

# “Sookpracha” Valuable Housing for Holistic Life Development: Case Study Approach

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## Abstract

One of the key factors reflecting the quality of human life is adequate housing but nowadays housing cost is too much higher than the household income, which becomes a burden on households and makes it difficult for low-income people to access quality housing. This study uses SSM as a research tool to find a problems and constraints in supporting affordable housing model in Thailand. The case study used in this article is from “Sookpracha” affordable housing project from National Housing Authority. The finding from rich picture found that collaboration from stakeholders at all levels either in government, private sector or dwellers plays great role in encouraging affordable housing. The rental housing model and use of land with sunk cost on location of the project also supports BCG model in dimension of circular economy. Moreover, physical disability, household income, age, and type of family should be considered as important factors in making tailor-design house for vulnerable group.

**Keywords:** Affordable Housing, BCG, House for Low-income, House Affordability, Circular Economy

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## “สุขประชา” พื้นที่ให้คุณค่าในการพัฒนาชีวิตแบบครบวงจร

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### บทคัดย่อ

หนึ่งในปัจจัยสำคัญที่สะท้อนให้เห็นถึงคุณภาพชีวิตของประชาชนในประเทศคือการมีบ้านหรือที่อยู่อาศัยที่เพียงพอต่อการดำรงชีพ ทว่าปัจจุบันกลับพบว่าอัตราค่าเช่าบ้านหรือค่าที่อยู่อาศัยสูงกว่ารายได้ครัวเรือน ส่งผลให้ผู้มีรายได้ต่ำเข้าถึงที่อยู่อาศัยที่มีคุณภาพได้ยากขึ้น ในการวิจัยครั้งนี้ใช้วิธีการ SSM ซึ่งเป็นเครื่องมือที่ใช้ค้นหาปัญหาและข้อจำกัดในการสนับสนุนรูปแบบที่อยู่อาศัยแบบราคาเข้าถึงได้ในประเทศไทย ผ่านกรณีศึกษาของโครงการบ้านเคหะสุขประชาจากการดำเนินการของการเคหะแห่งชาติ โดยผลจากการวิจัยพบว่าความร่วมมือจากผู้มีส่วนได้ส่วนเสียทุกระดับทั้งภาครัฐ เอกชน และผู้อยู่อาศัย มีส่วนสำคัญในการพัฒนารูปแบบที่อยู่อาศัยราคาอย่างเหมาะสม และแนวคิดในการนำที่ดินทิ้งร้างมาใช้ในการพัฒนาบ้านในลักษณะดังกล่าวยังช่วยสนับสนุนโมเดล BCG ในมิติของเศรษฐกิจหมุนเวียนอีกด้วย อนึ่ง จากผลการวิจัยยังพบว่าปัจจัยด้านความพิการทางด้านร่างกาย รายได้ครัวเรือน อายุ และประเภทครอบครัวเป็นอีกหนึ่งปัจจัยสำคัญที่ต้องนำไปพิจารณาเพื่อออกแบบบ้านที่ตอบสนองความต้องการของผู้อยู่อาศัยแต่ละกลุ่มได้อย่างแท้จริง

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## INTRODUCTION

Housing is the key factor reflecting the quality of human lives based on the economic, social and environmental conditions. Affordable housing is one of the most Important conditions that will help people in the country access the education, health benefits and social welfare they deserve to receive. (UN-Habitat, 2022) Alina et al. (2021) indicated that people perceived the quality of life in many dimensions including physical, mental or social. Accordingly, Carter and Polevychok (2004) suggested that if people can access to quality housing at appropriate price compared to their income level, it will help them reduce the burden of exceeding expenses.

While considering the housing issues in the current global context, by 2030 more than 3 billion people or 40 percent of the world will have a greater need for housing. It is estimated that 96,000 homes per day for low-income residents will increase. Additionally, more than 100 million people worldwide are homeless and facing health and safety risks. This is due to the urbanization trends and increasing unemployment rate including the lack of sufficient income to sustain a quality of life. As a result, approximately by the year 2025 more than one third of the world's population will suffer from financial difficulties and unable to access secure housing (McKinsey Global Institute, 2014).

