access, reinforcing the gender gap in retirement savings, pension access, and economic independence in later life.
- c) Health Promotion and Rehabilitation: Men show a higher need and access level in health promotion, whereas women report lower access, suggesting potential inequalities in participation in preventive healthcare programs and rehabilitation services.
- **d) Age-Friendly Environments:** This category shows the most significant gender disparity, with men reporting much higher needs and access than women. Women's lower access may indicate mobility constraints, a lack of gender-sensitive urban planning, or financial limitations in adapting their living environments.

**e)** Leisure and Social Participation: Both men and women report high needs and similar access levels, suggesting that social engagement opportunities are relatively more equitable than other service areas.

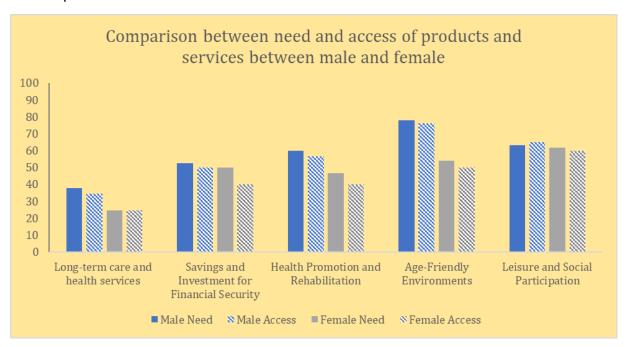


Figure 4 Need and access to products and services between male and female older adults

5) Economic Disparities in Need and Access to Services in Thailand's Silver Economy: Figure 5 presents a comparative analysis of the need for and access to products and services among older adults below and above the poverty line across five key categories. The data is categorized into four groups: need among those below the poverty line (blue), access among those below the poverty line (orange), need among those above the poverty line (gray), and access among those above the poverty line (yellow).

The first significant observation is that the need for services is consistently higher in all five domains than the access to services across both economic groups. However, older adults below the poverty line experience a more significant disparity between need and access, particularly in age-friendly environments, health promotion, and financial security services.

- a) Long-Term Care and Health Services: The need for long-term care and health services is greater among older adults living above the poverty line compared to those below it. However, access to these services remains limited for both groups. Older adults below the poverty line face particularly significant barriers, likely stemming from financial constraints, insufficient healthcare infrastructure, and geographic challenges. These disparities highlight the urgent need for more equitable and accessible care solutions across socioeconomic groups.
- **b)** Savings and Investment for Financial Security: Both older adults above and below the poverty line express a strong need for financial security services, with slightly higher demand among those above the poverty line. Despite this widespread need,

access to such services remains limited—especially for lower-income older adults—further reinforcing economic vulnerability and making financial planning in later life increasingly difficult.

- c) Health Promotion and Rehabilitation: Older adults living above the poverty line report a higher need for health promotion and rehabilitation programs, likely reflecting greater awareness and demand for preventive care. However, a notable access gap exists, as those below the poverty line face significantly lower access to these services. This disparity suggests the existence of persistent barriers, including financial constraints, limited transportation options, and a lack of community-based health initiatives, which hinder equitable participation in preventive and rehabilitative care.
- d) Age-Friendly Environments: The most significant gap identified in the dataset relates to the need for age-friendly environments, particularly among older adults above the poverty line, where demand far exceeds available access. At the same time, those below the poverty line report even lower access to age-friendly infrastructure, which can negatively affect their mobility, independence, and overall quality of life. These findings underscore the pressing need for inclusive urban planning and targeted interventions to ensure that all older adults can benefit from supportive and accessible environments.
- e) Leisure and Social Participation: Social participation and recreational activities are in high demand among older adults across income groups, with those above the poverty line expressing a slightly greater need. However, access to these opportunities remains limited, especially for individuals below the poverty line. Financial constraints, limited transportation options, and a lack of targeted community programs often restrict their ability to engage in social and recreational activities, potentially contributing to increased isolation and reduced well-being in later life.

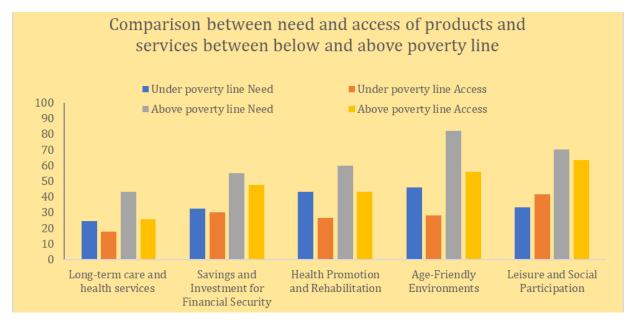


Figure 5 Need and access to products and services among older adults with different economic statuses

6) Health differences in the need and access to services in Thailand's Silver Economy: Figure 6 presents a comparative analysis of the need for and access to essential services among older adults based on their self-reported health status, categorized as poor to feeble health (blue and orange) and moderate to excellent health (gray and yellow).

A key observation is that older adults with poorer health consistently exhibit higher service needs across all categories, particularly in long-term care, health promotion, and age-friendly environments. However, access to these services remains significantly lower, suggesting that those with poor health face structural barriers in obtaining the required support.

- a) Long-Term Care and Health Services: Older adults in poor health report significantly greater needs for long-term care and medical services compared to their healthier counterparts. Despite this heightened demand, their access to healthcare remains disproportionately low, pointing to persistent economic, geographic, and systemic barriers. These challenges underscore the vulnerability of individuals with declining health and the urgent need for more accessible and inclusive healthcare solutions tailored to their needs.
- b) Savings and Investment for Financial Security: Both older adults in good health and those in poor health report high levels of need for financial security. However, individuals with moderate to excellent health report slightly higher access to financial resources and services, suggesting a correlation between better health and stronger financial stability or preparedness for retirement. In contrast, those in poor health may face greater financial vulnerability, often due to increased medical expenses, reduced ability to work, and limited access to financial planning support.
- c) Health Promotion and Rehabilitation: Older adults in poor health show a heightened need for health promotion programs, including rehabilitation services and preventive healthcare initiatives. Despite this increased demand, their access to such services remains significantly limited, reinforcing existing disparities in the utilization of preventive care and rehabilitation. These gaps underscore the systemic challenges faced by older adults with pre-existing health conditions and the need for more inclusive and accessible health promotion efforts.
- d) Age-Friendly Environments: Among all service categories, the most pronounced gap between need and access is found in age-friendly environments, especially for older adults in poor health. While individuals in good health report relatively high access to supportive environments, those in poor health face significant challenges in obtaining mobility-friendly infrastructure and necessary housing modifications. These barriers can further worsen physical limitations and diminish their ability to live independently, underscoring the critical need for more inclusive and accessible living environments.
- e) Leisure and Social Participation: Both older adults in good and poor health express a strong demand for social participation opportunities, with those in better health reporting slightly greater access. This indicates that social and recreational engagement is a valued aspect of well-being across all health conditions. However, individuals in poor health may encounter physical, logistical, or mobility-related barriers

that hinder their ability to participate, highlighting the need for more inclusive and accessible social programs.

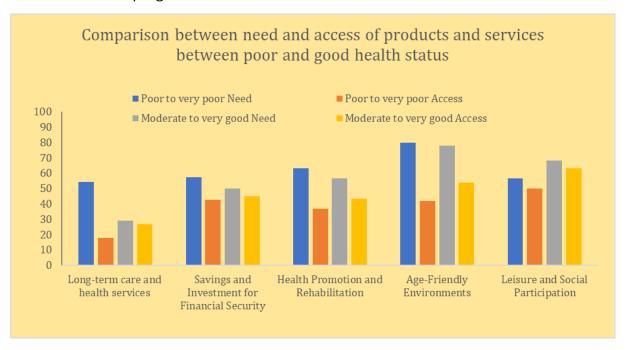


Figure 6 Need and access to products and services among older adults with different health statuses

- 7) The differences in need and access to services in Thailand's Silver Economy across three provinces: Figure 7 presents a comparative analysis of the need for and access to essential services among older adults in Chiang Mai, Sing Buri, and Bangkok. A key focus of the analysis was to examine differences based on living location, specifically rural, urban, and metropolitan areas. Across all categories, participants in Bangkok reported lower demand for products and services compared to those in the other two provinces. However, their access to services was generally higher than their expressed demand. In contrast, the gap between demand and access was significantly wider for older adults in rural areas, Sing Buri, with the most significant disparity observed in health-related services.
- a) Long-Term Care and Health Services: Older adults living in urban and rural areas report significantly greater needs for long-term care and medical services compared to their counterparts in Bangkok. While health services tend to be more accessible in urban and metropolitan regions, rural areas often face limitations in availability. Currently, most long-term care facilities are operated by the private sector and are predominantly concentrated in large cities, further contributing to disparities in access across different geographic areas.
- b) Savings and Investment for Financial Security: Older persons in rural areas expressed higher needs for life insurance, savings, safe investment, and sources of loans than those in urban and metropolitan areas. This may be because older adults in rural areas are still working and may require funds for farming. In contrast, many older individuals in Bangkok were formerly civil servants and receive pensions, providing them with greater financial security.

- c) Health Promotion and Rehabilitation: Access to health and support services is significantly greater in metropolitan areas, underscoring disparities in the utilization of preventive care and rehabilitation services among older adults living outside major cities. Among all service categories, the most notable gap between need and access is found in the provision of age-friendly environments, with this disparity being especially pronounced among older adults in poor health.
- d) Age-Friendly Environments: Older adults living in rural and urban areas expressed significantly higher needs for age-friendly environments compared to those residing in Bangkok. While individuals in metropolitan areas reported relatively easy access to supportive environments, those in rural and smaller urban regions faced considerable challenges in accessing mobility-friendly infrastructure and home modifications. These limitations can exacerbate physical challenges and undermine older adults' independence and overall quality of life.
- e) Leisure and Social Participation: Older adults in both rural and urban areas expressed a strong demand for social participation opportunities, but often found it challenging to access them in a manner that met their needs. In contrast, older adults in Bangkok reported greater access to such opportunities than they required. These findings highlight a critical need to expand access to leisure and social engagement options in non-metropolitan areas, where interest is high but infrastructure and support are limited.

Potential solutions include establishing community centers, organizing local events, supporting clubs and recreational programs, and providing reliable transportation to social venues. Enhancing inclusive, age-friendly environments in these regions will help reduce social isolation, promote mental well-being, and support active aging.

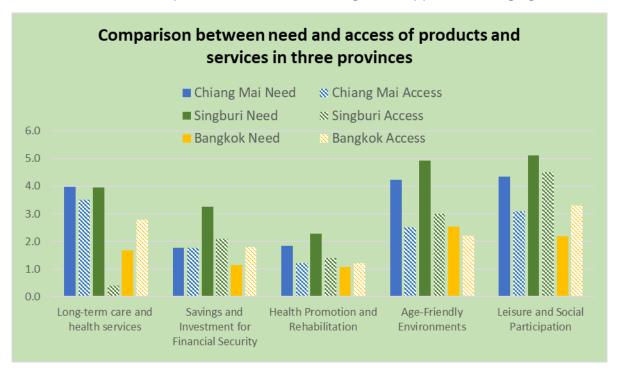


Figure 7 Need and access to products and services for older adults across different locations.

The analysis suggests that it is necessary to prioritize reducing regional disparities by improving access to essential services for older adults in rural and urban areas. This includes expanding long-term care and health services beyond metropolitan centers, investing in age-friendly infrastructure such as accessible housing and transportation, and increasing the availability of social participation programs. Tailored interventions should consider the unique financial and occupational contexts of older adults, particularly those still engaged in agriculture or informal work, to ensure equitable and inclusive aging policies across all regions.

- 8) Purchasing power of older consumers in three provinces and annual expected expenses: This section examines the purchasing power of older consumers in three selected provinces, focusing on their annual expected expenses within the context of the silver economy. The analysis highlights the economic significance of the aging population by examining their consumption across four key sectors.
- a) Health Expenditure: includes all out-of-pocket expenses related to healthcare services and treatments that are not covered by the Universal Coverage Scheme (UCS). This encompasses costs such as travel for medical appointments, services at private clinics or hospitals, medication from pharmacies, hiring caregivers, purchasing medical devices and nutritional supplements, and expenses for exercise courses or equipment.
- **b)** Learning Expenditure: refers to costs associated with continuous education and skill development. This includes enrollment fees for re-skilling or up-skilling courses, participation in elderly schools, and the purchase of learning materials or devices.
- c) Financial Expenditure: refers to spending on financial products and services, including savings accounts, insurance premiums, and fees for investment consultation or financial planning services.
- **d)** Expenditure for Quality of Life Enhancement: involves spending on products and services that improve daily living and well-being. This includes modifications such as smart home systems, age-friendly bathroom and home environments, door-to-door delivery services, and entertainment-related expenses, such as travel, concerts, movies, and live performances.

# **Chiang Mai**

Older consumers in Chiang Mai Province expect to allocate half of their estimated spending to "health" products and services (53%), with nearly all of them (93%) considering this area to be of the highest importance. For "financial" products and services, most elderly individuals view them as moderately important (47%) and anticipate spending about 18%—roughly one-fifth—of their total budget on these items. When it comes to "learning" products and services, the majority of elderly individuals (81%) place the least importance on them, with only 10% planning to allocate spending in this category. Regarding products and services that enhance their quality of life and well-being, over half of older consumers (58%) rate them highly in importance, expecting to spend around 24% on these offerings.

### Sing Buri

Elderly individuals expect to allocate about half of their total estimated spending on 'Health' products and services (52%), with 70% prioritizing this category as their highest concern. In contrast, more than half (62%) place little importance on 'Financial' products and services, which differs from trends observed in other provinces, and they expect to spend only 10% of their total budget on these items. Regarding 'Learning' products and services, while the majority (63%) assign moderate importance to them, only 10% of their estimated spending is directed toward these offerings. For products and services that enhance the quality of life and well-being, the majority (69%) consider them a high priority, with an expected expenditure of approximately 44% of their total budget.

### **Bangkok**

Older adults expect to allocate less than half of their estimated spending on 'health' products and services (38%), with only 58% ranking this as their highest priority. 'Financial' products and services are similarly prioritized by nearly half (43%), with an expected expenditure of around 30%, or one-third, of their total spending. When it comes to 'learning' products and services, the majority (62%) place the least importance on them, and only 12% expect to allocate funds for these offerings. However, for products and services that enhance the quality of life and well-being, the majority (58%) of elderly consumers consider them highly important, anticipating spending about 27% on these items.

Table 13 Power of purchasing

Products and services	Chiang Mai	Sing Buri	Bangkok
Health			
Average % of expenses per year (Baht)	53.6 (14.9)	51.6 (11.1)	37.8 (14.5)
Level of priority			
- Low	0.0	0.0	0.0
- Medium	0.0	0.0	17.0
- High	7.0	30.0	25.0
- Critical	93.0	70.0	58.0
Finance			
Expenses per year (Baht) %	17.7 (11.2)	9.7 (4.6)	29.5 (17.9)
Level of priority			
- Low	17.0	62.0	2.0
- Medium	47.0	37.0	34.0
- High	33.0	0.0	21.0
- Critical	3.0	1.0	43.0
Learning			
Expenses per year (Baht) %	10.1 (5.1)	10.0 (4.1)	12.1 (3.9)
Level of priority			

Products and services	Chiang Mai	Sing Buri	Bangkok
- Low	81.0	36.0	62.0
- Medium	18.0	63.0	29.0
- High	0.0	0.00	3.0
- Critical	1.0	1.0	6.0
Quality of life			
Expenses per year (Baht) %	23.7 (9.8)	44.2 (10.4)	26.5 (10.6)
Level of priority			
- Low	1.0	0.0	8.0
- Medium	35.0	0.0	22.0
- High	58.0	69.0	58.0
- Critical	6.0	31.0	12.0

9) The expected expenses on products and services for older adults per year: Among the products and services for older adults, health accounts for the largest share of expenditure at 46% (approximately 63,095 baht), followed by the quality-of-life category at 31% (41,696 baht), and finance at 18% (24,024 baht). Learning represents the smallest share, at just 6% (7,762 baht).

