
Community Welfare Fund Management under the Sufficiency Economy Philosophy in Thailand

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Abstract

There were 3 periods in the economic development model of the Thai government. The beginning period was the period of the state emphasized investment in the agricultural sector; the second period, the state focused on light industry and used a lot of labour instead; the third period was the era of heavy industry, export and foreign investment. At present, Thailand uses the policy of economic development by focusing on Thailand 4.0, with the concept of building strength from within directly related to human development, and local development emphasizing the development of skills and potential toward the target group to create and promote equal opportunities in society, such as reforming the state welfare system to make Thailand being a country that "stable, prosperous and sustainable "

Introduction

Thailand 4.0

The Thai government's economic development model in the past began with Thailand 1.0 during the government focused on investment in agriculture. The next model was Thailand 2.0 which focused on the light industry. At present, Thailand 3.0 which is the era of heavy industry and exports including foreign investment that use more technology focus on automotive parts, more complex circuit boards and the matter of investment within country and abroad. Thailand currently has moderate income during the period of 1957-1993. Thailand's economy has grown at a rate of 7-8% per year, but after 1994 until now, the Thai economy grows only 3-4% per year. There is also the subject of 'Wealth inequality as well, and finally, it's a matter of 'imbalance in development, which these issues cause the government to pay attention. Accelerate the development of economic structural reforms, so that can move from Thailand 3.0 to Thailand 4.0 within 3-5 years driving the economy with innovation, Thailand 4.0, with a concept of taking creativity as a driving force and bringing innovation to shift from manufacturing products to services.

At present, the population in Thailand has changed their traditional way of life and brought new technologies to used in their daily lives. The government must create confidence among the people about the potential of civil servants and reassured civil society of the importance of transparency and anti-corruption in order to lead to strong cooperation between relevant government agencies including the private sector and the people participate in driving the development of digital government policies to be successful from the aforementioned concept. The goal is to develop individuals, entrepreneurs, products, society, communities, and networks, as power from within to the outside as a hopeful, happy and harmonious society. A sufficiency society with middle-class people is the majority of the country's equality in society, The inequality is low, good health and environment, good quality educational opportunities and receive appropriate social welfare throughout all life stages. Being up-to-date with the world, up-to-date with technology, proudly to be on the world stage, be able to contribute internationally to make the better world, farmer 4.0 eliminate poverty trap by transforming himself from a producer to a modern agricultural entrepreneur (Smart Farmers) with good management. Having low production costs, can increase the value of agricultural products from processing due to the importance of local government organizations and the need for Thailand to enter the era of Thailand 4.0 to make Thailand a "stable, prosperous and sustainable" country.

The Thai government announced the policy "Thailand 4.0 (Thailand 4.0)" with key strategies under the leadership of the Prime Minister. Emphasis on development towards "stability, prosperity and sustainability" that focuses on driving the economy with innovation or the digital economy by using the power of the civil state to move forward together with the policy "Thailand 4.0" emphasizing strengthening the Thai economy, and there is an impact from dynamics change in current 3 main streams (SuwitMaesincee, 2016). as follows: 1) Globalization all over the world, these things are changing at the --

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same time, whether it is a digitization trend that causes a change in people's behaviour and business style, or an urbanization trend that spreads around. Everyone began to have a way of living in the city. and a spreading of civilization into various regions. 2) Regionalization which is a regional integration trend whether in terms of geopolitics or economics that affects bargaining power in various forms; and 3) Localization, which is the trend of being local and a strong community. It can be seen the concept of strengthening from within is directly related to human and local development. The strong key strategies in driving "Thailand 4.0" consist of 6 strategies namely, 1) security 2) creating competitiveness 3) development and empowerment of people 4) creation of opportunities, equality and social equality 5) creating growth based on the quality of life and 6) rebalancing and improving the public administration system. The Thai government has formulated a strategy to lift Thai people out of poverty by replenishing means providing initial assistance to target groups who are lacking income, no occupation, experiencing social problems or being affected by social problems. This includes providing financial and employment assistance, such as career-building support programs, helping low-income people and reforms lead to a better and more sustainable quality of life by emphasizing on the development of skills and potential of the target group to educate, create and promote equal opportunities in society, such as reforming the state welfare system. (The Secretariat of the Prime Minister, 2017)

Sufficiency Economy Philosophy

Office of the National Economic and Social Development Board (2007) mentioned that Sufficiency Economy is a philosophy pointing to the living and behavior of people at all levels from the family level to the community level to the state level, both in developing and managing the country to proceed in the middle way, especially economic development in order to keep up with the globalization. Sufficiency means moderation, reasonableness, including the need to have a sufficiently good immune system against any impact arising from to change both externally and internally which requires knowledge, prudence, and extreme caution in the use of academics in planning and implementing every step of the way and at the same time must strengthen the mental foundations of the nation, especially government officials, theorists and businessmen at all levels to have a sense of morality honesty and to have appropriate knowledge, living with patience, perseverance, mindfulness, wisdom and prudence to be balanced and ready to accommodate rapid and widespread change both in material, social, environmental and cultural aspects from the world outside as well as sufficiency economy. "Sufficiency Economy" is a sufficiency in at least seven aspects (PrawetWasi, 2007) as follows:

1. Enough for everyone that is not an abandoned economy.
2. Sufficiency mind can love and compassion for others.
3. Sufficient environment, conservation and enhancement of the environment enable subsistence and livelihood, such as integrated agriculture that can provide both food and the environment. and get both money
4. Strong and sufficient communities joining together will be able to solve problems such as social problems, and poverty or environmental problems.
5. Wisdom Sufficiency is learning together in practice and continually adapting.
6. Based on sufficiency culture, culture means the way of life of the people involved. live in a variety of environments. Therefore, the economy should be related and grow from the cultural base to be stable, such as the economy of Trat Province currently unaffected by the bursting of the bubble, no one has lost his job. Because it is based on the environment and local culture that is conducive to occupations in fruit farming, fishing and tourism.
7. Sufficient stability, not flickering, instant riches, unemployment, no food, no use. If so, human nerves are unable to endure fluctuations that are too fast. Therefore, mental health is broken, stressed, distorted, violent, suicidal, addicted to drugs, sufficiency economy, just so stable that it makes sanity when everything is sufficient balance. Balance is normal and sustainable which may call sufficiency economy other names such as basic economy balanced economy integrative economy or moral economy.

Elements of the Sufficiency Economy Philosophy

Sufficiency Economy Philosophy, there are 5 main elements for consideration (Office of the Commission National Economic and Social Development, 2007) as follows:

1. The conceptual framework is a philosophy that guides living and acting in the way that it should be. It is based on the traditional way of life in Thai society. It can be applied at any time and is a systematic

view of the world that is constantly changing. Focus on surviving dangers and crises for stability and sustainability of development.

2. The characteristics of the sufficiency economy can be applied to one's practice at all levels, emphasizing the practice on the middle way and step-by-step development.

3. Definition sufficiency must consist of 3 characteristics at the same time as follows:

3.1 Moderate means doing something that is appropriate, suitable for necessities, and suitable for one's own status, social conditions, environment, and culture in each locality. The use of resources in the operation must be moderate which not more than potential. And it must not be too little until it is insufficient to carry out in order to judge whether it is at the moderate level, it is necessary to rely on knowledge, and prudence in planning and making decisions, and must also be based on virtue, such as not harming oneself and others. Does not cause trouble to society and does not destroy the natural environment

3.2 Rationality means making decisions on various matters with reasonable, complete solutions based on correctness, truthfulness, academic principles, legal principles, morality, ethics and good culture by considering the factors involved as well as taking into account the expected, results will arise from that action in the short term and long term, against oneself and others and the public with careful consideration and discernment to see the connection of various factors continuously systematically. It will help to achieve the goal effectively with few errors and the same to plan, execute, or do something sensibly must rely on knowledge, diligence and patience to store information systematically, and seeking correct knowledge regularly, be prudent in thinking, considering, making decisions using intelligence and intelligence in the right way.

3.3 Building good self-immunity means preparing to be affected and changes in various fields whether in economic, social, environmental and cultural aspects in order to be able to adapt and cope with it in a timely manner, in short to do something without being too risky, without being careless, thinking about the possibility of various situations that may occur and then prepare yourself, prepare methods for working to cope with various changes in order to be able to work. It can proceed without interruption and bring long-term benefits and lasting happiness.

4. Conditions for making decisions and conducting various activities to be at the level of sufficiency must rely on both knowledge and morality as the basis, namely:

4.1 Knowledge that consists of training oneself to be well-versed in all aspects of related academics, being careful and cautious in bringing that knowledge into consideration and linking them together for planning and practice.

4.2 Moral conditions that must be strengthened to form the foundation of the nation's minds consist of the mental aspect, which is the awareness of virtue. conscience honesty, using wisdom correctly and appropriately in life and action, namely diligence, patience, not greed, not being stingy, knowing how to share and being responsible for living with others in society

5. Guidelines for the expected results from applying the philosophy of sufficiency economy is a balanced and sustainable development, ready for changes in all dimensions, such as materially, socially, environmentally and culturally.

In summary, the components of the sufficiency economy is a philosophy that include concepts, principles and practices for individuals and organizations, taking into account moderation according to their own potential and environment in order to be able to be self-reliant based on rationality and having good immunity by using the knowledge correct academic principles with prudence and caution coupled with morality, honesty, do not interfere with each other, share, help each other and co-operation in society, which will help connect people in different sectors of society together, create different parts of society together, create positive energy to a harmonious process, balanced and sustainable development, ready to cope with changes under globalization, can be summarized as shown in the picture.