Besides, the Covid-19 situation affect liquidity and business operations in many sectors, especially in the tourism service sector and small and medium-sized enterprises (SMEs), this has caused unemployment in many groups of people, particularly vulnerable or low-income groups. Especially, Thailand's unemployment in the second quarter of 2020 increased by 1.95%, or 0.75 million, which is a one-fold increase compared to the normal unemployment rate. This is considered to be the highest since 2009. (NESDC, 2020) According to abovementioned statistic, many groups of people are encountering fragile financial situation such as elderly people, disabled people, unemployed, single parents, students,

who are have difficulty accessing resources and are more likely to be discarded from society than other peoples. (Fratczak Muller, 2022). In addition, over the past 10 years, Thailand’s number of poor people has remained stable at around 4.8 million and the poverty line at 2,762 baht per month. (NESDC, 2021) Many households in the country are still unable to recover or get back to normal as before. Moreover, household debt has increased from 45.2 percent in 2019 to 51.5 percent in 2021, reflecting the vulnerability of income and the potential of people to spend in the country.

Especially the “Housing debt” that accounts for 34.5 percent is considered to be the largest percentage of household debt which is reflecting the growing burden of housing costs from past to present. (Kasikorn Research Center, 2022) In addition, when considering the cost-to-income ratio, the lowest-income households had 24 percent of their total income for housing. It seems that housing expenses is higher than labor income significantly. From 2013 to 2019, condominium price indexes and townhouses and land plots grew by an average of 6.3 and 5.9 percent per year, respectively, this was higher than the growth rate of labor income that grew only 2.3 percent per year (BOT, 2019) This reflects that people or households in the country have a harder time in affording house. It also leads to less savings for other investments. Unemployment and loss of income in such situations leads to poverty and access to stable housing. (Puey Ungphakorn Institute for Economic Research, 2021)

This situation has led to initiation of the National Housing Authority’s 20-Year Strategic Plan (2017), which aims to design and build 2.2 million homes for those people in this group. The needs of more than 5.8 million low-income or poor people in a country that lacks stable housing. For this reason, it brings “Sookpracha Affordable Housing Project” to support low-income group for instance; the elderly, the handicapped, the homeless, the socially disadvantaged including those affected by COVID-19 in access to more stable housing including raising the level of household income above poverty line which is estimatedly

24,500 baht per month. This project is operated under the supervision of Keha Sookpracha Public Company Limited, which aims to build high standard rental houses at affordable prices by raising household incomes with two main concepts: “The Concept of Baan Sookpracha” or low-cost high-standard rental houses with living space and “The concept of a healthy economy”. To provide residents with a house, a career, income, happiness through income generating considering the appropriateness or potential of that area, such as organic agriculture, livestock, small industries such as mulberry paper, sandalwood flowers, sewing, etc. Moreover, the organization not only offers home rental services but also provides financial support for renting land to encourage career opportunities, develop skills and knowledge, foster knowledge exchange within the community, and facilitate market access. Their products will be distributed through housing communities across the country and benefit around one million families. These efforts aim to establish a sustainable ecosystem that empowers local individuals to earn a livelihood. (NHA, 2017)

Sookpracha Housing is one of the projects from National Housing Authority that designs affordable rental homes for low-income people based on the concept of BCG economy, with an emphasis on value-based economy, participation of people or stakeholders from all dimensions (Inclusive Growth) and support a circular society. (MHESI, 2021) As well as supporting the Sustainable Development Goals (SDGs) on making cities and human settlements safe, inclusive, transformative and sustainable. It is in line with the 20-year national strategy (2018-2037) in the strategy of creating opportunities for social equality. The first goal is to create fairness and reduce inequality in all dimensions building growth on the basis of quality of life that are environmentally friendly. Another goal is to make advantage and generate growth on the basis of natural resources and the environment to balance under the capacity of the ecosystem. It also promotes an ad support master plan under the national strategy focusing on people’s employment including vulnerable people by developing the potential

and quality of life of people in the country through integrated housing. At the same time, helping people affected by the COVID-19 situation to support income stability and the necessity of living through improvement and development of fundamentals in the dimension of living through the application of knowledge and innovation. Together with encouraging participation from all sectors to integrate work and deliver affordable housing that truly meet consumer’s needs (NESDC, 2021).

## **OBJECTIVES**

- 1) To study the concept of affordable housing with career from Sookpracha
- 2) To evaluate the characteristics of Sookpracha based on BCG economy concept

## **LITERATURE REVIEW**

### **Affordable Housing**

The general definition of affordable housing is a home of quality and a suitable location with reasonable price that is not so high that becoming a burden and exceeding expenses. Making it impossible for residents to manage their money for basic living cost in other dimensions and balancing residents’ well-being and basic human rights. (UN Habitat, 2019)

However, the definition of a housing for low-income can be considered from a variety of perspectives. According to each individual consideration or according to each country shall be defined. Another commonly understood definition is homes that low-income earners can access, rent and live in. This is because the rent and household income are at a reasonable level, that is, the rent price is neither too high nor too expensive for the household to be able to spend regardless of whether it is a burden or excess. (Lăzărescu, Luminița-Mirela et al., 2020)

However, the issue of housing affordability is involved in the design of homes for low-income people, land, materials, equipment and the network used in construction. For financial dimensions consist of interest rates on homes land contract and service fees for each time to build a house which affect the cost of production for each house.