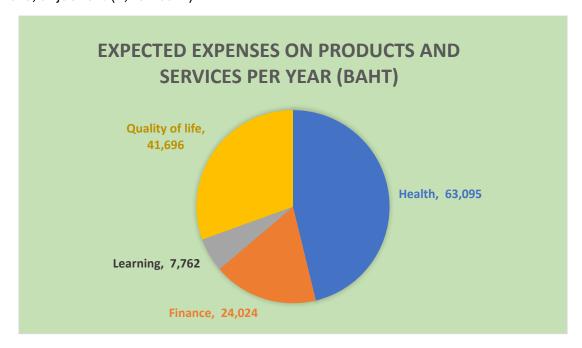


Figure 8 Expected expenses on products and services for older adults per year

# 10) Factors Influencing the Decision to Purchase Products and Services among Elderly Consumers

Chiang Mai: Older consumers place significant importance on factors such as availability, ease of access, value for money, and safety when making purchasing

decisions. Meanwhile, factors such as price, purchasing power, and family support (or financial assistance) have a moderate influence on their decisions. Additionally, the popularity or modernity of products and services is also considered moderately important. Awareness of the necessity, convenience, and quality of products and services plays a significant role in shaping their purchasing decisions. Notably, luxury items have a lower impact compared to the other factors.

**Sing Buri:** The factors in deciding to purchase products and services that elderly consumers in Sing Buri Province give the most importance are price (90%) and purchasing power (88%), followed by necessity (87%), value for money (84%) and quality of products and services (80%). Meanwhile, issues of safety (68%), easy accessibility (57%), and convenience (55%) have a moderate influence on the decision. Most elderly people in Sing Buri give very little importance to popularity and luxury (76%, 86% respectively), which is quite different from the other two provinces.

**Bangkok:** When elderly consumers in Bangkok make purchasing decisions for products and services, the most prioritized factors are safety (60%), necessity (55%), quality (51%), and value for money (51%). In contrast, price (33%) and purchasing power (39%) have a lesser influence on their choices. Family support or assistance with payment plays a minimal role in their decision-making process (17%). Additionally, popularity and luxury are not significant factors for elderly consumers in Bangkok, with only 14% and 12% respectively considering them important. Instead, modernity (21%) and ease of availability or accessibility (35%) are more important considerations.

Table 14 Factors Influencing the Decision to Purchase Products and Services among Elderly Consumers

Factors	Chiang Mai Sing Buri % %			Bangkok %			p- value			
	Low	Medium	high	Low	Medium	high	Low	Medium	high	vatao
1) Price	5	72	23	1	9	90	19	48	33	.000
2) Available money	31	52	17	0	12	88	18	43	39	.000
3) Necessity	9	47	44	1	12	87	15	30	55	.000
4) Family support	8	67	25	44	11	45	27	56	17	.000
5) Convenience	5	45	50	5	40	55	12	61	27	.001
6) Availability or	5	34	61	2	41	57	10	55	35	.001
easy to access										
7) Quality of	5	42	53	3	17	80	13	36	51	.000
products										
/services										
8) Worthwhile	6	36	58	4	12	84	12	37	51	.000
9) Popularity	9	69	22	12	34	54	21	65	14	.000
10) Safety	4	31	65	6	26	68	10	30	60	.435
11) Modernity	13	65	22	76	21	3	21	58	21	.000
12) Luxury	37	44	19	86	5	9	42	46	12	.000

Older consumers across Chiang Mai, Sing Buri, and Bangkok generally prioritize practical and essential factors in their purchasing decisions. Key considerations include value for money, necessity, quality, and safety. However, the emphasis on each varies slightly by region. Price and purchasing power are especially influential in more cost-sensitive areas. At the same time, in urban settings like Bangkok, these factors play a lesser role compared to safety and product quality. Across all locations, convenience and accessibility are moderately important, reflecting the mobility and service needs of the aging population. Notably, luxury and popularity consistently rank low in importance, suggesting that older consumers tend to focus on functionality and affordability over trends or status symbols.

### 4.3.2 Qualitative Findings

- 1) Consumer Behavior and Preferences in the Silver Economy: To gain a deeper understanding of the preferences, expectations, and behaviors of older adults as consumers in the silver economy, we conducted a series of interviews with individuals aged 60 and above. Through these conversations, we explored how lifestyle choices, financial priorities, cultural beliefs, and access to services shape their decisions. The insights gathered shed light on spending habits, attitudes toward technology, and the evolving economic roles of older adults in today's society.
- 2) Preference for a Simple and Peaceful Lifestyle: Many older adults prioritize a peaceful and stress-free lifestyle, often opting for traditional routines over technological advancements. Unlike younger generations who embrace smart home devices, digital banking, and online shopping, many older consumers prefer face-to-face interactions, physical cash transactions, and familiar service models. Their reluctance to integrate modern technology into daily life stems from trust issues, unfamiliarity with digital tools, and concerns over security risks. Businesses catering to older consumers should strike a balance between innovation and accessibility, ensuring that their products and services remain user-friendly and adaptable for those who prefer traditional methods.
- 3) Financial Stability and Family-Centered Spending Habits: Older adults often prioritize financial security and long-term stability, with many choosing to save money for their children and grandchildren rather than spending on personal luxuries. This family-centered financial mindset influences their consumption patterns, as many older individuals prefer affordable, practical, and necessity-driven purchases over extravagant spending. Additionally, many retirees live on fixed incomes, making cost-conscious decision-making an essential part of their daily lives. Understanding these financial behaviors is crucial for businesses seeking to design tailored marketing strategies and affordable pricing models that align with the spending habits of older consumers.
- 4) Social and Cultural Significance of Elderly Communities: Older adults often seek social engagement and fulfillment through community involvement, valuing meaningful relationships over material possessions. Many join elderly clubs, religious groups, and social organizations, where they find a sense of belonging, emotional support, and a sense of purpose. Community values often influence purchasing decisions, with many individuals preferring products or services that align with their cultural beliefs, promote

social cohesion, and contribute to collective well-being. Businesses that integrate social engagement elements into their offerings, such as community-based activities, senior-friendly events, and loyalty programs, are more likely to attract and retain older customers.

- 5) Limited Access to Healthcare Technology and Medical Services: Despite the rapid advancements in healthcare technology, many older adults face barriers in accessing modern medical services. These barriers include high costs, lack of digital literacy, and difficulty navigating online healthcare systems. Many still rely on traditional in-person consultations, often struggling to adapt to telemedicine, online appointment booking, and digital health monitoring tools. Improving healthcare accessibility through simplified technology, assisted navigation systems, and personalized support services is crucial in ensuring that older adults can fully benefit from modern medical advancements.
- 6) Risks of Direct Sales Fraud with Substandard Products: Many older adults, particularly those residing in rural areas, are increasingly vulnerable to fraudulent direct sales schemes that infiltrate their communities. These deceptive sales tactics often occur right at their doorsteps, making it difficult for them to escape aggressive marketing and misleading claims.

One of the most common issues is the sale of poor-quality eyeglasses at low prices, which fail to meet proper vision correction standards. Similarly, substandard dentures are sold with installment payment options, making them more accessible; however, this can be unsafe due to a lack of quality assurance and proper dental fitting. Another widespread problem is the sale of low-quality dietary supplements, often close to expiration, putting older adults at risk of health complications.

Despite these risks, many older adults continue to purchase these products due to limited mobility, a lack of transportation, and concerns about the affordability of alternatives. Living alone without easy access to stores or medical facilities, they are often forced to rely on these traveling vendors, who provide installment payment options, collecting money on a weekly or biweekly basis. This sales model exploits their financial vulnerability and social isolation, making it even more challenging for them to access safe and reliable products. Addressing this issue requires stronger consumer protection policies, community education, and stricter regulations on direct sales practices targeting older adults.

7) Influence of cultural and religious beliefs on consumer behavior: Cultural values and religious beliefs significantly shape the consumption patterns of older adults. Many adhere to moderation, gratitude, and sufficiency principles, following philosophies such as "buy only what is necessary" or "appreciate and maintain what you have". These values discourage excessive spending and materialistic consumption, influencing older adults to prioritize meaningful experiences, long-lasting products, and ethical purchasing decisions. Businesses that align their messaging with cultural and moral values, such as sustainability, minimalism, and fair trade, are more likely to resonate with older consumers.

8) Legal and Social Assistance as a Last Resort: While older adults prefer to handle financial and legal matters independently, they seek legal assistance and social support when necessary. This includes consulting legal professionals for estate planning, property disputes, and financial fraud cases, and seeking community or government assistance in times of crisis. However, many older individuals lack awareness of their legal rights and hesitate to seek help unless faced with severe financial distress or legal threats. Expanding legal education programs, consumer protection initiatives, and accessible legal aid services can empower older adults to make informed decisions and protect their financial interests.

# **CHAPTER 5**

# Community Data Repatriation and Participatory Group Discussions

The community-level learning and dialogue sessions were thoughtfully designed to begin with relationship-building activities aimed at establishing mutual trust, respect, and psychological safety among all participants. This initial phase was critical in creating an inclusive atmosphere where older adults, local leaders, community organizations, and service providers felt equally valued and encouraged to contribute. By fostering a sense of shared ownership and collective purpose, the process empowered participants to engage in open and constructive dialogue about developing a sustainable silver economy at the local level.

Once this foundation was established, the sessions transitioned into a structured knowledge exchange. Key findings from the area-specific surveys were presented using a balanced integration of quantitative and qualitative data, ensuring that both statistical trends and lived experiences were equally recognized. The data was intentionally synthesized to reduce complexity, using visual aids and storytelling techniques to make the information more accessible to a diverse audience, including those with limited formal education.

Facilitators guided participants through a process of critical reflection, helping them to identify root causes, emerging needs, and local assets that could be leveraged. Participants were encouraged to interpret findings through their own experiences, enabling a bottom-up perspective in identifying practical solutions and innovations. This participatory approach not only validated community knowledge but also promoted confidence and leadership among older adults and local stakeholders, reinforcing their roles as co-creators of change.

The sessions concluded with collaborative brainstorming activities designed to generate actionable ideas and context-specific strategies for advancing the silver economy in each locality. Importantly, participants were not only consulted but also mobilized to take part in ongoing planning and implementation efforts. Detailed findings and thematic highlights from each area are compiled in the Appendix, providing a resource for local action, policy dialogue, and the future scaling of community-driven initiatives.

# 5.1 Chiang Mai's Silver Economy Discussion

On Friday, March 7, 2025, from 10:00 AM to 12:00 PM, a data feedback session and multistakeholder consultation took place at the Meeting Room, 2nd Floor, San Pa Tong Subdistrict Municipality Office, located near the urban center of Chiang Mai Province.

The event convened a diverse group of 40 participants, including representatives from government agencies (regulators), local entrepreneurs and business operators (producers), service users (consumers), civil society actors, and members of local mechanisms engaged in programs for older adults. This session was part of a broader

initiative under the national Silver Economy project, aimed at enhancing inclusive, agefriendly economic development strategies in various regions of Thailand.

The meeting was formally opened by the Mayor of San Pa Tong Subdistrict, who presided as the session's chairperson. In his opening remarks, he emphasized the need for localized policy solutions that promote active aging, community participation, and integrated support systems for older persons, particularly as Thailand transitions into a super-aged society.

Following the opening, the research team presented preliminary findings from a local survey conducted with older entrepreneurs and community stakeholders. The presentation covered key topics, including employment patterns among older adults, barriers to accessing resources and markets, and perceptions of well-being and economic participation.

To deepen engagement, the session transitioned into a public dialogue forum, where participants were invited to share perspectives, critique findings, and explore collaborative pathways forward. The forum was facilitated by the project's academic team, who used thematic questions to guide the conversation and ensure representation from all sectors. The key outcomes of the session are as follows.

### 1) Regulator Perspectives

Policy Gaps and Local Innovations: As one of Thailand's largest secondary cities, Chiang Mai occupies a unique position in the silver economy landscape—more resource-rich than rural provinces like Sing Buri, but lacking the scale and service density of Bangkok. Regulatory insights from Chiang Mai reveal both structural gaps and promising local adaptations that aim to support an aging population.

- a) Vaccination Coverage and Accessibility: Chiang Mai benefits from a broader network of public health facilities than rural areas, such as Sing Buri; yet, older adults in outlying subdistricts still face barriers to vaccination and basic preventive care. Geographic spread and mobility issues limit access, prompting calls for mobile units and home-visit programs. While Bangkok offers comprehensive coverage through centralized and accessible services, Chiang Mai's semi-urban terrain poses coordination challenges that are not present in either dense urban or compact rural settings.
- b) Specialized Nutrition for Older Adults: Unlike Sing Buri, where nutritional options for older adults are sparse and often improvised at the household level, Chiang Mai has more dynamic local markets and hospital networks. However, the availability of affordable, specialized food products remains limited. Compared to Bangkok, where commercial elderly-specific products are more widely available, Chiang Mai's food systems lack both scale and targeted innovation. Regulators see potential in supporting local cooperatives and SMEs to close this gap.
- c) Elderly-Friendly Public Transport: Chiang Mai offers some free or subsidized municipal transport options, a service rarely available in rural areas. However, these services are fragmented and inconsistently implemented across districts. Innovations, such as a proposed "silver shuttle service," highlight local creativity but remain in their early stages. In contrast, Bangkok's mass transit network, though more comprehensive,

still lacks universal elderly-friendly features, revealing a national-level neglect of aging in transport planning.

- d) Priority Services for Older Persons: Chiang Mai has taken initial steps to support its aging population, with express lanes and seating for older adults in some government offices. However, these measures are inconsistently applied due to a lack of policy enforcement. While Bangkok offers more standardized services, its high service volumes often reduce their effectiveness. In response, Chiang Mai stakeholders have proposed the issuance of elder ID cards to streamline access and encourage greater responsiveness among municipal staff to age-related needs. At the same time, Chiang Mai's public hospitals are under pressure from the growing demand for geriatric services, resulting in long wait times. However, the situation is still more favorable than in rural areas like Sing Buri, which lack geriatric specialists entirely. Despite its challenges, Chiang Mai serves as a promising testbed for scalable solutions, including community-based health centers and telemedicine pilots, which could help alleviate hospital congestion and broaden access to specialized care.
- e) Integration of Digital Health Services: In Chiang Mai, regulators have identified key policy gaps that hinder the effective delivery of services for older adults, particularly in the realm of digital health. While digital tools such as booking apps and health tracking platforms hold promise for improving healthcare access and efficiency, their adoption remains limited due to widespread digital illiteracy among the elderly population. In response, local authorities have proposed a hybrid service model that pairs digital access with on-site support staff. This approach aims to bridge the digital divide by guiding older adults through online systems, ensuring that technological advancements remain inclusive and accessible.

# 2) Producer Perspectives

- a) Reframing the Aging Workforce: In Chiang Mai, as in other parts of Thailand, older adults are frequently perceived as less productive members of the workforce, despite possessing a wealth of skills and experience. This misconception contributes to their underrepresentation in economic activities. Local employers and stakeholders have highlighted the need for public awareness campaigns that feature successful older role models, aiming to shift societal attitudes and demonstrate the value that older individuals bring to the economy. Additionally, they have proposed financial incentives—such as subsidies or tax breaks—for businesses that hire workers aged 60 and above. These measures are considered essential for unlocking the economic potential of the aging population and promoting a more inclusive silver economy in the region.
- b) Innovating Business Models for the Silver Market: Many businesses in Chiang Mai continue to view older adults primarily as passive beneficiaries rather than active consumers with diverse needs and purchasing power. This limited perspective overlooks the growing market potential within the aging population. During stakeholder discussions, participants highlighted key opportunities in the emerging silver economy, including silver tourism, assistive home devices, senior financial planning services, and smart wearables for health monitoring. To support the development of these age-friendly products and services, proposals were made to establish local innovation hubs and design labs. These centers would foster collaboration between businesses, designers,

and older adults, ensuring that products are tailored to real needs while driving economic growth in the region.

