

## ABSTRACT

### **Problems and Obstacles in the Implementation of the Social Insurance Act B.E. 2497**

This thesis is written and analyzed in such a way that it aims at presenting the points why the Social Insurance Act of B.E. 2497 (A.D. 1954) was met with numerous obstacles and problems to an extent that it was not applicable in Thailand. In addition the author has ventured to make some proposals as to the solution to such problems for future consideration of the Government; and for the convenience and efficiency in the collection of data, the author has started on a premise that, from a practical point of view, the Government was unable to administer the B.E. 2497 Social Insurance Act to its fullest authority due to many problems and obstacles which will be subsequently explained in details. In so doing, the author has employed the "Documentary Research" as the method of his research.

Bearing in mind the facts that the 20th century society has expanded widely in terms of its population, economic and social development as well as the size of the town proper, the Government of each country has to take interest in the Social Security system. The result of the social growth is like a two-edged sword and it cuts when the members of the society are beginning to feel less secure economically and psychologically. The Government, in its capacity as the administrator, therefore, has to find some forms of measurement to counter the defects which are the outcome of this social growth. One of these measurements is to provide security to its society in the forms of Social Assistance, Social Insurance and Public Service. In Thailand, the Government has long been giving its services to the people in form of Social Assistance and Public Service. As regards the Social Insurance, however it has been given attention only recently. Social Insurance system is distinguished from Social Assistance and Public Service in the sense that the last two are the forms of assistance that the Government gives to its people free of charge, while the Social Insurance system needs cooperation from 3 sources, namely: Government, employers and employees, all of whom have to provide regularly a certain amount of money which will be paid to the members under the system when they are unemployed or in need of it.

The applicability and the effectiveness of the Social Insurance in its implementation depend upon the basic requirements in each individual country. It was indeed a praiseworthy act of the Government under the Pibulsongkram's regime to initiate the Social Insurance system in the country in the year B.E. 2497 (A.D. 1954). Unfortunately it did not work as the Government hurriedly passed the law and held it as the centre of operation without taking long-term planning operations and other problems into consideration. Legal action by itself is not a magic ingredient which will make the system work as the Social Insurance system covers many other fields of activities. Furthermore, the Government at that time was in a state of political confusion and was not ready economically to adopt and apply such a system to its fullest extent. Besides, socially speaking,

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Thai people were only used to public services which were not in the form of Social Insurance. Therefore, it can be said that the Social Insurance Act of B.E. 2497 (A.D. 1954) was established on an unstable foundation and the environment was also not ready for its smooth operation.

In the concluding, the author proposes new constructive ideas concerning the adoption of the Social Insurance system in Thailand with a hope that, if it were to be adopted, the proposals might be of some value to the future Social Insurance planning in the country.

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by *Huekharn Tomorasak*

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