Generally, when it comes to evaluate people's ability in access housing in a country, they might use the composition of the housing cost and household income in considering the comparison. For example, a country where land prices and construction costs are high but people in the country have low incomes. As a result, people's ability to access homes or housing in the country is relatively lower than in other countries. It is also found that the housing related expenses should not be more than 30 percent of the total income per household. Otherwise, it will be considered a hard-to-reach house for the people of the country (UN Habitat, 2019).

In summary, housing problems can generally be considered from three perspectives: an economic perspective, which is often seen in the form of rental or selling prices of homes that are higher than housing cost. Secondly problem of balancing demand and supply for affordable housing in the market that is not sufficient to meet the needs of people in low income groups. Finally consumer expenses such as water and electricity bills that become a burden for residents.

From a demographic point of view, the expansion or contraction of family size for example, countries with more single-family tendencies have greater demand for homes or housing (Household Size Dynamic). It manifests itself as a shortage of land suitable for building affordable homes for low-income earners. (UN Habitat, 2011)

From the point of view of government policy, driving the issue of access to homes or housing for people in the country requires the involvement of the public

and private sectors. To support the provision of affordable homes that are not burdensome, and promote the quality of life of the people in the country. On the contrary, if the government neglects to focus on the home in such a way, It will also open up opportunities and space for the private sector to build homes at a price that exceeds the proportion of household income. Especially for low-income groups, resulting in access to standard, quality housing, along with an environment that promotes quality of life in terms of occupation and livelihood. Therefore, governments of all countries should consider providing housing for low-income people to support the goal of building a participatory city and meet the needs of all groups of people, including those who are considered in vulnerable group. (UN Habitat, 2019)

### **BCG Model**

The new BCG economy model is a concept that Thailand uses to develop the country's economy and society based on the Sustainable Development Goals (SDGs) in line with the Sufficiency Economy (SEP) by upgrading products and services to create a value-based economy from upstream to downstream from biodiversity and diversity resources. Focus on a circular economy society, as well as develop the value chain by applying digital technology. Reduce gaps and restrictions in national development create sustainable economic growth Support the distribution of income, opportunity and wealth (Inclusive Growth) (MHESI, 2021). In addition, the BCG economic concept consists of three main economic development goals as; (NSTDA, 2021)

**1) Bio-economy** or an economy that focuses on the cost-effective use of biological resources. Applying knowledge in life sciences to develop or create added value from agricultural products or biological resources to become products and services that can be utilized in agriculture, food, medicine and energy.

**2) Circular Economy** or an economic system that focuses on the use of resources throughout the life cycle. Focusing on bringing raw materials or waste back to add value. Reducing the amount of waste in the environment (NSTDA, 2021). The examples of the circular economy model include innovation development, product life extension, sharing economy, resource recovery and sales.



**3) Green Economy** or an economic system that focuses on solving pollution problems and balancing social and environmental. Solving the problems with the depletion of resources such as food, energy, agricultural land. and housing as well as the problem of wasting resources release of waste into the environment.

In terms of strategies and programs driven by the BCG economy concept that is consistent with affordable housing; Strategy number 1 is for sustainability of the resource. Reusing old resources with the principle of resource rotation and developing a sustainable resource management system. Strategy number 2 is community development and strengthen the economy through capital resources, identity, creativity and new technology in each area depending on its resources, biodiversity and culture, as well as upgrading the production chain of goods and the delivery of value-added services through technology and creativity. Focusing on issues of participation and answer all groups of people in different sectors without leaving anyone behind. to provide opportunities for people in the country to improve the quality of life thoroughly and equally. The relevant work plan is to increase the food security, health, energy of the community. (NSTDA, 2021).