- c) Expanding Health & Wellness Markets: Health-related businesses in Chiang Mai have observed a growing demand for wellness services tailored to older adults, including massage therapy, physiotherapy, and organic health products. This trend reflects both a growing health consciousness among the elderly and Chiang Mai's unique demographic profile. As a large city with a blend of urban and rural communities—and as a well-known destination for foreign retirees—Chiang Mai stands at the intersection of local aging trends and international silver economy dynamics. Unlike Bangkok, where services tend to be more standardized and fast-paced, or Sing Buri, where options are limited due to a lack of providers, Chiang Mai offers a more diverse and flexible market for age-friendly health services. However, cost remains a significant barrier for low-income older adults, particularly in peri-urban and rural areas of the province. To address this gap, stakeholders have proposed public-private partnerships that co-invest in subsidized service packages, enabling broader access while also supporting the city's potential as a regional hub for inclusive, senior-oriented health innovations.
- d) Enhancing Financial & Digital Literacy: In Chiang Mai, older entrepreneurs running small enterprises have expressed challenges in adapting to the rapidly evolving digital economy. Many struggle with using digital platforms, engaging in e-commerce, and transitioning to cashless payment systems—factors increasingly essential for business sustainability. This issue is particularly pressing in Chiang Mai, where the economy blends traditional markets with a growing tech-savvy consumer base, including both locals and international retirees. Compared to Bangkok, which has more institutional support for digital transformation, and Sing Buri, where digital integration is minimal, Chiang Mai presents a middle ground with strong potential for inclusive innovation. To support older business owners, stakeholders have proposed a range of solutions, including targeted training workshops, one-on-one technology mentoring, and the development of simplified digital tools tailored specifically to older users. These interventions aim to empower older entrepreneurs to remain competitive and engaged in the evolving silver economy.

# 3) Consumer Perspectives

a) Older Adults as Lifelong Learners: In Chiang Mai, many older adults have voiced a strong desire to continue learning and developing new skills, ranging from digital literacy to gardening, handicrafts, and other creative pursuits. This eagerness reflects a broader trend of active aging, where older individuals seek meaningful engagement and personal growth. However, access to suitable learning venues remains limited, particularly in the peri-urban and rural areas of the province. To bridge this gap, stakeholders have suggested the establishment of community-based learning centers that offer flexible schedules and adopt intergenerational teaching models. Such approaches not only accommodate the varied routines of older adults but also promote social connection and knowledge exchange between generations. Compared to Bangkok, where institutional learning programs are more widely available, and Sing Buri, where such opportunities are scarce, Chiang Mai has the potential to pioneer inclusive, community-driven education models that support lifelong learning for its aging population.

- b) Emergency Medical Access Gaps: Night-time access to emergency services remains a significant concern for older adults in Chiang Mai, especially in rural and periurban areas where transportation options are limited or nonexistent after dark. This gap poses serious risks for aging residents who may face urgent health issues but lack the means to reach medical facilities promptly. While urban centers in Chiang Mai offer relatively better access, the challenge persists due to the city's mixed urban-rural landscape. In contrast, Bangkok benefits from more extensive transportation and emergency infrastructure. To address these concerns, stakeholders have proposed the development of a dedicated emergency response transport system specifically for older adults, along with the establishment of a 24-hour hotline that is directly linked to local health centers. These interventions aim to ensure timely and accessible care for older individuals, regardless of their location, thereby enhancing safety and peace of mind across Chiang Mai's diverse communities.
- c) Digital Financial Exclusion and Trust Issues: Many older adults in Chiang Mai are hesitant to use digital financial services due to concerns about scams, identity theft, and the perceived technical complexity of online platforms. This apprehension is especially pronounced among those with limited digital literacy, which hinders their ability to participate in an increasingly cashless economy fully. While urban residents may have slightly more exposure to digital tools compared to those in rural areas, the fear and lack of confidence remain widespread. In contrast to Bangkok, where financial institutions often offer more tailored support, Chiang Mai's older population still lacks adequate safeguards and user-friendly solutions. To address these barriers, stakeholders have recommended integrating cybersecurity education into senior learning programs and promoting the development of secure, simplified mobile banking interfaces designed specifically for older users. These measures aim to empower older adults with the confidence and skills to manage their finances safely in a digital environment.
- d) Exploitative Direct Sales Practices: Reports have surfaced of older adults being targeted by deceptive door-to-door sales tactics, often involving overpriced or ineffective health products. These exploitative practices prey on the trust and health concerns of the elderly, especially those living alone or in more rural parts of the province. While such incidents are not unique to Chiang Mai, the city's blend of urban density and rural outreach makes enforcement more challenging compared to tightly regulated Bangkok or less commercially saturated areas like Sing Buri. To combat this issue, stakeholders emphasized the need for more vigorous enforcement of consumer protection laws, alongside community-based awareness campaigns that educate older adults on their rights and how to recognize fraudulent schemes. Together, these measures are seen as vital to safeguarding the well-being and autonomy of older consumers.



Figure 9 Chiang Mai's Silver Economy Discussion

# 5.2 Bangkok's Silver Economy Discussion

On Monday, March 10, 2025, from 9:30 AM to 12:00 PM, a community data repatriation and multi-stakeholder dialogue was held at the Wat Chaiyathit Community School for the Elderly in Bangkok Noi, Bangkok. The session aimed to validate field data and promote cross-sectoral learning to share life experiences, situations, obstacles, and needs, which could be developed and supported in an aging society soon.

A total of 38 participants attended, including representatives from local government, community business owners, informal caregivers, non-governmental organizations (NGOs), civil society networks, and older adult consumer groups.

The session began with a presentation of findings from household and business surveys conducted across semi-urban and rural areas of Bangkok. These findings informed structured group discussions, where participants reflected on the economic roles, service needs, and aspirations of older adults in the province.

Stakeholders were organized into working groups based on their roles: regulators, producers, consumers, NGOs, and civil society actors. They participated in facilitated dialogues led by the project's academic team. Key themes include access to health and social services, age-friendly infrastructure, income generation for older adults, and

intergenerational engagement. The key outcomes of the Bangkok consultation are summarized as follows.

# 1) Regulator Perspectives

Public Investment and Urban Service Coordination

- a) Increased Government Investment in Older Adult Care: In Bangkok, the scale and complexity of urban aging have prompted comparatively higher levels of government investment in services for older adults. This funding reflects the city's recognition of its dense population, diverse needs, and infrastructure demands. However, despite the substantial financial support, service delivery remains hindered by fragmented coordination among multiple government agencies. Overlapping mandates, inconsistent communication, and a lack of integrated planning have limited the effectiveness and reach of these programs. As a result, older residents may face confusion or gaps in access, underscoring the need for more streamlined governance and cross-agency collaboration to ensure that investments translate into impactful, accessible services for Bangkok's aging population.
- b) Uneven Decentralization of Services: While Bangkok has deployed a wide range of initiatives to support its aging population, these efforts are often concentrated in high-demand or central districts, resulting in uneven service distribution. Peripheral communities, where infrastructure may be weaker and older adults equally in need, are frequently underserved. This imbalance highlights a critical gap in urban service equity. Stakeholders have emphasized the importance of establishing stronger inter-agency coordination mechanisms to address this issue. By promoting more cohesive planning and resource sharing across all districts—not just high-profile or central areas—Bangkok can work toward ensuring that all older residents, regardless of location, have equitable access to essential services and support.
- c) Limited Civic Engagement Among Urban Older Adults: Despite the availability of numerous programs for older adults in Bangkok, participation rates remain lower compared to rural provinces. This gap is attributed to several barriers, including mobility limitations, insufficient community outreach, and the fast-paced urban lifestyle, which often restricts both time and opportunities for social interaction among the elderly. To address these challenges, stakeholders recommended that local governments develop neighborhood-based engagement models tailored to the unique dynamics of urban communities. Additionally, deploying mobile participation units was proposed as a way to bring services directly to older residents, helping to overcome mobility and accessibility issues and foster greater involvement in available programs.

# 2) Producer Perspectives

a) Challenges Facing Elderly Care Centers in Urban Settings: In Bangkok, the shift away from traditional extended family structures toward nuclear households and solitary living among older adults has increased demand for institutional care centers. Unlike in Sing Buri, where family-based support remains more common, urban older

adults often rely on formal care services to meet their daily needs. However, many of these care centers focus primarily on clinical and welfare functions, offering limited opportunities for economic empowerment or social integration. This narrow approach overlooks the broader potential to support older adults' active participation in the community and the economy. As a result, gaps remain in developing more holistic and affordable care models that address both well-being and meaningful engagement for Bangkok's aging population.

- b) Financial Barriers in Accessing Private Elderly Care: Private care facilities in Bangkok often charge premium rates, placing them out of reach for many low- and middle-income older adults. This affordability barrier limits access to quality care for a significant portion of the aging population, exacerbating social inequalities within the city. To address this challenge, stakeholders have proposed expanding public-private partnerships and developing government-subsidized elder care models. Such collaborations aim to create more affordable and inclusive care options, ensuring that all older residents—regardless of income—can access the support they need to live with dignity and security.
- c) Uncertainty in the Future of Elderly Care Policy: There is growing concern in Bangkok that the increasing privatization of elderly care services may deepen socioeconomic disparities, as higher costs could further limit access for low- and middle-income older adults. To address these risks, policymakers have suggested implementing price regulation frameworks aimed at making quality care affordable for all income groups. Additionally, incentives for care providers to serve diverse populations were recommended to promote inclusivity and prevent the marginalization of vulnerable older adults. These measures seek to balance the role of private providers while ensuring equitable access to essential elder care services across the city.

# 3) Consumer Perspectives

- a) Inadequate Age-Friendly Infrastructure in Public Spaces: In Bangkok, while city planning documents often include provisions for senior-friendly infrastructure, the actual implementation of these plans frequently falls behind. High land costs and the scarcity of available public space pose significant challenges to developing age-appropriate facilities and services. Furthermore, regulatory delays and bureaucratic complexities slow the timely rollout of new senior-focused initiatives, leaving many older adults without adequate access to the infrastructure they need. These urban constraints contribute to persistent social inequities, as older residents—particularly those in lower-income communities—struggle to navigate an environment that is not fully adapted to their needs.
- b) High Cost as a Barrier to Equitable Access: Although premium elder care services exist in Bangkok, they remain financially out of reach for many older residents, particularly those living in informal housing or belonging to low-income groups. This economic barrier limits access to quality care and contributes to growing social inequities within the urban aging population. To address these challenges, participants

recommended implementing targeted subsidies and tiered pricing structures that can accommodate different income levels. Additionally, expanding community-based care alternatives was suggested as a way to provide more affordable, locally accessible options that better serve vulnerable older adults across the city.



Figure 10 Bangkok's Silver Economy Discussion

### 5.3 Sing Buri's Silver Economy Discussion

On Wednesday, March 12, 2025, from 9:30 AM to 12:00 PM, a community data repatriation and multi-stakeholder dialogue was held at the Sra Jang Subdistrict Administrative Organization, Bang Rachan District, Sing Buri Province. The session aimed to validate field data and promote cross-sectoral learning to share life experiences, situation, and obstacles, and needs, which could be developed and supported aging society in the next future.

A total of 21 participants attended, including representatives from local government, community business owners, informal caregivers, non-governmental organizations (NGOs), civil society networks, and older adult consumer groups. The event was formally opened by the Chief Executive of the Subdistrict, who underscored the importance of leveraging local knowledge and multi-level collaboration to address the challenges of an aging population.

The session began with a presentation of findings from household and business surveys conducted across semi-urban and rural areas of Sing Buri. These findings informed structured group discussions, where participants reflected on the economic roles, service needs, and aspirations of older adults in the province.

Stakeholders were organized into working groups based on their role, regulators, producers, consumers, NGOs, and civil society actors, and participated in facilitated dialogues led by the project's academic team. Key themes include access to health and social services, age-friendly infrastructure, income generation for older adults, and intergenerational engagement. The key outcomes of the Sing Buri consultation are summarized as follows.

### 1) Regulator Perspectives

Governance, Labor, and Financial Policy

- a) Strengthening the Role of Provincial Labor Authorities: In Sing Buri, a rural province, the Provincial Labor Office plays a crucial role in supporting the integration of older adults into the workforce. Participants acknowledged the office's active involvement in vocational training and job matching initiatives, which have been instrumental in promoting economic engagement among the aging population. Stakeholders also emphasized that local authorities are more likely to respond proactively when older adults collectively voice their employment-related concerns. Such collective advocacy often leads to the development of targeted programs, enhanced skills development opportunities, and the creation of age-inclusive employment schemes, helping to address labor market challenges and improve economic participation for older residents in the region.
- b) Reconsidering Financial Security and Retirement Policy: Current pension and social protection systems in Sing Buri were critiqued for being largely framed in welfare terms, focusing on immediate support rather than as strategic investments in the long-term financial well-being of older adults. In response, stakeholders proposed introducing mechanisms that would enable older persons to opt into voluntary savings programs, private insurance schemes, or hybrid investment plans. This approach is seen as a way to promote greater financial independence and personal agency in retirement planning, offering older adults more control over their economic futures while complementing existing welfare provisions.

# 2) Producer Perspectives

Employer Attitudes and Age-Inclusive Workplaces

Reframing Employer Responsibilities: Local employers in Sing Buri expressed ambivalent attitudes toward hiring older workers. While some view employing older adults as a moral or charitable gesture, many fail to fully recognize the economic value and wealth of experience that this demographic can bring to the workplace. Participants emphasized the urgent need for a paradigm shift—moving away from viewing older adults as merely passive recipients of assistance toward acknowledging them as competent and reliable contributors. By embracing the skills and expertise of older workers, small and medium-sized enterprises can benefit from the tangible value they add, fostering more inclusive and productive workplaces.

#### 3) Consumer Perspectives:

The Precarity of Domestic and Informal Labor: In Sing Buri, many older adults continue to work in informal domestic roles such as housework, caregiving, or temporary labor. These jobs often lack formal contracts, social protection, and access to labor rights, leaving older workers vulnerable to exploitation, low wages, and economic insecurity. Stakeholders expressed concerns about the absence of regulatory oversight in this sector, highlighting the urgent need to expand labor protections for informal workers and improve access to contributory social security schemes tailored to aging laborers. One such opportunity is Section 40 of the Social Security Act, which allows older adults in the informal sector to voluntarily enroll and access benefits like income compensation during illness, medical expense coverage, and funeral allowances. However, many older adults remain unaware of this scheme or face challenges in accessing it, compounded by unstable and inconsistent incomes that hinder their ability to make regular contributions. Addressing these barriers is critical to improving the economic security and well-being of older informal workers in the region.





Figure 11 Sing Buri's Silver Economy Discussion

#### Conclusion

The findings from Chiang Mai, Bangkok, and Sing Buri reveal how urbanization, local governance structures, and socioeconomic contexts shape the experiences of older

adults and the development of the silver economy across Thailand. Bangkok, as a dense metropolitan center, benefits from higher public investment and a wider range of services, yet struggles with bureaucratic fragmentation, affordability barriers, and uneven access across districts. Chiang Mai, with its blend of urban and rural characteristics and appeal to foreign retirees, serves as a dynamic testing ground for scalable, community-based innovations—but faces challenges in digital inclusion and consistent policy enforcement. In contrast, Sing Buri, a rural province, presents a context where family structures remain more intact, but institutional resources are limited, and older adults rely heavily on informal labor with minimal protections. These differences underscore the need for geographically tailored approaches: urban areas require better service coordination and affordability measures, while rural regions need stronger regulatory frameworks, outreach mechanisms, and protections for informal workers. Together, the results point to the importance of localized policy design in fostering an inclusive and resilient silver economy nationwide.

In terms of regulatory perspectives, several issues emerged across the discussions. There was a clear call for more localized innovation in health and welfare service delivery, emphasizing the importance of community-level platforms and improved coordination between subdistrict and provincial agencies. While government investment in aging-related services has increased, the effectiveness of such investments remains limited due to fragmented implementation, overlapping mandates, and weak inter-agency coordination. In urban areas, administrative complexity and silos were seen as major barriers to equitable service distribution. Participants also raised concerns about the absence of long-term financial planning mechanisms for older adults. While voluntary protection schemes such as Social Security Section 40 are available, their uptake remains limited due to lack of awareness, accessibility issues, and income instability among informal workers.

From the producer perspective, a recurring theme was the need to reframe aging in the labor market, from viewing older adults as passive welfare recipients to recognizing them as active economic contributors. Employers often retain outdated perceptions, seeing older workers as a burden rather than as skilled and experienced assets. There were calls for mindset shifts, as well as support for age-friendly business models, vocational retraining, and microenterprise development targeting older adults. In urban settings, the growing demand for elderly care centers was noted, driven by social isolation and the breakdown of extended family structures. However, these facilities often focused narrowly on clinical or welfare needs, with little emphasis on social or economic inclusion. Concerns were also raised about privatization trends and the rising cost of care, which may limit access for middle- and low-income groups if left unregulated.

From the consumer and civil society perspective, older adults across regions expressed a desire for greater access to lifelong learning opportunities, digital literacy, and decentralized public health services. In many areas, participation in local programs remains low, particularly in urban contexts where mobility limitations, social isolation, and high living expenses present significant barriers. Older adults engaged in informal or domestic work reported facing economic insecurity due to a lack of legal protections, job stability, and social benefits. Additionally, many voiced concerns over aggressive marketing practices and deceptive sales targeting vulnerable seniors. A consistent

theme was the underrepresentation of older adults in policy and planning processes, with stakeholders urging greater inclusion and participatory governance mechanisms. Notably, intra-urban inequality was particularly visible in metropolitan areas, where disparities in infrastructure, housing, and service access between central and peripheral districts underscored the need for more balanced urban development strategies.

#### **CHAPTER 6**

### Policy Recommendations in Thailand's Silver Economy

This chapter presents detailed and practical policy recommendations across four key stakeholder groups: (1) regulator-enabler hybrids, (2) enablers, (3) producers, and (4) consumers. These recommendations aim to strengthen institutional integration, foster collaboration among public, private, and community sectors, and enhance the governance of aging-related development in Thailand. The guidance provided is grounded in an extensive stakeholder mapping exercise conducted across national, subnational, and community levels.

However, it is essential to acknowledge certain limitations in the evidence base underpinning these recommendations. Most field data were collected from local contexts and supplemented by institutional role mapping and stakeholder brainstorming workshops. Policy-level consultations or in-depth discussions with high-level representatives from regulatory agencies were excluded from the research scope due to time constraints. As such, the proposals offered here should be interpreted as practical and directional strategies, grounded in empirical evidence and the lived experiences of community stakeholders. These voices have been synthesized into actionable guidance wherever feasible. Nevertheless, institutional and structural challenges persist, particularly in terms of national-level policy coordination and the operationalization of mechanisms at scale. Further investigation and more substantial support from central agencies will be necessary to validate and expand these strategies, enabling the full realization of Thailand's silver economy potential.

#### 6.1 Policy Recommendations for Regulator-Enabler Stakeholders

Thailand's institutional framework enables a unique synergy between regulatory functions and implementation capacity, particularly within ministries and national departments that also operate through provincial or local branches. These regulator-enabler hybrids—including entities such as the Department of Older Persons, the Office of Industrial Economics, and Local Administrative Organizations (LAOs)—have a dual mandate: to formulate strategic policies and to deliver or coordinate their implementation across subnational levels. This structure presents a valuable opportunity to integrate planning with action, ensuring policy coherence from the central government down to the community level. To maximize this potential, several strategic actions are recommended:

1) Establish Silver Economy Action Units within Ministries and Departments: Each ministry or national department that plays a role in aging-related development should institutionalize Silver Economy Action Units—dedicated teams responsible for transforming national strategies into sector-specific programs and interventions. These

units should be embedded within existing structures but operate with a clear mandate to drive innovation, alignment, and measurable impact in support of the aging population. Examples of roles by ministry include:

- a) The Ministry of Industry can lead the development of age-friendly standards and provide innovation grants for businesses creating elderly-focused products such as assistive devices, ergonomic home goods, and wellness technologies.
- b) The Ministry of Labour can expand job-matching platforms, introduce certification for skills relevant to older workers, and promote public-private apprenticeship schemes targeting older adults re-entering the workforce.
- c) The Ministry of Finance can revise fiscal frameworks to incorporate tax incentives for age-friendly enterprises, while establishing capital access programs for senior entrepreneurs and social enterprises serving aging communities.

These action units should collaborate regularly with technical departments, provincial planning offices, and budget bureaus to ensure the consistent implementation and adaptation of silver economy policies nationwide. A central monitoring dashboard should be developed to track their progress and facilitate cross-ministry reporting.

- 2) Strengthen Vertical Policy Coordination: To ensure that silver economy policies are consistently translated into action across all administrative levels—from national to district—it is essential to establish robust vertical coordination mechanisms. These structures will help align priorities, prevent fragmentation, and enhance the continuity of efforts in aging-related development. Key strategies include:
- a) Issuing joint planning directives with clearly defined performance indicators (KPIs) from central ministries to regional and local authorities. These directives should link funding allocation to measurable outcomes, such as the number of older persons employed or the percentage of age-friendly infrastructure completed.
- b) Creating inter-tier task forces focused on thematic areas like elder employment, long-term care services, inclusive housing, and digital literacy. These task forces should comprise officials from national, provincial, and local levels to foster ownership and problem-solving across all tiers.
- c) Organizing annual policy forums and review workshops to bring together policymakers, practitioners, and older adult representatives. These forums should serve as spaces to share lessons, adjust implementation strategies, and reinforce shared commitments.
- d) Mandating biannual progress reviews between ministries and provincial governors, with mechanisms to flag implementation delays and authorize timely technical or financial support.
- e) Through such coordination, the silver economy can move beyond policy rhetoric and become a fully integrated part of Thailand's multilevel governance system, responsive to both national priorities and local realities.

- 3) Equip Local Administrative Organizations (LAOs) with Tools and Resources: Given their proximity to communities and their mandate to deliver public services, Local Administrative Organizations (LAOs) are uniquely positioned to implement silver economy strategies at the grassroots level. However, many LAOs currently lack the tools, training, and funding required to respond effectively to the diverse needs of an aging population. To enable LAOs to become local drivers of aging-inclusive development, the following practical actions are recommended:
- a) Provide standardized operational toolkits, including templates for designing age-friendly public infrastructure (e.g., walkable streets, accessible public buildings, transportation access), sample program models for elderly schools, intergenerational activity centers, and checklists to ensure inclusive and responsive service delivery across sectors such as health, transportation, and economic development.
- b) Implement comprehensive training in participatory planning to empower LAO officials to engage directly with older adults in shaping programs and development plans. This participatory model should be applied particularly in areas such as community-based tourism, senior-led agricultural cooperatives, informal caregiving networks, and volunteer health worker initiatives, ensuring local relevance and sustainability.
- c) Link LAOs to sustainable funding streams, such as provincial decentralization budgets, national competitive grants, and public-private partnerships, to support locally driven silver economy initiatives. Priority funding should be allocated to proposals demonstrating clear impact potential, innovation, and scalability, particularly those aligned with local economic and health goals.
- d) Facilitate knowledge-sharing and peer-learning platforms among LAOs. Establish inter-municipal learning exchanges, online best practice libraries, and regional learning hubs where officials can share case studies, implementation challenges, and tested solutions related to elder empowerment and aging services. These platforms should be supported by relevant central agencies and coordinated by provincial planning offices.
- e) Encourage the creation of multi-sectoral working groups at the LAO level, incorporating representatives from public health, education, local business, civil society, and older adult groups. These committees should be empowered to co-develop local silver economy strategies and oversee cross-sector implementation. Their role would be instrumental in ensuring inclusive, well-coordinated local responses.
- f) Monitor implementation through impact-oriented performance indicators, going beyond budget disbursement to track real-world outcomes. Suggested indicators include: number of older persons actively engaged in community development, employment rates among older adults, improvements in infrastructure accessibility, and growth in elderly-led businesses or cooperatives.
- g) Incentivize local workforce continuity by encouraging civil servants and local officers to return and work in their home communities, reducing the high rate of

personnel transfers that disrupt program delivery. Frequent staff rotation—often driven by promotion-seeking behaviors—has been a key barrier to continuity in local silver economy efforts. To address this, LAOs should receive policy support and career pathways that allow staff to grow professionally while remaining rooted in their communities. Personnel development strategies should also align with the Aging in Place policy, ensuring that services are community-based, culturally appropriate, and consistent.

By equipping LAOs with these tools, Thailand can create a bottom-up engine of innovation and sustainability for the silver economy, where older adults are not only beneficiaries but co-creators of community well-being and economic inclusion.

- 4) Leverage Existing National Structures for Integrated Oversight: Thailand already possesses institutional frameworks that can serve as powerful coordination mechanisms to drive the silver economy. Chief among them is the National Elderly Committee, which is mandated to oversee national strategies related to aging. However, to effectively support the complexity and cross-cutting nature of the silver economy, these national structures must be strengthened, modernized, and aligned with both economic development and social inclusion goals.
- a) To transform the National Elderly Committee and similar structures into multisectoral oversight platforms, the following actions are recommended.
- b) Establish thematic technical working groups under the committee's mandate, each focusing on strategic pillars of the silver economy such as employment and entrepreneurship for older adults, healthcare and wellness innovation, inclusive housing and urban planning, and digital transformation for aging services. These groups should drive sector-specific policy innovation and ensure that each component of the silver economy is given focused, expert attention.
- c) Broaden representation within the committee and its sub-groups to include voices beyond the central government. This should involve Local Administrative Organizations (LAOs), civil society groups working with older persons, leading academic institutions in gerontology and social policy, as well as private sector actors in finance, health technology, and retail. These perspectives are essential for shaping grounded, responsive strategies that reflect both top-down vision and bottom-up realities.
- d) Mandate regular performance reporting and outcome tracking from all participating ministries and affiliated agencies involved in the silver economy initiatives. Reporting should include both financial and non-financial indicators, such as the number of older persons reached, inter-agency collaborations launched, and measurable improvements in accessibility, employment, and service uptake. These reviews should feed into annual evaluations and be made publicly accessible to promote transparency and learning.
- e) Integrate silver economy progress updates into national planning cycles, ensuring that it remains a strategic priority across ministries and funding frameworks.

The committee should also coordinate with the National Economic and Social Development Council (NESDC) to ensure alignment with national development plans and budget allocations.

- f) By revitalizing existing structures with clear mandates, inclusive participation, and data-driven oversight, Thailand can institutionalize a governance model that is both agile and accountable. In doing so, the country will be better equipped to bridge the gap between national policy and local implementation, ensuring that the silver economy becomes a unifying force for inclusive and sustainable aging.
- **5)** Advancing Digital and Technological Inclusion: Digital and technological innovation is a cornerstone of a modern silver economy. Nevertheless, for many older adults in Thailand, digital exclusion remains a critical barrier to full participation in economic, social, and civic life. Addressing this divide requires proactive and inclusive strategies that not only provide access to technology but also build the digital capacity and confidence of older persons. To promote equitable digital inclusion among aging populations, the following actions are recommended:
- a) Develop and expand digital literacy programs specifically tailored to older adults. These should be offered through community learning centers, local libraries, elderly schools, and LAOs, and facilitated by trained digital volunteers or intergenerational teaching models. Programs should focus on practical digital skills, such as using mobile applications, accessing e-government services, managing digital banking, and engaging in online social communication.
- b) Partner with telecommunications providers and academic institutions to deliver low-cost, user-friendly devices and internet packages that are suitable for older users. This can include basic smartphones or tablets with simplified interfaces, large fonts, voice navigation, and support for the Thai language. Public-private partnerships can play a key role in scaling affordable access.
- c) Design age-friendly digital platforms and services across the government and financial sectors. Websites and mobile apps should be optimized for senior use, incorporating accessibility features such as voice commands, intuitive navigation, and multilingual options. Government agencies should conduct user testing with older adults to ensure usability and eliminate digital friction in accessing public services.
- d) Support the development and scaling of assistive technologies, such as wearable health monitors, telemedicine tools, home automation systems, and safety alert devices. The Ministry of Higher Education, Science, Research, and Innovation (MHESI), in collaboration with universities such as KMUTT and Mahidol, should offer research grants and commercialization pathways for start-ups and innovators in the aging technology space.
- e) Introduce digital inclusion as a core component of adult education and lifelong learning policies. Digital skills should be integrated into national adult education curricula, ensuring that older adults have continual access to digital learning pathways.

- f) Establish digital support networks at the community level, including "Silver Tech Help Desks" or "Digital Buddies" programs where trained youth or volunteers assist older adults with troubleshooting, learning new apps, and staying connected. These initiatives also promote intergenerational solidarity and reduce social isolation.
- g) Incorporate digital infrastructure planning into urban and rural development strategies, ensuring broadband expansion and tech-enabled service delivery reaches marginalized elderly populations, particularly in remote or under-resourced areas.

By closing the digital divide, Thailand can empower older adults to engage in the digital economy, access telehealth services, maintain social connections, and participate in civic life—all of which are vital for healthy and inclusive aging in the 21st century.

In sum, Thailand's capacity to transform demographic aging into economic opportunity hinges significantly on the performance of its regulator-enabler hybrid institutions—ministries, departments, and LAOs that bridge national policy and local delivery. As demonstrated in this section, unlocking the potential of the silver economy requires a multidimensional approach to institutional strengthening, vertical coordination, and local empowerment.

### **Key strategies include:**

- Establishing Silver Economy Action Units within national ministries to institutionalize age-related innovation and cross-sector integration;
- Strengthening vertical alignment mechanisms to ensure consistent policy execution from central ministries down to the district and village level;
- Equipping Local Administrative Organizations (LAOs) with the financial tools, capacity-building programs, and implementation resources necessary to serve as frontline agents of aging-responsive development;
- Leveraging existing national structures like the National Elderly Committee to serve as coordination and oversight bodies, with stronger stakeholder representation and performance tracking;
- Closing the digital divide through inclusive design, community-level digital education, and investments in age-friendly technologies that support both independent living and economic participation.

These actions collectively offer a roadmap for embedding the silver economy into Thailand's governance architecture, not as a parallel agenda, but as a core national strategy. With sustained investment, leadership, and local-level engagement, Thailand can pioneer a new model of aging governance that is inclusive, innovation-driven, and systemically resilient.

#### **6.2 Policy Recommendations for Enablers**

Enablers play a critical role in translating national policy into meaningful, context-driven outcomes across communities. This group includes universities, research institutions, civil society organizations, and international agencies—each contributing to the knowledge base, service delivery, community engagement, and innovation that underpin Thailand's Silver Economy. As front-line actors of implementation and adaptation, enablers connect macro-level strategy with local-level impact.

- 1) Promote Research and Knowledge Translation for Aging Innovation: Universities and research institutions have a unique mandate to generate evidence, test innovations, and guide policy through rigorous analysis. These organizations must be empowered to:
- a) Conduct interdisciplinary research on aging-related challenges and opportunities in healthcare, labor markets, lifelong learning, and digital inclusion.
- b) Translate research into practical applications—such as age-friendly city designs, senior entrepreneurship models, and health-tech prototypes—through policy briefs, local training, and collaboration with LAOs and businesses.
- c) Establish ageing and society research centers at major universities (e.g., Mahidol, Thammasat, Chiang Mai University) to support innovation, data collection, and evaluation of pilot programs in the silver economy.
- 2) Scale Capacity-Building and Training Programs: Civil society and academic institutions are well positioned to build the skills and awareness of key stakeholders:
- a) Design and deliver training modules for LAOs, community leaders, and older adults on key topics such as financial literacy, caregiving, digital tools, and local entrepreneurship.
- b) Establish intergenerational learning hubs where youth can support older adults in digital literacy and social engagement, while gaining insights into aging-related issues.
- c) Offer certificate and micro-credentialing programs for professionals in elderly care, senior business development, and gerontology to expand Thailand's aging workforce.
- **3) Empower Civil Society and Community-Based Organizations:** Non-governmental organizations (NGOs) and grassroots networks serve as vital bridges between state policy and marginalized or rural older adults:
- a) Provide flexible funding and technical support to NGOs working in underserved areas to co-design and implement silver economy initiatives.
- b) Strengthen networks of elderly clubs, community-based health workers, and volunteer caregivers by integrating them into local governance frameworks and enabling their participation in policy dialogues.

c) Support organizations like FOPDEV, HelpAge International, and the Thai Health Promotion Foundation to scale successful models of elder engagement and economic inclusion.