### **The origin of the Sookpracha Affordable Housing Project**

National Housing Authority “Sookpracha Affordable Housing Project” is a rental housing project for low-income residents in order to create housing security for low-income people during the country’s economic impact from the Covid-19 epidemic. Its aim is to support the elderly, the disabled, and the low-level civil servants or retired civil servant, low-income people, public space invaders, socially disadvantaged including those affected by COVID-19 to have more stability in housing. Through the operation of Housing Sookpracha Public Company Limited with a model of renting a house with a living area at a rental price that can bear the burden. Upgrading the economic potential of the integrated household by providing a source of funds to rent the land for making a career. Build a body of knowledge for occupation development, doing knowledge sharing, providing marketplace, product distribution channels through housing communities of 1 million families across the country. To create a living ecosystem that truly supports the local

people to earn income and support their families. Support low-income people to have arable land and elevate oneself through the poverty line by building rental houses and managing communities through integrated economic development for low-income communities. It also proposes to the government that in a period of 5 years (2021-2025), 100,000 happy homes across the country will be built. It is expected that low-income earners will have at least 20,000 additional homes per year per family under the management of Sookpracha Housing Public Company Limited, a subsidiary of the National Housing Authority. (NHA, 2021)

### **Establishment of Sookpracha Housing Company Limited**

Sookpracha Housing Public Company Limited was established to increase efficiency in housing project development and business administration to generate income for the National Housing Authority. There are 5 main objectives which are real estate business development, community economy building, community management, distribution system management and raising funds from the money market to reduce the burden of government debt. Having duties in managing the business in 3 areas: sponsoring the development of real estate in the residential sector, focusing on low-income people in the housing project, Sookpracha or other projects, being a community economic developer and proceeding to provide benefits in business development in the Sookpracha Housing Project and the last one is to manage and take care of the community, being juristic person, providing after sales service of the Sookpracha Housing Project in order to create income balance of the development of companies in the National Housing Authority. However, the operation of Housing Sookpracha Company Limited is a project to develop rental housing for low-income residents at Baan Sookpracha House. After the establishment of the company, the National Housing Authority will continue to operate under its main mission, which is to develop housing for the people. Especially those with low income as well as to strengthen the community of the National Housing Authority self-reliant and restore the urban community to have a good environment and develop a new city to support the growth of the city in the future.

In addition, the business operation of Housing Sookpracha Public Company Limited also supports the policy of the State Enterprise Policy Office (SAO) to increase efficiency of state enterprises and create added value to state assets as well as to promote and support the private sector to invest in state affairs. This allows the National Housing Authority to expand the base of housing development and improve the quality of life of people in the community in the future. It also increases the potential to expand the scope of housing development to cover more target groups as well as creating knowledge, expertise and experience for personnel in operations with the form of a public limited company with a clearer structure and more flexibility. This will contribute to decision making in housing project development including investment in suitable projects in the future quickly and efficiently. Being another channel that supports the National Housing Authority to increase efficiency in housing development faster and more efficiently.

The impact of the establishment of a public health housing company on society is the reduction of inequality. Create fairness and social equality improve the quality of life in housing from having standard housing in a community with suitable environment and utilities. Building social stability in a strong community through systematic and efficient management. Incentives for residents to support higher education for low-income children especially the bachelor's degree because parents see that they have the opportunity to own a residence and have a job. Therefore, there is an expectation to create a better future with their children better than their own, earning more than their own. It also helps to adjust the status of low-income people. Build morale by having security in your home as a driving force in your career and living with human dignity and promote the well-being of society. Promoting democracy through the process of participation in accordance with the rights and duties of the people Reduce crime. (NHA, 2021)

### **The concept of “Sookpracha Economy”**

It is an economic concept that focuses on creating jobs and household income for the residents of the project. To create a change in the quality of life, restore the foundation, develop innovative technology with a sustainable agro-industrial

approach based on the concept of 4 main points: 1) building houses, creating jobs, generating income for people in the project, 2) building a community market for trading and exporting community products and 3) building a community light industry center with agricultural plots adjacent to housing to create jobs and income; and 4) commerce for the community.

In terms of comprehensive community economic development, it can be divided into 6 forms of occupation based on specific arable land; organic farming (eg. short-term crops, annual crops, perennial fruits), livestock (eg. chicken eggs, quail eggs, duck eggs, catfish, tilapia), market stalls or parking lots, small shopping centers or wholesale and retail shopping centers (eg. mini malls, distribution centers) community service professionals and neighboring communities. (elderly care or cleaning service). Including small industries (eg. sandalwood flowers, sewing) by granting the first priority to residents of the Sookpracha Housing Project. Focus on home rental services procurement of funds for renting land for making a career. Build a body of knowledge for occupational development, doing knowledge sharing, providing marketplace, product distribution channels through communities across the country including control, supervision, monitoring and evaluation. (NHA, 2021)

### **Target Group**

Sookpracha affordable housing has a clear target group as “Vulnerable People”. In order to encourage the welfare of the people and reduce the disparity in access to housing for people in the country, they are divided into 5 main groups, namely, the elderly or disabled, the group intruders in public places, the minority or retired civil servants, the expropriated or demolished people and low-income groups who want to have a job. The National Housing Authority also **“Analyze the behavior of the target customers”** by considering the context of the housing market, which plays an important role and is a market with intense competition. Because of the habitat, which is one of the four important factors in human life, housing is therefore a product that is in constant demand. As a result, developers of residential real estate projects need to develop projects in accordance with the needs of consumers as well. Therefore, the National Housing Authority has studied consumer behavior in choosing

rental housing. The main factors were taken into account: 1) location close to occupation, workplace and public transport, 2) size and usable area of the house. The National Housing Authority has prepared a housing model for the Sookpracha House, designed according to the needs of residents such as the elderly, the disabled, the newly married couple, the single family, the extended family, including the single father or mother, 3) Construction quality, design, materials used in construction. The National Housing Authority has focused on the use of quality and standardized safety technology. energy saving environmentally friendly including developing attractive housing styles, 4) near amenities or community resources; the National Housing Authority has provided public utilities, utilities and environments that meet the standards of service to residents within the project. and 5) the purchasing price or the total rental price and its value. The National Housing Authority has set rental rates that are cheaper than private projects. and make a difference in the Sookpracha housing project by developing a comprehensive housing. Build a housing structure with a career to generate income for the household and to comply with the epidemic situation of COVID-19 coupled with the economic recession. This could lead to consumers or residents becoming interested in renting housing that is cheap and cost-effective. (NHA, 2021).

In addition to analyzing the behavior of the target audience, National Housing Authority also **“Analyze of residents by area” (Trade Area)** as well, in the main target area (Primary Market) accounted for 80 percent, which consists of 3 subgroups: 1) the first group is a group that wants to start a new family while also wanting to be closed to their parents. However they don’t want to buy a permanent residence accounted for 35 percent., 2) the second group includes groups who work and study around the Sookpracha Housing Project, such as industrial estates, schools, government offices mall establishments, and others accounted for 35% and 3) the last group is ca group consist of elderly or handicapped who live near the Sookpracha Housing Project area. This will be a group of customers who tend to live in rental houses of the Sookpracha Housing Project about 10 percent. The other 20 percent will come from the surrounding leased areas (Secondary Market) or customers who are interested in the project location with the conditions of the project near the transportation network source. (NHA, 2021)

Type	Characteristics	Size	Target	Monthly Rental Rate
X	Studio for Senior	Standard land plot size 16 sq m., usable area approximately 30 sq m.	Elderly/Disabled Person	1,500 Baht
A	Studio for Single		Single	2,000 Baht
B	1-bedroom for Couple	Standard land plot size 17.5 sq m. Usable area approximately 40 sq m.	New/Single Family	2,500 Baht
C	2-bedroom for Family	Standard land plot size 20 sq m., usable area approximately 50 sq m.	Extended Family	3,500 Baht

**Table 1:** Housing type in the project

*Source:* NHA (2021)



**Figure 1:** Example of type 2B (1-bedroom for Couple)

*Source:* Matichon Online (2021)

The Sookpracha Affordable Housing Project has set criteria, qualifications and conditions for joining the rental housing project for low-income earners. The pilot project covers various issues such as being a Thai citizen, people affected by the economic recession due to the epidemic situation of COVID-19 in the form of termination of employment, change of occupation, relocation, decreased income, etc. Otherwise, unemployed people being in a single-parent

family status, a disabled person, an elderly person, or a person affected by the eviction retired civil servant including having to be a person of legal age who able to make a legal contract with the National Housing Authority. According to the law, the renter will not earn more than 30,000 baht per month per household from self-certified and proven documents from the National Housing Authority in order to confirm that these groups truly needs a home for low-income earners.

### **Example of pilot project**



**Figure 2:** Sookpracha Romklao  
*Source:* Terra BKK Online (2021)

At present, the Sookpracha Housing Project has carried out two pilot projects, namely, Baan Sook Pracha Chalong Krung and Baan Sook Pracha Romklao. There are also 21 projects that are open for registration throughout the country, such as Pathum Thani, Chachoengsao, Chiang Mai, Rayong, Phra Nakhon Si Ayutthaya, Chonburi, Samut Prakan, Nakhon Pathom, Narathiwat, Kamphaeng Phet, Saraburi, Mae Hong Son, Nakhon Si Thammarat and Phetchabun. The location of the Sookpracha housing project is mostly close to the center of the economic district that is the source of work. Large activity centers, educational institutions and government offices as well as having a variety of communication network systems connecting to travel is quite convenient. This reduces energy consumption and costs of tenants or residents. For example, the Sookpracha Romklao housing project located in the urban and community areas has therefore built a mini mall in the community to allow community enterprises to bring their products to sell within the area. This is to create a career to increase income. Training centers and vocational training centers have also been established to create careers for residents in the community. Under the supervision and support of the National Housing Authority to receive such products to be sold in mini-malls. (MGR Online, 2022)