# 4) Strengthen Participatory Policy Development Enablers must also serve as facilitators of inclusive policymaking by:

- a) Creating feedback mechanisms between older citizens and policymakers (e.g., listening sessions, participatory assessments, and community consultations).
- b) Utilizing universities and think tanks to analyze and document community needs, identify gaps in services, and propose localized solutions.
- c) Encouraging representation of academic and civil society actors in national committees on aging and economic planning.

### 5) Foster Multi-Stakeholder Learning and Innovation Platforms: To promote crosssector collaboration:

- a) Develop learning exchanges, online platforms, and policy labs where practitioners, researchers, and community actors can test and share innovations in age-friendly housing, healthcare models, and livelihood development.
- b) Facilitate regional or provincial-level knowledge networks, enabling coordination among universities, NGOs, and LAOs to advance aging-inclusive development collectively.

Enablers serve as the connective tissue in Thailand's silver economy, translating the national vision into local impact through knowledge generation, capacity building, community engagement, and collaborative innovation. Their strength lies not only in implementation but also in listening, adapting, and creating space for inclusive development to emerge from the ground up.

#### **Key strategies recommended for enablers include:**

- Advancing research and knowledge translation, primarily through universities and think tanks that can generate evidence, pilot solutions, and inform policymaking.
- Scaling capacity-building initiatives that equip both professionals and community members with the skills needed to engage older adults in productive, dignified, and empowering roles.
- Empowering civil society and grassroots organizations to co-design and deliver contextually relevant silver economy programs, particularly in underserved areas.
- Institutionalizing participatory policy mechanisms that ensure the voices of older adults and frontline implementers are represented in national and local planning.

• Establishing platforms for cross-sector learning and innovation, enabling knowledge sharing across provinces and organizations to strengthen replication and scalability of successful models.

By investing in these enablers and building collaborative networks across academic, civic, and local actors, Thailand can ensure that its silver economy does not rely solely on top-down directives, but grows from a foundation of shared learning, practical action, and community ownership.

### **6.3 Policy Recommendations for Producers**

Producers—businesses, industry associations, service providers, and private investors—are essential stakeholders in the success of Thailand's silver economy. Their role extends beyond profit generation; they are market creators, job providers, and innovation leaders who can directly respond to the evolving needs and preferences of an aging society. By aligning business practices with inclusive, age-friendly strategies, producers can help redefine aging as a driver of growth and social value.

- 1) Incentivize Age-Friendly Business Practices: The government should promote market transformation through clear incentives and enabling environments that reward businesses engaging with the silver economy.
- a) Introduce tax incentives, subsidies, or recognition schemes for businesses that hire older adults, design inclusive products, or deliver senior-focused services.
- b) Support businesses in adapting physical spaces and service models to be agefriendly, such as accessible retail layouts, customer assistance programs, or mobilityfriendly transportation.
- c) Encourage industries—especially in healthcare, wellness, financial services, and tourism—to incorporate silver economy segments into their business models and market research.
- **2) Expand Private Sector Participation in Workforce Development:** Older adults can remain productive contributors in the economy if proper support mechanisms exist. Producers can help by:
- a) Establishing re-skilling and upskilling programs within their organizations tailored to senior workers' needs and capabilities.
- b) Creating flexible work opportunities, such as part-time, remote, or consultancy roles that accommodate physical and lifestyle changes.
- c) Partnering with vocational institutes or LAOs to deliver joint training programs for older adults transitioning into new sectors, such as care services, creative industries, or community tourism.

- **3) Promote Senior Entrepreneurship and Microenterprise:** Producers should also support the growing interest among older adults in running their own businesses or social enterprises.
- a) Facilitate mentorship programs, incubation support, and microfinance access for elderly entrepreneurs.
- b) Collaborate with platforms like the One Tambon One Product (OTOP) initiative to integrate senior-led or senior-relevant products into wider market ecosystems.
- c) Partner with banks and fintech companies to develop senior-friendly financial products, such as retirement investment tools, digital payment platforms with simplified interfaces, or savings plans with low entry thresholds.
- **4) Invest in Innovation for Aging:** The private sector is well-positioned to drive innovation that improves the lives of older adults, particularly through technology, design, and service delivery.
- a) Support public-private research collaborations focused on aging-related innovation, including smart homes, assistive robotics, telehealth platforms, and Albased eldercare.
- b) Establish corporate venture funds or innovation challenges to attract start-ups and SMEs developing solutions for aging in place, mobility, wellness, or chronic disease management.
- c) Encourage retail, logistics, and consumer brands to co-create with older consumers—ensuring product design and marketing reflect real needs and preferences.
- **5) Engage in Corporate Social Responsibility (CSR) for Aging Communities:** Beyond market-oriented strategies, producers should also reinforce their commitment to social well-being:
- a) Incorporate aging-inclusive goals into CSR programs, such as providing job training for vulnerable seniors, supporting elder clubs, or building community gardens and wellness spaces.
- b) Partner with local authorities to co-host senior-focused events, wellness screenings, or recreational campaigns that promote active aging and intergenerational engagement.

In conclusion, the producers are indispensable actors in Thailand's silver economy—not only as suppliers of goods and services, but also as employers, innovators, and partners in inclusive development. By embracing age-friendly practices and viewing older adults as valuable contributors and consumers, the private sector can play a transformative role in shaping a more resilient, equitable, and dynamic economy. Key strategies recommended for producers include:

• Adopting age-friendly business models, supported by public incentives, to create inclusive products, services, and work environments.

- Investing in re-skilling and employment programs tailored to older workers, promoting continued economic participation through flexible and meaningful opportunities.
- Enabling elderly entrepreneurship by improving access to finance, mentorship, and markets, particularly through community-based economic platforms.
- Driving innovation in aging technologies and services by collaborating with research institutions, startups, and government agencies to develop solutions that enhance the quality of life for seniors.
- Expanding CSR initiatives that directly benefit aging communities, helping to close equity gaps and promote intergenerational solidarity.

By embedding aging strategies into core business practices—not as fringe CSR activities but as part of long-term market positioning—producers can unlock new economic value while contributing to a more inclusive society. The silver economy thus becomes a shared opportunity for growth, innovation, and social progress.

### 6.4 Stakeholder Mapping for Thailand's Silver Economy

Implementing a comprehensive silver economy strategy requires coordinated action across sectors. The following mapping identifies key players who should work together to ensure a sustainable and inclusive approach.

#### 1. Key Government Agencies

- Ministry of Social Development and Human Security Lead coordination and policy direction
- Ministry of Public Health Health systems and healthy aging
- Ministry of Labor Employment and Social Protection
- Ministry of Commerce Market and enterprise development
- Ministry of Education Lifelong learning and digital inclusion
- Local Administrative Organizations (LAOs) Local planning and service delivery
- Department of Learning Encouragement (DOLE) Non-formal education
- District Agricultural Offices Rural livelihoods and training
- Social Security Office (SSO) Section 40 and retirement support

#### 2. Private Sector and Industry Stakeholders

- Financial Institutions Savings, insurance, and investment products
- Corporate Employers Age-diverse employment practices

- Technology and Digital Service Providers Age-friendly tech innovation
- Health and Wellness Industry Care products, telemedicine, and health tech
- Social Enterprises and SMEs Inclusive business models for and by older adults

#### 3. Civil Society and Community Organizations

- Elderly Clubs and Elderly Schools Learning, economic activities, and social inclusion
- Non-Governmental Organizations (NGOs) Advocacy and service provision
- Academic Institutions and Research Centers Evidence generation and policy evaluation
- Religious and Cultural Organizations Intergenerational support and ethical frameworks
- The Ministry of Culture, the Ministry of Education, and the National Office of Buddhism should take an active role in promoting positive perceptions of older adults and reinforcing their value in society. This includes fostering age-friendly social attitudes through cultural programming, educational curricula, and religious teachings that emphasize respect, wisdom, and intergenerational harmony.

# 6.5 Strategic Policy Recommendation for JICA: Implementing the Provincial Sandbox Model for Thailand's Silver Economy

Recent surveys conducted in Chiang Mai, Sing Buri, and Bangkok as part of a broader study on Thailand's emerging Silver Economy have yielded a consistent and significant insight: older adults—regardless of health status, whether in good health or living with chronic illness, and irrespective of socio-economic background—consistently express a shared and pressing demand for an Age-Friendly Environment. This finding highlights that environmental and infrastructural factors often have a more direct influence on the well-being of older adults than income or health status alone.

The study identified six essential domains of age-friendly needs: (1) safe environments, including well-lit, hazard-free public and private spaces; (2) mobility support, such as accessible sidewalks, ramps, elevators, and public transport adapted for aging bodies; (3) community accessibility, with close proximity to essential services such as healthcare, markets, and social gathering spaces; (4) age-friendly transportation that is affordable, reliable, and easy to use; (5) home design adaptations, such as single-floor living, handrails, and accessible bathrooms; and (6) smart technologies and door-to-door services, including digital aids, emergency alert systems, and mobile health supports. These recurring needs across urban and rural settings underscore the urgency for a systematic, cross-sectoral mechanism to pilot and scale age-friendly innovations.

To address this gap, the Provincial Sandbox Model is proposed as a structured experimental framework that enables collaborative design, testing, and refinement of localized interventions for older adults. The model brings together local governments, NGOs, private sector actors, academic institutions, and older adults themselves within a controlled, multi-stakeholder setting. It emphasizes co-creation, policy learning, and evidence-informed adaptation, positioning older persons as central agents in shaping services and environments that affect their lives.

The sandbox process begins with policy advocacy, where evidence from research and community assessments is synthesized to inform provincial and national decision-makers. Key actors—such as public health offices, local academics, and civil society groups—play critical roles in translating data into actionable proposals. Once a policy agenda gains traction, regulatory authorities (e.g., provincial governors, subdistrict administrative organizations, and relevant ministries such as the Ministry of Social Development and Human Security) collaborate to authorize and resource the implementation of pilot programs.

Approved interventions are then executed by a coalition of local producers and NGOs, including small and medium-sized enterprises, community-based service providers, and senior citizen clubs. Practical services may include home modifications, installation of assistive devices, digital literacy training, or the launch of community shuttle systems tailored to older residents. Importantly, older persons are not passive recipients, but active participants who provide continual feedback through surveys, focus groups, and public dialogues—ensuring that the services evolve with real-world needs.

The sandbox model operates through a multi-level implementation system, spanning from individual and household levels to communities, subdistricts, districts, and the provincial administration. This tiered structure allows interventions to be locally relevant yet nationally scalable, while also enabling efficient coordination of resources and monitoring.

A dedicated evaluation mechanism is embedded within the sandbox process to ensure that results are monitored, lessons are captured, and scalable practices are identified. This framework integrates quantitative indicators—such as changes in household income, service utilization rates, home modification outcomes, and technology adoption—as well as qualitative measures, including user satisfaction, perceived safety, family well-being, and social inclusion. These indicators offer a balanced view of both material outcomes and lived experiences. While these are suggested indicators, each province is encouraged to co-develop or adapt evaluation tools in consultation with stakeholders to ensure alignment with local policy priorities and community-specific concerns.

The sandbox initiative is expected to yield transformative outcomes across four primary domains. In terms of service delivery, the model will generate innovative, community-responsive solutions for housing, mobility, and care—tailored to the needs of older adults in diverse settings. These solutions will support safety, independence, and active

aging. In the area of policy reform, the sandbox serves as a low-risk, high-learning environment where regulatory models, financing mechanisms, and service designs can be tested before wider adoption. This iterative process enables the refinement of local ordinances and informs provincial or national roadmaps for aging policy.

The economic impact of the initiative will be observed in the activation of local SMEs, particularly in sectors such as elder care, assistive technology, housing renovation, and social enterprises. Older adults will also be empowered as contributors to the economy—through part-time employment, entrepreneurial ventures, or intergenerational skills-sharing.

From a social well-being perspective, the sandbox model aims to reduce loneliness, increase happiness, and enhance intergenerational support. Community-based infrastructure and services will create enabling environments for older adults to remain engaged, valued, and emotionally secure within their communities.

Beyond these direct benefits, one of the most strategic outcomes of the sandbox model is its role in building a national learning ecosystem. Each province serves as a living lab, generating context-specific knowledge, practical insights, and operational models that can be adapted and adopted by other provinces. The sandbox is therefore not just a tool for piloting services, but a dynamic platform for cross-provincial learning, knowledge exchange, and innovation scaling.

Moreover, the sandbox framework offers flexibility beyond environmental interventions. It can be extended to other domains of the Silver Economy, including digital inclusion, long-term care financing, health literacy, and active aging promotion. This adaptability makes the sandbox a powerful vehicle for expanding Thailand's aging policy infrastructure in a participatory and sustainable manner.

In sum, the Provincial Sandbox Model is a pragmatic and scalable solution for translating policy into practice. It leverages existing local assets, strengthens multi-sectoral collaboration, and ensures that older adults are not only included but empowered. With modest support and strategic coordination, especially in provinces like Chiang Mai and Sing Buri where social capital and readiness are already in place, the sandbox can serve as a national catalyst for inclusive, age-friendly development. The step might started with:

1) Establishing National-Level Consensus for Strategic Alignment: To ensure that the sandbox model is not perceived as an isolated pilot but instead embedded within Thailand's broader policy architecture, JICA should begin by facilitating high-level consensus-building at the national level. This involves engaging key government agencies responsible for planning, social policy, and decentralized governance, including the Office of the National Economic and Social Development Council (NESDC), the Ministry of Social Development and Human Security (MSDHS), and the Department of Local Administration (DLA). In particular, the Thai Health Promotion Foundation (ThaiHealth)—notably through Division 6, which focuses on aging and community health—should be invited as a strategic partner. ThaiHealth brings extensive grassroots

networks, co-financing capacity, and a track record of supporting age-friendly innovations through community-based interventions. By convening these stakeholders, JICA can help to define a shared national vision for sandbox implementation, agree on roles and responsibilities, and foster cross-sector commitment to scaling successful models.

This process should culminate in the development of a national sandbox framework, detailing implementation principles, scope (beginning with the six age-friendly domains), and protocols for inter-agency coordination. This alignment ensures that provincial sandbox initiatives are not only feasible but also scalable and policy-relevant.

2) Supporting the Design and Implementation of Local Sandbox Models: Once national consensus is secured, JICA can play a catalytic role in designing and operationalizing sandbox models at the provincial level, starting with provinces that have demonstrated readiness and social capital, such as Chiang Mai and Sing Buri. Sandbox models are defined here as structured experimental zones for policy learning and innovation, tailored to the real-life needs of older adults.

In collaboration with DLA and MSDHS, JICA should support the co-design of local sandbox interventions through a participatory process involving local governments, civil society organizations, academic partners, and senior citizen groups. These interventions may include:

- Physical infrastructure improvements (e.g., barrier-free walkways, accessible homes)
- Community-based transport systems
- Smart health and safety technology deployment
- Digital literacy programs for older adults
- New care and support models linked to local SMEs

By embedding learning, experimentation, and co-creation into the implementation process, the sandbox provides a controlled but adaptive setting in which diverse innovations can be tested, refined, and scaled.

**3) Financing, Technical Support, and Monitoring Systems:** JICA's support should include targeted financial investment, technical expertise, and monitoring capacity. Funding could support both initial interventions and the coordination platforms required to implement them. Technical assistance could focus on capacity building for local stakeholders in design thinking, inclusive planning, and service delivery.

Equally important is the establishment of a robust monitoring and evaluation (M&E) system, co-developed with provincial stakeholders. The M&E framework should combine quantitative indicators (e.g., service uptake, infrastructure upgrades, cost-effectiveness) with qualitative measures (e.g., user satisfaction, perceived autonomy,

and social cohesion). JICA can also support digital platforms to capture data in real time, enabling adaptive management of sandbox interventions.