However, the operation in the first phase of Housing Sookpracha Public Company Limited will focus on “Development of housing for low-income people” to solve the housing problems of people in countries affected by economic recession. Due to the situation of the epidemic of COVID-19 Including focusing on building standards in the community to have an appropriate environment . Supporting facilities to drive the community economy in parallel by integrating all sectors into “Value Chain”. Apply the use of project areas based on the concept of the healthy economy to generate income as well as defining the asset benefit management model in order to create a model community management model in each sector to harmonize. Focus on upgrading the community to become a strong community that can be self-reliant and sustainable in terms of economy, quality of life and environment. Generate income from both inside and outside the community. Uplift the quality of life and environment to become a clean, orderly community with a waste management system. Create green spaces Recreational area free from drugs, malice and crime in



the community. Including aiming to solve the problem of sunk cost by renovating and using an aggressive sales model to encourage people in accessing to affordable housing. (NHA, 2021)

### **Integration and Networking**

The Sookpracha Affordable Housing Project is a rental housing project for low-income earners through creating shared values between government agencies, the private sector and customers. Integrating cooperation in various processes such as building a network of trade alliances, knowledge and innovation. Sharing resources in order to create added value for the organization, activities that are integrated with other sectors can be classified as follows:

**1) Construction process:** A network is established between manufacturers and suppliers of building materials as well as connecting and transferring effective technology from experienced and skilled entrepreneurs.

**2) Operating community:** There is a network of cooperation with network partners in the public sector, the private sector, and local government organizations.

**3) Holistic community economic development:** Through financing process knowledge creation, practice, control, supervision and monitoring as well as a channel for distributing products to the digital marketplace through requesting cooperation and support for occupational loan sources from financial institutions. Building a network of associates with people with specific expertise in accordance with the concept of the healthy economy. Including integrating cooperation with both public and private agencies to create both conventional and digital distribution channels. (NHA, 2021)

## **METHODOLOGY**

This research use Soft System Methodology (SSM) as research tool because it is a study of low-income housing models that are related to issues from a variety of dimensions; economic, social, geography, environment,

including demographics. It is also a problem that depends on the individual which can be viewed from a variety of subjective perspectives. In addition, SSM is a tool that helps to simplify the model or process of designing such a house that reflects the problem and the origin of the solution (Complex Unstructured Problems) through a diagram of the relationship between actors and those involved. Activities, actions, and problems and limitations encountered by the project will help to visualize and explain the source of the problem more easily. For example, a study that examined a case study of low-income homes in India. They also use the diagram to find and describe the problems driving low-income housing projects. (Sookanya Ghosh et al., 2016)

However, generally SSM consists of 7 analytical processes. (Peter Checkland & John Poulter, 2020) In this study, the problem situation is unstructured in **stage 1** to examine with most open and unbiased way. Initially, it is necessary to construct a depiction of the complicated situation which commonly referred to as a “rich picture” in **stage 2** to get the full perspective of the situation from the people involved. The rich picture also shows the relationships, cause-and-effect and connections in each situation. With CATWOE Checklist in **stage 3**, the rich picture was drawn by the root definition of Customer, Actors, Transformation Process, Worldview, Owners and Environment Constraints. In **stage 4**, conceptual models were built by matching the activities and verbs in a proper order. Then compared it with rich picture that were drawn in stage 2 and add some inferences if needed to complete **stage 5**. Next in **stage 6**, the rich picture was brought to debate with stakeholders such as representatives from NHA, Sookpracha housing public company limited, low-income dwellers, financial institution and ministry of social development and human security. Finally in **stage 7**, the ideas from the debate lead to implementation of agreed changes in structures, procedures, policy and attitude.

## FINDINGS

The case study, “Sookpracha Affordable Housing Project” is an example of an affordable housing project in Thailand that illustrates the efforts and objectives of the government to support vulnerable populations in accessing housing and a better quality of life. Including showing problems or the origin of the push for housing projects for low-income people in such a manner which appears to be stakeholders or those involved from many sectors together in the drive of the public health housing project. In perspective of the National Housing Authority or considered as a service provider from the government, it was found that the aim is to provide homes that are affordable, accessible and suitable for low-income earners which is currently divided into 4 characteristics by tailor-made design. These include homes for the elderly, the handicapped, the single, the new family, the single family and extended family. The design of houses in the Sookpracha Affordable Housing Project takes into account the spatial benefits, usability and facilities that are truly suitable for each group of residents.