**4) Promoting Knowledge Exchange and Policy Feedback Loops:** To maximize learning and replication, each sandbox site should be positioned as a "living lab" that contributes evidence and insights into a national learning ecosystem. JICA can assist in facilitating cross-province knowledge exchanges, comparative evaluations, and structured policy dialogues between local implementers and national decision-makers.

This process will generate a continuous feedback loop from local experimentation to national policy refinement—enhancing the relevance, responsiveness, and sustainability of Thailand's aging strategies.

Sandbox results should be synthesized into policy briefs, case studies, and toolkits that can inform broader adoption. Through this mechanism, successful provincial models can guide updates to national regulations, budgeting frameworks, and planning guidelines.

- **5) Selecting Pilot Provinces through Voluntary Participation and Readiness:** To ensure strong local ownership, sandbox implementation should begin in provinces or communities that demonstrate both readiness and willingness. The Department of Local Administration (DLA), in collaboration with MSDHS and ThaiHealth, should lead a transparent selection process using criteria such as:
  - Existing infrastructure for aging services
  - Local leadership commitment
  - Community engagement capacity
  - Alignment with national development priorities

Voluntary participation is key. When local governments and communities express genuine interest and initiative, the likelihood of successful implementation and sustainability increases significantly.

JICA's role here is to encourage readiness assessments, support proposal development, and provide a responsive mechanism for reviewing and approving concept notes from local partners submitted through national coordinating agencies.

- 6) Defining the Thematic Scope: Starting with Six Age-Friendly Domains: The initial thematic focus of the sandbox should be grounded in the six age-friendly domains identified through field research:
  - Safe, accessible environments
  - Age-friendly transportation
  - Proximity to community services
  - Mobility supports (e.g., ramps, elevators)

- Senior-friendly home modifications
- · Assistive and digital technologies

These domains are widely recognized in global aging policy frameworks (e.g., WHO's Age-Friendly Cities model) and resonate with local needs and capabilities in Thailand. Focusing on these practical, visible, and high-impact areas allows for early demonstration of value, increasing the likelihood of policy buy-in and public support.

Over time, the sandbox framework can be expanded to cover other dimensions of the Silver Economy, such as long-term care financing, intergenerational services, or active aging promotion.

Conclusion: JICA's engagement in the Provincial Sandbox Model provides a unique opportunity to bridge national strategy with local action. By facilitating policy consensus, supporting model design, and resourcing structured experimentation, JICA can help Thailand build a more inclusive, responsive, and innovation-driven ecosystem for aging.

Crucially, sandbox models will not only produce local change, they will generate evidence-based tools to inform national policy and inspire systemic transformation. With modest investment and cross-sectoral collaboration, JICA can help transform sandbox initiatives into a national movement for age-friendly development.

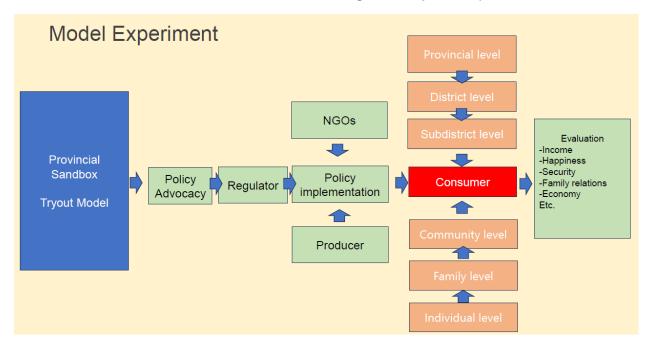


Figure 12 Provincial Sandbox Model for Silver Economy Implementation and Evaluation

# **6.6 Strategic Policy Recommendation: A Tiered and Inclusive Silver Economy Framework for Thailand**

To meet this challenge, Thailand must adopt a tiered, inclusive, and evidence-informed Silver Economy framework, grounded in both universal guarantees and group-specific pathways.

Recent field data and stakeholder consultations—including research conducted in Chiang Mai, Sing Buri, and Bangkok—highlight a growing disparity in aging experiences shaped by socio-economic status, geography, and social networks. Rather than a one-size-fits-all approach, an equity-based policy architecture is essential, where protections are universal. However, interventions are stratified to reflect the diverse realities of older adults.

- **1) Universal Policy Pillars:** Foundations for All Older Adults: Across socio-economic groups, particular needs are shared by all older adults and form the foundation of a humane, just, and productive silver economy. These include:
- a) National Pension and Protection Systems: A well-functioning pension system is the backbone of financial security in old age. Nevertheless, data from the National Statistical Office show that over 40% of older Thais depend solely on the universal old-age allowance, which remains low and often insufficient to meet basic needs. To ensure income security:
  - Universal pensions should be recalibrated to reflect the realities of cost of living, with tiered benefits for the most vulnerable.
  - Coverage of voluntary social security schemes (e.g., Section 40) must be expanded and subsidized, especially for informal workers who constitute over 50% of the workforce.
- **b) Financial Literacy and Retirement Preparedness:** According to the Bank of Thailand, only 36% of Thais aged 40–59 have a retirement savings plan. Early intervention is key.
  - Launch nationwide financial literacy campaigns targeting mid-career workers.
  - Encourage employer-matched savings plans, tax-deductible insurance contributions, and digital retirement planning tools accessible to informal workers and small enterprises.
- c) Nutrition and Food Security: Malnutrition and diet-related non-communicable diseases (NCDs) are rising among older adults, particularly in low-income and rural households.
  - Encourage employer-matched savings plans, tax-deductible insurance contributions, and digital retirement planning tools accessible to informal workers and small enterprises.
  - Expand community-based food security initiatives, such as seniorfriendly food banks, cooperatives, and mobile markets.
- **d) Promoting Positive Aging and Combating Ageism:** National media content analyses reveal that older adults are still often portrayed as passive and dependent. This shapes attitudes, policies, and institutional practices.

- Integrate positive aging narratives into education curricula, media campaigns, and public messaging.
- Institutionalize intergenerational learning programs through schools, temples, and digital platforms to foster respect, solidarity, and shared caregiving responsibilities.

These universal foundations provide the stability from which more targeted strategies can be launched. They are non-negotiable guarantees for aging with dignity and security.

#### 2) Socio-Economic Stratified Pathways

a) Low-Middle Income Groups: Reproductive Aging and Community Anchoring: Older adults from low- and lower-middle-income groups often face a dual burden of insufficient financial protection and poor health access. Aging, for them, cannot mean economic withdrawal. Instead, policies should promote "reproductive aging"—where older adults continue to contribute economically and socially under enabling conditions.

#### **Key Strategies:**

- Flexible Retirement and Part-Time Employment: Redesign civil service and public sector employment to accommodate phased retirement and flexible roles in community development, health, and education.
- Proximity-Based Job Creation: Incentivize LAOs to fund local enterprises, care services, and neighborhood-based employment within walking distance. This mirrors the "15-minute city" model adapted to rural Thai contexts.
- Formalization of Informal Labor: Provide financial incentives for older workers to register under Section 40; streamline enrollment via digital kiosks or LAO-led outreach.
- Community-Based Health and Palliative Care: Expand the role of Community Health Volunteers (CHVs) to deliver eldercare and end-of-life support. Strengthen district-level palliative care units and fund mobile care teams for rural areas.

The policy logic here is "Protect, Employ, and Empower within Reach", ensuring that older adults can age-in-place with safety, dignity, and purpose.

**b) Middle–High Income Groups:** Innovation, Autonomy, and Lifestyle Investment: Older adults in this tier, while more financially secure, seek autonomy, high-quality services, and meaningful legacy roles. This group also has the potential to drive private sector innovation and philanthropic investment in the silver economy.

#### **Key Strategies:**

- Accelerate Access to Age-Tech and Assistive Devices: Introduce tiered subsidy schemes, R&D tax incentives, and BOI benefits for SMEs producing aging-related technologies.
- Support Premium Aging Services: Establish regulatory frameworks for wellness resorts, senior universities, and arts-for-aging programs.
   Promote ethical service delivery through senior-friendly standards and accreditations.
- Leverage Impact Investment and Philanthropy: Partner with banks and fintech companies to create "silver bonds," social return funds, or charitable trusts that support aging innovation for older adults.
- Improve Long-Term and Hospice Care Choices: Expand licensing for tiered eldercare models—from community care to luxury residential care. Develop national protocols for advance care planning, legal guardianship, and dignity in dying.

This tier represents demand-driven policy space, and the government must act as a facilitator, balancing innovation, access, and ethics.

c) Family and Community Integration: A Dual Backbone of Support: Thailand's silver economy cannot succeed without strengthening both family-based and community-based caregiving systems, especially in the face of rapid social change. With over 30% of older adults providing primary care to grandchildren, especially in skipped-generation households, policy must pivot to support their dual roles as caregivers and elders.

### **Key Strategies:**

- Grandparent Caregiver Support: Provide monthly caregiving stipends or tax credits to older adults caring for children, in alignment with early childhood policies.
- Support for Solo-Living Elders: Create community safety nets including welfare visits, emergency response systems, and mobile service delivery for isolated seniors.
- Promote Intergenerational Housing and Social Design: Encourage LAOs to invest in intergenerational living models, such as cohousing, shared daycare, and eldercare centers.
- Flexible Work for Family Caregivers: Introduce employer tax credits or incentives for providing eldercare leave, home-based work arrangements, or shared caregiving platforms.
- Community Eldercare Centers: Establish multipurpose centers serving as care hubs, respite facilities, and social anchors. These can also be employed and run by older adults.

This dual strategy reinforces the cultural and practical reality that aging in Thailand happens not in isolation, but within complex family and community ecosystems that must be nurtured and enabled.

#### Conclusion

From Fragmented Programs to a Unified Silver Economy Policy. The time is ripe for Thailand to consolidate its aging-related initiatives into a cohesive, tiered national policy framework, grounded in evidence and social equity. This model:

- Ensures universal guarantees for all older persons
- Offers targeted pathways for different socio-economic groups
- · Strengthens family and community ecosystems
- Encourages public-private collaboration in innovation and caregiving

Recommendation for National Silver Economy Master Plan under NESDC's leadership, supported by line ministries, local governments, civil society, and development partners. The plan should:

- Pilot interventions through Provincial Sandbox Models
- Integrate evaluation systems using disaggregated indicators
- Ensure budget alignment with the new tiered structure
- Report annually through a National Silver Economy Dashboard

In doing so, Thailand can position itself not only as a regional leader in aging policy, but as a model of inclusive, resilient, and forward-thinking socio-economic development in the age of longevity.

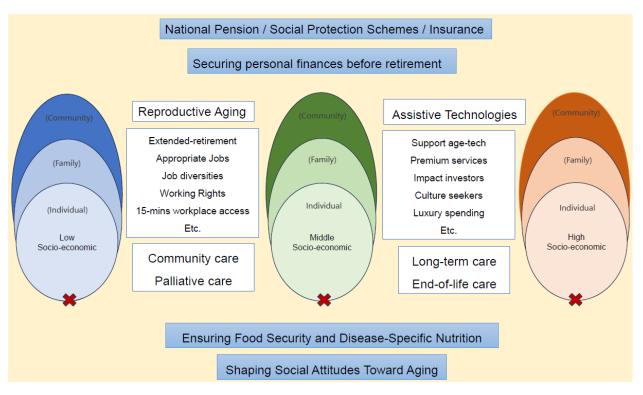


Figure 13 Analysis of Older Adults in the Thai Silver Economy Framework

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### **Appendices**

# Appendix A: Findings and thematic highlights for Chiang Mai's focus group discussion

### การประชุมรับฟังผลการสำรวจเศรษฐกิจสูงวัย (Silver Economy)

กรณีศึกษา จังหวัดเชียงใหม่

วันที่ 7 มีนาคม พ.ศ.2568

ห้องประชุมฟ้าใส เทศบาลตำบลสันป่าตอง จังหวัดเชียงใหม่

### ที่

- สถานการณ์ผู้สูงอายุในมุมมองเศรษฐกิจ
- เขาออกแบบชี้วิตอย่างไรอย่างไร ต้องการอะไร
- หน่วยงานใดสนับสนุนผู้สูงอายุอยู่บ้างในด้านเศรษฐกิจ

## รูปแบบการเก็บข้อมูล

- เชิงปริมาณ (แบบสอบถาม)
- เชิงคุณภาพ (สัมภาษณ์เจาะลึก ไม่เป็นทางการ)
- ประชุม คืนข้อมูล



# เราเก็บข้อมูลกับใครบ้าง

- หน่วยงานราชการ (26 หน่วยงาน)
- ผู้ประกอบการธุรกิจผู้สูงอายุ (21 ราย)
- ผู้สูงอายุ (100 ราย)





### **Unexpected Lessons from Strangers**

Pichkrai Chaiyadej



### A Case Study

#### A Life of Dedication

- An 86-year-old man caring for his 82-year-old bedridden wife
- Married without children, with no family support or social welfare
- Lost his city income due to rise of online lottery sales
- Now rides 60 km daily on his old bike to find customers
- Earnings are low, but he won't stop
- His only purpose is caring for his wife

Images from actual participants under PDPA with consent for publication. Blurring is reserved for ethical presentation.

### สร้างการเปลี่ยนแปลง: เปลี่ยนน้ำตาเป็นรอยยิ้ม











### Conclusion & Encouragement

- Don't lose hope in our studies and thesis.
- Observe and learn from his life.
- He is suffering more than we are.
- Avoid burnout—take care of yourself.
- Stay Strong and Keep Moving Forward.



Images from actual participants under PDPA with consent for publication. Blurring is reserved for ethical presentation.

# Economic Segments of Silver Economy

Media

Fashion

Gerontogy, health services

Home services

Real estate, smart homes Education system

Tourism, medical tourism Nursing home, assintant living

Fitness

Finance, insurance

Cosmetics

Mobility

Culture, recreation

IT, innovative technology

Home delivery

Robotics

Architechture

Design

Public transport

Local markets (e.g. food)

### ข้อค้นพบจากกลุ่ม Regulator

- คุวามชัดเจนเชิงนโยบายค่อยๆ จางหายไปตามลำดับของระดับการปกครอง
- พื้นที่-ตัวตนของผู้สูงอายุในมุมมองของหน่วยงานรัฐ เป็นลักษณะ "งานร่วม" & "งานฝาก"
- เข้มข้นในเชิงประเด็นและงบประมาณ น้อยกว่างานเด็ก เยาวชน และคนพิการ
- เด่นชัดที่สุด ตรงที่สุด คือ "หน่วยงานด้านสาธารณสุข" โดยเฉพาะอย่างยิ่งในเขตชนบท
- พยายามส่งต่อ ผลักดัน ยกระดับให้เป็นหน้าที่ของภาคประชาชน ผ่านกลไกชมรม-โรงเรียน ผู้สูงอายุ
- เขตชนบท เทศบาล / องค์กรปกครองส่วนท้องถิ่น
  - กรมส่งเสริมการเรียนรู้ (สกร.)
  - สำนักงานเกษตรอำเภอ

### ข้อค้นพบจากกลุ่ม Producer : ผู้ประกอบการธุรกิจเกี่ยวกับผู้สูงอายุ

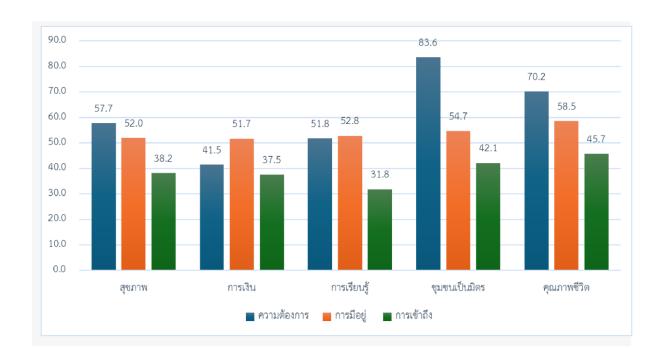
- ช่องว่างและข้อจำกัดเกี่ยวกับข้อกำหนดการจ้างงานผู้สูงอายุ
- ข้อจำกัดทางสุขภาพ เป็นเงื่อนไขสำคัญในการต่อสัญญาจ้าง
- ความสัมพันธ์ส่วนตัว งานฝีมือ ทักษะเฉพาะ มักได้รับจ้างต่อในระดับบุคคล
- ทัศนคติต่อการจ้างงานผู้สูงอายุ
- การถูกรุกรานจากมิจฉาชีพผ่านระบบ online marketing
- ไม่พร้อมต่อยอดธุรกิจใดๆ รอเวลาเมื่อพร้อม จะเกษียณถาวร
- ครอบครัว บุตรหลานไม่สานต่อธุรกิจดั้งเดิมของครอบครัว