It also focuses on the quality of houses and other services such as providing jobs suitable for each area, such as supporting agricultural occupations, growing vegetables in projects located in Nakhon Pathom province due to the environment, geography, or potential that are suitable for occupation. For example, the housing project at Romklao community that supports trade as a community state enterprise. To provide a market for goods and services for residents in the area according to their knowledge, expertise, ability, and deliverable products or services, such as Thai massage services. Baan Eua Athon Romklao 2 Community Center that has been in operation since 2011 from the integration of massage experiments. Currently, the National Housing Authority has supported cheap rental rooms to formally open for service.

In addition, the Sookpracha Affordable Housing Project will help solve the problem of housing prices higher than household income by supporting cheap houses for low-income earners. The project also focuses on the safety system and village management resulted from the government’s objectives to promote the well-being of people in the community along with the safety of life and property. Including

having standard utilities and consumer products that are clean, safe, hygienic, have an environmental management system, waste separation and recycling to support a truly green economy (Green Economy). Promote learning system from a school or institution close to home with quality and affordable prices (Education). Including public health systems or hospitals (Healthcare Service) and social welfare for communities in that area (Social Security) in a comprehensive way to reduce inequalities in access to resources and to improve the quality of life of residents in Project to be equal with people in other areas.

According to Table 2 showing the latest registration for Sookpracha House, more than 6,600 people were interested in booking rights out of the total of 500 houses open for reservation. Type C House or 2-bedroom for Family is apparently in high demand both in Romklao and Chalongkrung with more than 57% applicants in person from each project. (Table 2) For this reason, the National Housing Authority has set up a subsidiary that is a public company. to speed up funding to build houses for low-income people to meet the aforementioned needs.

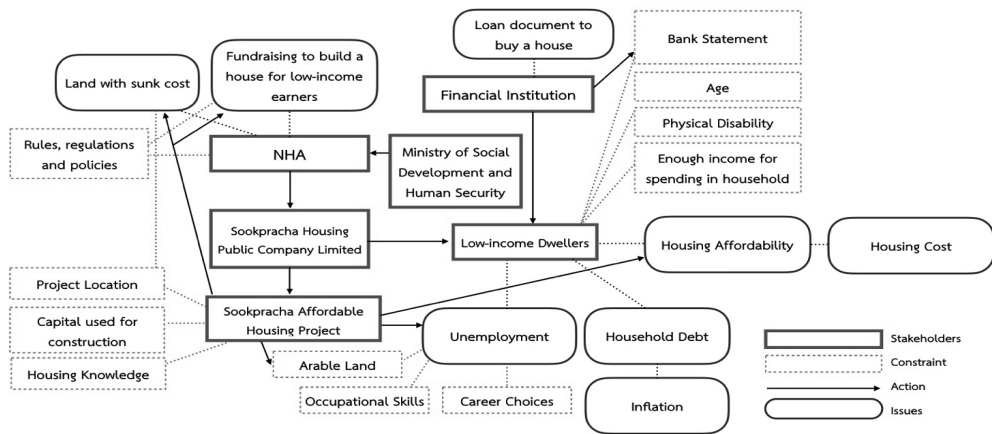
Project	Number of Applicants (Person)	Type*	Amount (Person)	Percentage
Sookpracha Romklao	4,285	C	2,444	57
		B	1,117	26.1
		X	396	9.2
		A	328	7.7
Sookpracha Chalongkrung	2,342	C	1,343	57.3
		B	637	27.2
		A	197	8.4
		X	165	7.1

**Table 2:** Number of applicants at the registration of Sookpracha in Romklao and Chalongkrung  
*Source:* Thansettakij (2021)

Meanwhile From the point of view of low-income residents, there is a need for such homes as well. However, the focus is on understanding lifestyles, needs, occupations, families, as well as areas or locations suitable for such groups (Livelihood Pattern). This is especially the family issue where some residents wish to live with their families. The design of a house that responds to such needs requires consideration of the number of residents as well. Considering the case study of the Preliminary Housing Health Project, it was found that it was somewhat involved in linking or supporting the concept of the BCG economy which can be summarized as shown in the Table 3.

	Design	Target Group	Operation
<b>Value-based Economy</b>	Using abandoned or unused areas for the benefit of the government to make affordable housing projects (Sunk Cost)	Design houses according to the characteristics of residents for spatial purposes such as single/expansion families.	Providing housing and occupation suitable for each area including markets ...to support goods and services from that community
<b>Circular Society</b>	Rental patterns and living conditions facilitate the circulation of housing resources in the country	-	Design an ecosystem (Ecosystem) by setting a ceiling on income that can be received from living in the Sookpracha Affordable Housing Project calculated from the arable land that varies according to the type of occupation in the project.
<b>Inclusive Growth</b>	Civilized house design for the disabled and the elderly	Emphasis is placed on low-income groups and vulnerable groups of society such as the elderly, the handicapped and the invaders of public spaces, etc.	Integrate cooperation between government agencies, the private sector and residents. in terms of construction, community care, comprehensive community economic development

**Table 3:** Analysis of the connection with the concept of BCG economy



## Rich Picture from the Analysis of the Sookpracha Affordable Housing Project

The Rich Picture diagram above can explain the main issues that stakeholders face (Problem Situation), with the Health Pracha Housing Project or the Low-Income Home Project as the main issue for consideration. It does not cover all issues but focuses on the main issues that should be considered in order to develop and extend the project in the future. The Rich Picture drawing style has no fixed rules, no drawing frame. In other words, according to the researcher's analysis and consideration, from the figure, it can be seen that the main issues used in the consideration are 1) stakeholders, 2) limitations, 3) action, and 4) issues found in such situations.

The Rich Picture diagram above depicts the situation or surroundings of the Sookpracha Housing Project. The main stakeholders brought to consideration is both from government sector as a service provider and low-income dwellers (table 4). The informants from government sector were chosen by the criteria of being responsible for activities related to provide housing for low-income people. The representatives are totally in 3 person from NHA, Sookpracha Housing Public Company Limited and Ministry of Social Development and Human Security. While the low-income dwellers were chosen by the criteria of those whose income doesn't meet the poverty line or 2,762 baht per month for totally 5 person. As a result of drawing such diagrams (Rich Picture), it shows the problems or issues including

limitations or constraints that occurred in the beginning, during and delivery of the Sookpracha Affordable Housing Project. The perspectives can be divided into two main perspectives, which are the view from the government sector or service providers and the perspective from consumers or low-income residents as shown in the Table 4.

Government Perspective		Low-income Dwellers	
Issues	Constraints	Issues	Constraints
Government Operation	Rules, regulations and policies	The context of low-income dwellers	Enough income for spending in household
Fundraising to build a house for low-income earners			
Building a house for low-income people to meet the needs of consumers in the market	Capital used for construction		Age
	Housing Knowledge		Physical Disability
	Project Location	Unemployment	Stable income for house loan
Occupational Skills			
Career Choices			
Arable Land/ Employment Channel			

**Table 4:** Problems and limitations in driving housing projects for low-income earners

By considering the rich picture, issues and constraints both from government and low-income dwellers perspectives, the characteristics of Sookpracha housing project is related to BCG concepts as shown in Table 3. For example; land with sunk cost is one of the issues from government perspective (Table 4) which can be beneficial if used in affordable housing projects. Secondly, affordable housing

with career and providing arable land to support occupations encourage dwellers to have enough income which is one of the constraints (table 4). Moreover, the design of the house that takes the physical disability into consideration drives the inclusive growth especially in vulnerable group of dwellers (Table 3).

## CONCLUSION AND RECOMMENDATION

The concept of affordable housing with career from Sookpracha is related to the case study from India (Gopalan, 2014) focusing on the environmental sustainability in housing design and affordable construction technology. As mentioned in table 3, Sookpracha’s design concept prioritizes the needs of disabled and elderly individuals through a civilized house design. Furthermore, the Sookpracha ecosystem promotes circularity by establishing income ceilings for individuals who are capable of supporting themselves and willing to relocate to other areas. While in many countries, affordable housing was only to provide housing and financial support (OECD, 2019). In contrast with Sookpracha, it offers housing with career which encourages low-income people to earn a living in a sustainable way.

For the recommendation, the analysis of the Rich Picture problem found that the decision-making process to provide housing for low-income earners requires collaboration from government stakeholders at all levels (Multi-Level Governance). Decentralization should be done so that each area can design housing for low-income residents in a timely manner with their needs and contexts surrounding at that time. Moreover, affordable housing project should consider the need to provide more services in the dimension of health promotion to improve the quality of life of the low-income group more comprehensively in order to prepare for an aging society, which may affect consumers who are in such groups more in the future. Finally, the government should support policy adjustments in line with funding guidelines for low-income housing to the private sector.



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