### ข้อค้นพบจากกลุ่ม Producer แรงงานผู้สูงอายุ

- ทัศนคติและการตีตราจากเพื่อนร่วมงานและนายจ้างคนรุ่นใหม่
- การต่อสู้กับข้อจำกัดทางสุขภาพด้วยสารกระตุ้นขณะทำงาน
- จ้างงานเชิงระบบ-นอกระบบ-ไร้ระบบ
- ถูกเอาเปรียบได้อย่างง่ายดาย ผ่านระบบหักเงินเดือน (ชนบท)
- ช่องว่างของเทคโนโลยีสมัยใหม่ในการทำงาน
- ช่องว่างของ Digital economic literacy

### ข้อค้นพบจากกลุ่ม Consumer

- ขอความสงบ ที่ไม่ต่อยอดเทคโนโลยีในการใช้ชีวิต
- ความมั่นคง และมีบทบาทคือ ณาปนกิจสงเคราะห์
- ชุมชนผู้สูงอายุ มายาคติของความสุขในวัยชรากับของที่ระลึก
- เทคโนโลยีทางการแพทย์ จำเป็นน้อยกว่าโอกาสในการเข้าถึงบริการทางการแพทย์
- ไม่พร้อมจ่าย เก็บเงินให้ลูกหลาน
- ระบบขายตรง และนิเวศน์ที่เสี่ยงในการใช้ชีวิต
- ความเชื่อเชิงวัฒนธรรมและศาสนา (อย่ายื้อ... พอดี.... เท่าที่มี....)
- การช่วยเหลือด้านคดีความ คดีแพ่ง เมื่อจำเป็นและร้องขอ





### Appendix B: Findings and thematic highlights for Bangkok's focus group discussion

### การประชุมรับฟังผลการสำรวจเศรษฐกิจสูงวัย (Silver Economy)

### กรณีศึกษา กรุงเทพมหานคร

วันที่ 10 มีนาคม พ.ศ.2568

โรงเรียนผู้สูงอายุ วัดไชยทิศ เขตบางกอกน้อย กรุงเทพมหานคร

### ที่มาและความสำคัญ

- สถานการณ์ผู้สูงอายุในมุมมองเศรษฐกิจ
- เขาออกแบบชีวิตอย่างไรอย่างไร ต้องการอะไร
- หน่วยงานใดสนับสนุนผู้สูงอายุอยู่บ้างในด้านเศรษฐกิจ

### รูปแบบการเก็บข้อมูล

- เชิงปริมาณ (แบบสอบถาม)
- เชิงคุณภาพ (สัมภาษณ์เจาะลึก ไม่เป็นทางการ)
- ประชุม คืนข้อมูล

# เราเก็บข้อมูลกับใครบ้าง

- หน่วยงานราชการ (19 หน่วยงาน)
- ผู้ประกอบการธุรกิจผู้สูงอายุ (31 ราย)
- ผู้สูงอายุ (100 ราย)

### ข้อค้นพบเบื้องต้น

## ข้อค้นพบจากกลุ่ม หน่วยงานกำกับนโยบาย (ภาครัฐ)

- ความชัดเจนเชิงนโยบายค่อยๆ จางหายไปตามลำดับของระดับการปกครอง
- เข้มข้นในเชิงประเด็น แต่งบประมาณน้อยกว่างานเด็ก เยาวชน และคนพิการ
- เนื้องานซ้ำซ้อน ปรากฏในหลายหน่วยงาน
- ในบางกรณี ถูกตีความเหมารวมเป็นกลุ่มประชากรทั่วไป
- เด่นซัดที่สุด ตรงที่สุด คือ "หน่วยงานด้านสาธารณสุข" "องค์กรปกครองส่วนท้องถิ่น"
- ภาคประชาชน ภาคประชาสังคม เป็นภาคีเสริมที่มีประสิทธิภาพ
- พยายามส่งต่อ ผลักดัน ยกระดับโดยกลไกภาคประชาชน ผ่านชมรม-โรงเรียนผู้สูงอายุ

## ข้อค้นพบจากกลุ่ม Producer : ผู้ประกอบการธุรกิจเกี่ยวกับผู้สูงอายุ

#### มุมมองผู้ประกอบการ

- ช่องว่างและข้อจำกัดเกี่ยวกับข้อกำหนดการจ้างงานผู้สูงอายุ
- ข้อจำกัดทางสุขภาพ เป็นเงื่อนไขสำคัญในการต่อสัญญาจ้าง
- ความสัมพันธ์ส่วนตัว งานฝีมือ ทักษะเฉพาะ มักได้รับจ้างต่อเป็นรายบุคคล
- ทัศนคติต่อการจ้างงานผู้สูงอายุ
- การทอดทิ้งผู้สูงอายุในศู<sup>้</sup>นย์ดูแล่ผู้สูงอายุภาคเอกชน

#### มุมมองผู้สูงอายุที่เป็นผู้ประกอบการ

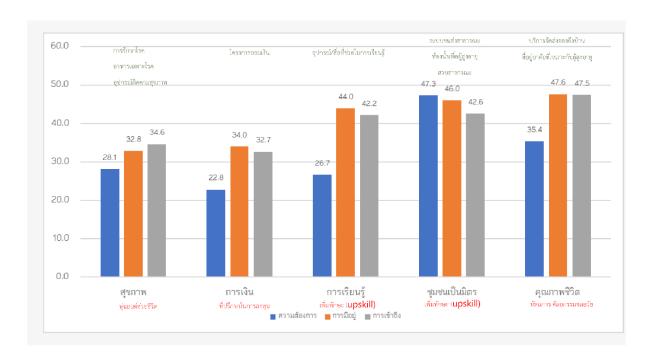
- การถูกรุกรานจากมิจฉาชีพผ่านระบบ online marketing
- ไม่พร้้อมต่อยอดธุรกิจใดๆ รอเวลาเมื่อพร้อม จะเกษียณถาวร
- ครอบครัว บุตรหลานไม่สานต่อธุรกิจดั้งเดิมของครอบครัว

## ข้อค้นพบจากกลุ่ม Producer แรงงานผู้สูงอายุ

- ทัศนคติและการตีตราจากเพื่อนร่วมงานและนายจ้างคนรุ่นใหม่
- การต่อสู้กับข้อจำกัดทางสุขภาพด้วย "สารกระตุ้น" ขณะทำงาน
- จ้างงานเชิงระบบ-นอกระบบ-ไร้ระบบ
- ถูกเอาเปรียบได้อย่างง่ายดาย ผ่านระบบหักเงินเดือน
- ช่องว่างของเทคโนโลยีสมัยใหม่ในการทำงาน
- ช่องว่างของความรู้ในเทคโ Digital economic literacy

### ข้อค้นพบจากกลุ่ม Consumer

- ขอความสงบ ที่ไม่ต่อยอดเทคโนโลยีในการใช้ชีวิต
- ความมั่นคง และมีบทบาทคือ ณาปนกิจสงเคราะห์
- เทคโนโลยีทางการแพทย์ จำเป็นน้อยกว่าโอกาสในการเข้าถึงบริการทางการแพทย์
- ไม่พร้อมจ่าย เก็บเงินให้ลูกหลาน
- ระบบขายตรง และนิเวศน์ที่เสี่ยงในการใช้ชีวิต
- ความเชื่อเชิงวัฒนธรรมและศาสนา (อย่ายื้อ... พอดี.... เท่าที่มี....)
- การช่วยเหลือด้านคดีความ คดีแพ่ง เมื่อจำเป็นและร้องขอ
- ลูกหลานดี มีชัยไปกว่าครึ่ง...ลูกหลานมี..แต่ไม่พามา





#### Appendix C: Findings and thematic highlights for Sing Buri's focus group discussion

การประชุมรับฟังผลการสำรวจเศรษฐกิจสูงวัย (Silver Economy)

กรณีศึกษา จังหวัดสิงห์บุรี

วันที่ 12 มีนาคม พ.ศ.2568

ห้องประชุมองค์การบริหารส่วนตำบลสระแจง อำเภอบางระจัน จังหวัดสิงห์บุรี

#### ที่มาและความสำคัญ

- สถานการณ์ผู้สูงอายุในมุมมองเศรษฐกิจ
- เขาออกแบบชีวิตอย่างไรอย่างไร ต้องการอะไร
- หน่วยงานใดสนับสนุนผู้สูงอายุอยู่บ้างในด้านเศรษฐกิจ

## รูปแบบการเก็บข้อมูล

- เชิงปริมาณ (แบบสอบถาม)
- เชิงคุณภาพ (สัมภาษณ์เจาะลึก ไม่เป็นทางการ)
- ประชุม คืนข้อมูล

## เราเก็บข้อมูลกับใครบ้าง

- หน่วยงานราชการ (23 หน่วยงาน)
- ผู้ประกอบการธุรกิจผู้สูงอายุ (27 ราย)
- ผู้สูงอายุ (101 ราย)

## ข้อค้นพบจากกลุ่ม Regulator

- ความซัดเจนเชิงนโยบายค่อยๆ จางหายไปตามลำดับของระดับการปกครอง
- พื้นที่-ตัวตนของผู้สูงอายุในมุมมองของหน่วยงานรัฐ เป็นลักษณะ "งานร่วม" & "งานฝาก"
- เข้มข้นในเชิงประเด็นและงบประมาณ น้อยกว่างานเด็ก เยาวชน และคนพิการ
- เด่นชัดที่สุด ตรงที่สุด คือ "หน่วยงานด้านสาธารณสุข" โดยเฉพาะอย่างยิ่งในเขตชนบท
- พยายามส่งต่อ ผลักดัน ยกระดับให้เป็นหน้าที่ของภาคประชาชน ผ่านกลไกชมรม-โรงเรียน ผู้สูงอายุ
- มีนโยบายช่วยเหลือ แต่มุ่งเน้นการ"ให้"
- เขตชนบท เทศบาล / องค์กรปกครองส่วนท้องถิ่น
  - กรมส่งเสริมการเรียนรู้ (สกร.)
  - สำนักงานเกษตรอำเภอ

## ข้อค้นพบจากกลุ่ม Producer : ผู้ประกอบการธุรกิจเกี่ยวกับผู้สูงอายุ

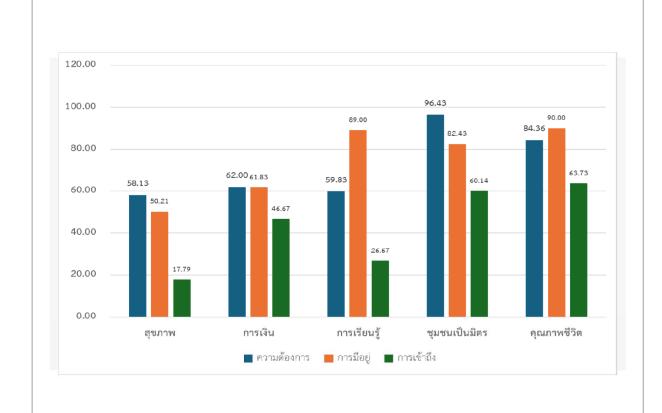
- ช่องว่างและข้อจำกัดเกี่ยวกับข้อกำหนดการจ้างงานผู้สูงอายุ
- ข้อจำกัดทางสุขภาพ เป็นเงื่อนไขสำคัญในการต่อสัญญาจ้าง
- ความสัมพันธ์ส่วนตัว งานฝีมือ ทักษะเฉพาะ มักได้รับจ้างต่อในระดับบุคคล
- ทัศนคติต่อการจ้างงานผู้สูงอายุ
- การถูกรุกรานจากมิจฉาชีพผ่านระบบ online marketing
- ไม่พร้อมต่อยอดธุรกิจใดๆ รอเวลาเมื่อพร้อม จะเกษียณถาวร
- ครอบครัว บุตรหลานไม่สานต่อธุรกิจดั้งเดิมของครอบครัว

## ข้อค้นพบจากกลุ่ม Producer แรงงานผู้สูงอายุ

- ทัศนคติและการตีตราจากเพื่อนร่วมงานและนายจ้างคนรุ่นใหม่
- การต่อสู้กับข้อจำกัดทางสุขภาพด้วยสารกระตุ้นขณะทำงาน
- จ้างงานเชิงระบบ-นอกระบบ-ไร้ระบบ
- อาชีวอนามัยของกลุ่มอาชีพรับงานมาทำที่บ้าน
- ถูกเอาเปรียบได้อย่างง่ายดาย ผ่านระบบหักเงินเดือน (ชนบท)
- ช่องว่างของเทคโนโลยีสมัยใหม่ในการทำงาน
- เทคโนโลยีการเงินดิจิทัล ในการใช้ชีวิต (Internet Banking / QR code)

## ข้อค้นพบจากกลุ่ม Consumer

- ขอความสงบ ที่ไม่ต่อยอดเทคโนโลยีในการใช้ชีวิต
- ความมั่นคง และมีบทบาทคือ ณาปนกิจสงเคราะห์
- ทัศนคติต่อศูนย์ดูแลผู้สูงอายุ
- เทคโนโลยีทางการแพทย์ จำเป็นน้อยกว่าโอกาสในการเข้าถึงบริการทางการแพทย์
- ไม่พร้อมจ่าย เก็บเงินให้ลูกหลาน
- ระบบขายตรง และนิเวศน์ที่เสี่ยงในการใช้ชีวิต
- ความเชื่อเชิงวัฒนธรรมและศาสนา (อย่ายื้อ... พอดี.... เท่าที่มี....)
- การช่วยเหลือด้านคดีความ คดีแพ่ง เมื่อจำเป็นและร้องขอ
- จริงๆ.....เหมือนรัฐจะให้ แต่ขั้นตอนยุ่งยาก จนถอดใจ



ประเด็น	แนวทาง	หน่วยงานที่ควรเกี่ยวข้อง
สุขภาพ	-การส่งต่อ-ตามนัด (กลุ่มทุกข์ยาก เปราะบาง)	- 22 คน / 70 ครั้ง
	-การแพทย์ฉุกเฉิน (ADL/IADL) ร้องขอตามนัดได้	- 1669 เทศบาล
	เปราะบาง ทุพลภาพ	- การยื่นขำร้อง ขึ้นทะเบียน
	-แล้วคนทั่วไป???	- ระบบ Co-payment (คนมีฐาน
	-Medical lab test at home (Free service)	- รับยา / rehab / follow up
		under universal health ca
		scheme
	-การมีส่วนร่วมของเอกชนและองค์กรสาธารณะ กับ	???
	referral system	

ประเด็น	แนวทาง	หน่วยงานที่ควรเกี่ยวข้อง
ารเงิน	กองทุนวันละบาท เดือนละ 30 บาท	สวัสดิการชุมชน/สมาชิก กรรมการ

ประเด็น	แนวทาง	หน่วยงานที่ควรเกี่ยวข้อง
าารเรียนรู้	ตอบสนอง ความต้องการด้านอาหารที่เฉพาะกับโรค - ความดันโลหิตสูง - เบาหวาน - คลอเรสเตอรอล การเรียนเพิ่มวุฒิ (พัฒนาคุณวุฒิตามระดับ) สกร ด้านอาชีพ/ตามระดับ	<ul> <li>ชิญแต่ไม่มา</li> <li>ตวามรู้ (Knowledge ผ่าน)</li> <li>Monitor – is a key</li> <li>ไม่ได้ปรุงอาหารเอง</li> <li>ซื้ออาหาร (เค็ม )</li> </ul>

ประเด็น	แนวทาง	หน่วยงานที่ควรเกี่ยวข้อง
าุณภาพชีวิต	เริ่มที่ครอบครัว: ลูกหลาน ดี ผู้สูงอายุดี ลูกหลานมีแต่ไม่มา (ภาระงาน)	เริ่มที่ครอบครัว
	Food delivery innovation	- Limitation in Marketing
		- Delivery system

ประเด็น	แนวทาง	หน่วยงานที่ควรเกี่ยวข้อง
ชุมชนเป็นมิตร	คาดหวัง caregiver ก็มีข้อจำกัด เพราะมีคนไข้ของเขา ติดบ้าน ติดสังคม ติดเตียง พระ อสม. ดูแลพระที่เจ็บป่วย	Aging in Place ชมรมผู้สูงอายุ/โรงเรียนผู้สูงอายุ ระบบส่งต่อ
คุณภาพชีวิต	เริ่มที่ครอบครัว: ลูกหลาน ดี ผู้สูงอายุดี ลูกหลานมีแต่ไม่มา (ภาระงาน) การปรุงอาหาร (ในสมาชิกครอบครัว / caregiver)	เริ่มที่ครอบครัว

#### **Appendix D: Final report presentation**



#### DATA COLLECTION SURVEY ON THE SILVER ECONOMY IN THAILAND

# FINAL REPORT PRESENTATION





- To systematically identify key stakeholders in Thailand's silver economy, including government agencies, private sector actors, nongovernmental organizations, and elderly populations, while aligning with relevant Sustainable Development Goals (SDGs) within the Long-term Population Development Plan (2022 – 2037) framework.
- To assess the impacts of demographic transitions on the silver economy in Thailand, focusing on aging trends, labor force changes, and shifts in consumer behavior.

## Methodology

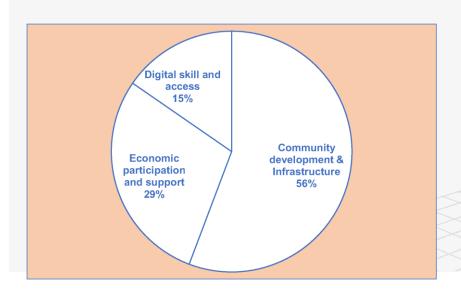
Categories	Details
Research Area	Chiang Mai, Sing Buri, Bangkok
Approach	<ul> <li>Documentary Research</li> <li>Quantitative Approach</li> <li>Qualitative Approach</li> <li>Dialogue</li> <li>Community Data Repatriation</li> <li>Participatory Group Discussion</li> </ul>
Data Collection	<ul><li>Research Team</li><li>Village Health Volunteer</li><li>NGOs</li></ul>
Data Conclusion	<ul><li>Descriptive Statistics</li><li>Content Analysis</li></ul>

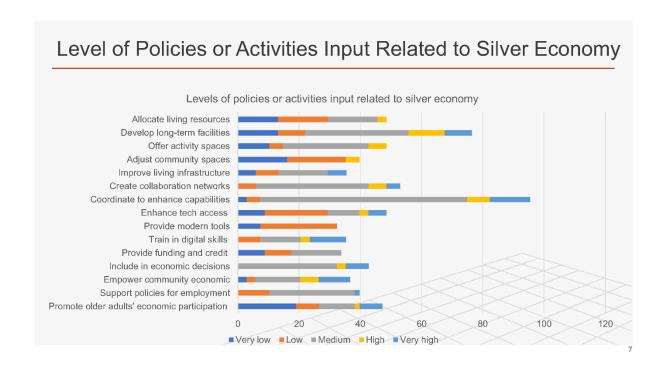
#### **Summary of Target Population and Sample Size (512 Cases)**

Location	Target Population	Number
Chiang Mai	Regulator	26
	Producer	41
	Consumer	100
Bangkok	Regulator	19
	Producer	55
	Consumer	100
Singburi	Regulator	23
	Producer	48
	Consumer	100

## 1. Practical Realities: A Regulatory Perspective

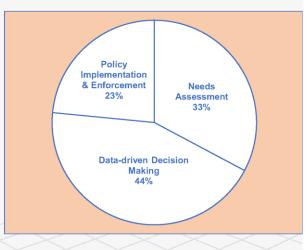
## Policy Patterns and Real-world Application

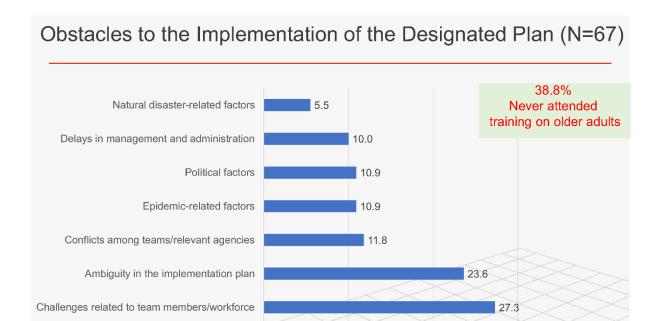




#### **Process**

- Community-based movement
- Evidence-based decision making
- Comprehensive needs assessment
- Limited policy enforcement
- Decentralization of power and local administration
- Social capital as a foundation for strategic action
- Regulatory implementation capacity at the operational level





10.0

20.0

30.0

0.0

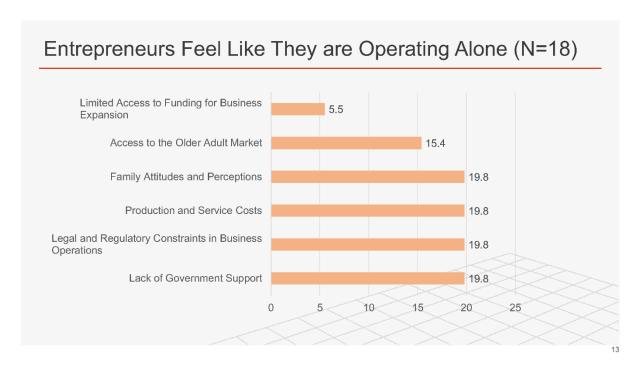
#### Output **Obstacles** % % Changes Bureaucratic rigidity 24.7 Better quality of life 39.2 **Budget constraints** 16.3 Policy discontinuity 9.3 Promote lifelong learning 27.5 71.6% reported Ageist perceptions 9.3 work progress at Political instability 7.4 Increase social participation 12.3 51-75% of the plan Resistance to change 7.4 Better health and elder care Lack of coordination 7.4 access 11.7 Internal management 6.5 issues Aged-friendly environment 8.8 Short-term policy focus 6.0 Enhanced economic security 0.6 Natural disasters 5.6

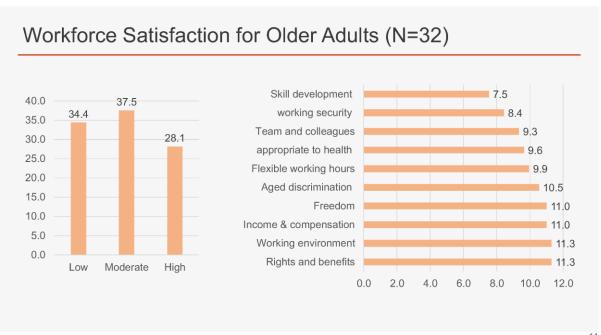
#### Qualitative Insights: A Narrative Analysis from Regulators

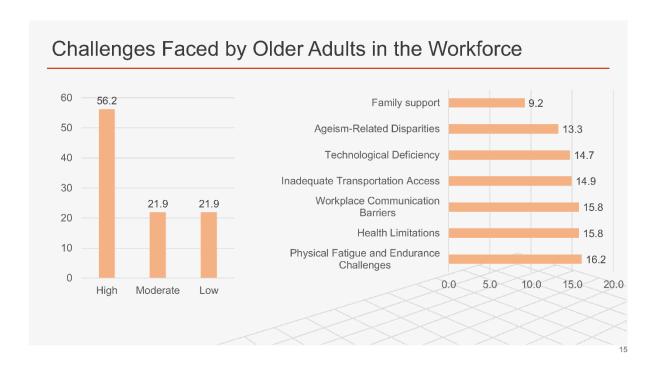
- 1. Policy implementation and governance challenges
- 2. The marginalization of older adults in government priorities
- 3. Budget constraints and limited economic investment
- 4. The dominance of the health sector in older adult affairs
- 5. The shift of responsibility to civil society and local organizations
- 6. Significant role of local organizations in advancing the silver economy
- 7. Unexpected organizations: Department of Learning Encouragement (DOLE) and the District Agricultural Office.

11

#### 2. Practical Realities: A Producer Perspective







#### Qualitative Insights: Narrative Analysis from Business Sector

- 1. Regulatory and employment barriers
- 2. Informal and relationship-based business models
- 3. Digital and technological limitation
- 4. Business succession and intergenerational continuity

#### Qualitative Insights: Narrative Analysis from Older Adult Entrepreneurs

- 1. Digital vulnerability and financial exploitation
- 2. Limited business growth and scaling readiness
- 3. Weak intergenerational workforce integration

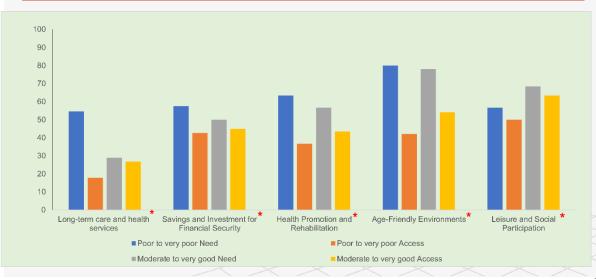
# Qualitative Insights: Narrative Analysis from Older Adults' Workforce

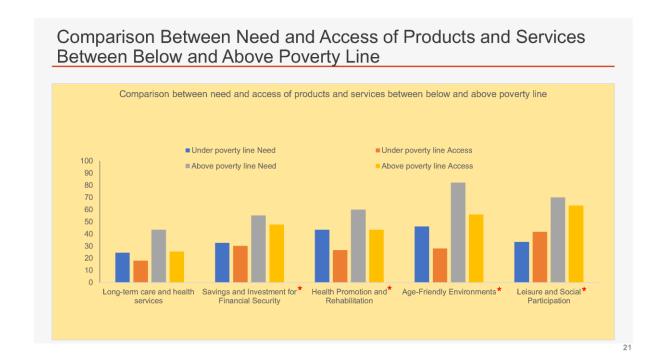
- 1. Age discrimination and workplace bias
- 2. Health constraints and occupational challenges
- 3. Employment instability and informal work arrangement
- 4. Financial exploitation and economic vulnerability
- 5. Technological adaptation and digital literacy gaps
- 6. The impact of criminal records on employment opportunities

## 3. Practical Realities: A Consumer Perspective

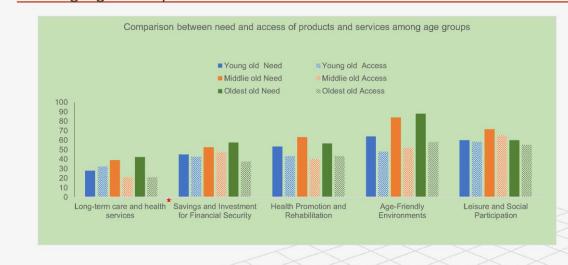
10

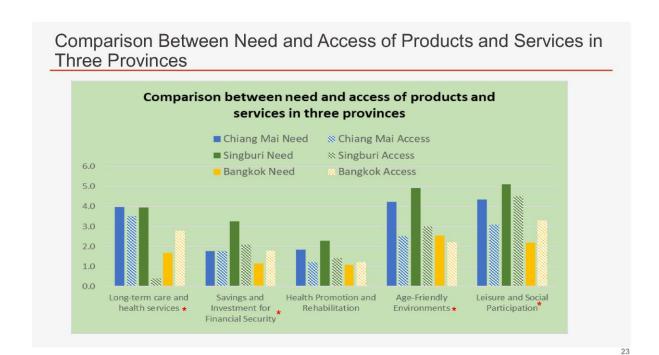
# Comparison of Product and Service Needs and Accessibility Based on Health Status (N=300)





Comparison Between Need and Access of Products and Services Among Age Groups



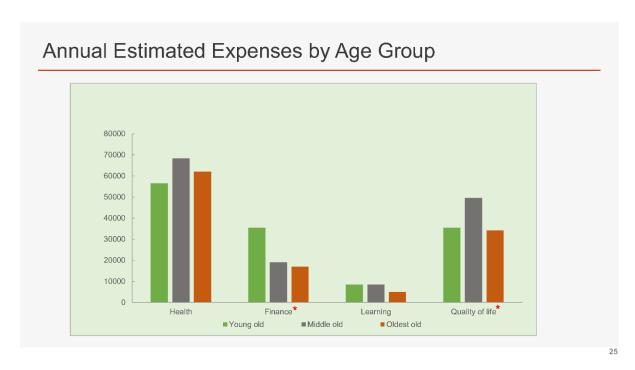


Annual Estimated Health Expenditures in Baht (N=300)

Quality of life,
41,696

Learning, 7,762

Finance,
24,024



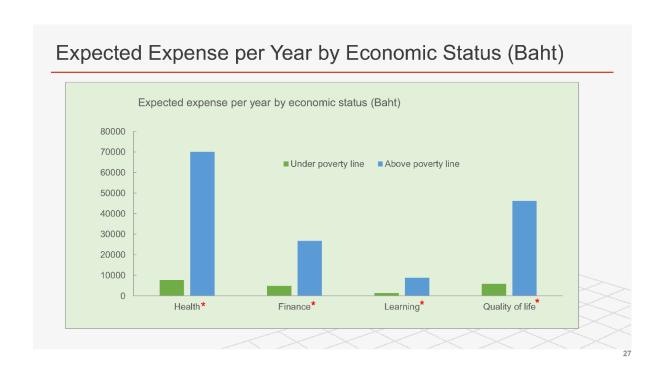
Expected Expense Per Year by Pension (Baht)

Expected expense per year by pension (Baht)

Pension

Non-pension

Audity of life\*



# Determinants of Purchase Decisions Among Consumers with a 'High' Concern Rating for Products and Services (N=300)

Determinants	Total %	Chiang Mai %	Sing Buri %	Bangkok %	p-value
1) Price	48.7	23.0	90.0	33.0	.000
2) Available money	48.0	17.0	88.0	39.0	.000
3) Necessity	54.7	44.0	87.0	55.0	.000
4) Family support	29.0	25.0	45.0	17.0	.000
5) Convenience	44.0	50.0	55.0	27.0	.001
6) Availability or easy to access	51.0	61.0	57.0	35.0	.001
7) Quality of products /services	61.3	53.0	80.0	51.0	.000
8) Worthwhile	64.3	58.0	84.0	51.0	.000
9) Popularity	30.0	22.0	54.0	14.0	.000
10) Safety	64.3	65.0	68.0	60.0	.435
11) Modernity	15.3	22.0	3.0	21.0	.000
12) Luxury	13.3	19.0	9.0	12.0	.000

# Qualitative Insights: Narrative Analysis from Older Adults Consumers

- 1. Preference for a simple and peaceful lifestyle
- 2. Financial stability and family centered spending habits
- 3. Social and cultural significance of elderly communities
- 4. Limited access to healthcare technology and medical services
- 5. Risks of direct sale with substandard products
- 6. Influence of cultural and religious beliefs on consumer behavior
- 7. Legal and social assistance as a last resort

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#### 4. Conclusion

#### Regulator

- Task Completion as planned
- Proficiency in familiar tasks
- Loosely connected network

#### Producer

- Working in isolation as a private sector
- · Struggling alone
- · Self-help group
- Self-sustaining

#### Consumer

- Restricted income
- · Low savings
- · Minimal lifestyle
- Preference for lowtech solutions

## 5. Suggestions

- 1. Shaping Social Attitudes Toward Aging
- 2. Promoting Personal Financial Security
- 3. Ensuring Food Security and Disease-Specific Nutrition
- 4. Appropriate Integration of Assistive Technologies
- 5. Expanding Access to Long-Term and End-of-Life Care
- 6.Enhancing the National Pension and Social Protection Schemes
- 7. Fostering Active and Reproductive Aging