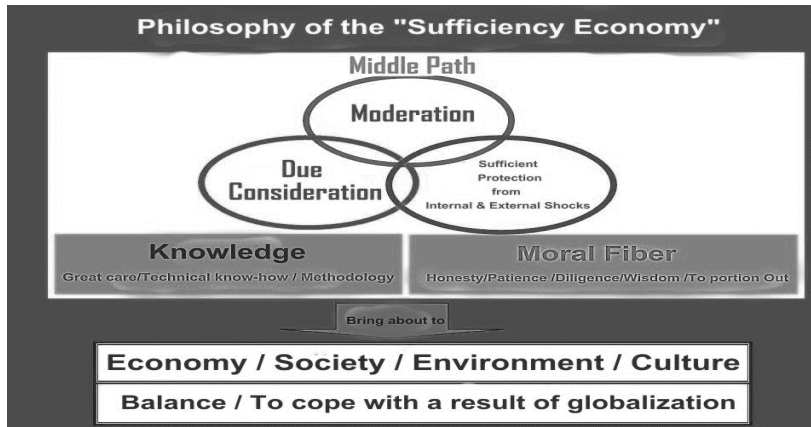


Figure 1 Sufficiency Economy Philosophy

The Importance of Sufficiency Economy Philosophy

The Ministry of Education (2012) has emphasized the importance of the Sufficiency Economy Philosophy as follows:

1. Sufficiency economy is a philosophy that is of great importance for eliminating poverty and reducing economic risks.
2. The philosophy of sufficiency economy is the foundation of community empowerment and the development of strong community potential to be the foundation of national development.
3. The sufficiency economy philosophy enhances social and environmental responsibility of various organizations by creating operational practices on the foundation of sufficiency.
4. The philosophy of sufficiency economy will be of great importance to improving the standard of good governance in public administration.
5. The philosophy of sufficiency economy can guideline for national policy formulation to create immunity against sudden impact situations and to improve various policies as appropriate.
6. Philosophy of sufficiency economy helps develop people to live sufficiently and live happily, self-reliant to a certain extent, potential, options in terms of health, knowledge, skills, occupation, freedom.
7. Philosophy of sufficiency economy helps human beings to live peacefully with others in society, not harm, not take advantage, share, be generous, be kind, and have a public mind.

Welfare system

The welfare system in Thailand in the past was formed by nature consisting of culture, beliefs and foster care systems that were based on the mutual assistance of the family to the community and then to the society. There is no fixed pattern called welfare in nature after that, Thailand was politically influenced by the revolution in the year 1932 led by the People's Party. At that time there was a policy of equality. This policy was presented in the "Economic Outline" of Mr. Pridi Banomyong also known as the "Yellow Pages", it can be regarded as Thailand's first social welfare policy. The contents of the yellow pages proposed that the government provide minimum wages to the people, with the people having to work for the government or co-operatives. However, Pridi Banomyong's economic framework policies could not be applied because they were seen as socialist concepts and therefore were abandoned (Thorn Pitidol, 2017). Later, a Thai economist named Puey Ung Pakorn gave the concept of the welfare system "From the mother's womb to the bottom", with the content reflecting the basic human needs from birth to death. "When it's time to study, it must be educated equally, upon graduation, one must have a job that is beneficial to society. People must have a good quality of life. And after death, there is still enough wealth for his wife and children to live on." From Dr. Puey Ungphakorn's concept, it is accepted by his students and the general public, resulting in this concept being used in current welfare arrangements. (PacharaSungden, 2020)

Thailand's current welfare system is social welfare, not a welfare state. Because the Thai government has no policy to issue laws on property taxes, inheritance taxes, and high-rate progressive taxes in order to bring state income to provide welfare to the people like Scandinavia countries. Therefore, the Thai state is

a welfare system provided by the state. controlled by the state, which can be divided into 3 groups as follows:

1. Welfare provided by the state, such as various welfare benefits through the Department of Public Welfare
2. Welfare provided by businesses or companies based on labor laws, such as holidays, leave, and medical expenses
3. Communities provided welfare among themselves, such as a savings group for production that will bring profits to provide welfare for members of the group.

It can be seen that the 3 groups of welfare are still unable to help the people thoroughly because the Thai state has many limitations, such as the infringement of the quality of life of the lower class, etc., causing the deterioration of the quality of life of the people and affecting society. As a result Thailand which is a welfare state has turned to support the community welfare system, which is a self-help system for people in the community. Thus reducing some of the burdens (Narong Phetprasert, 2021). The beginning of community welfare in Thailand started with the Community Organization Development Institute. (Public Organization) provides budget support to the Elderly Welfare Fund to jointly manage the money of 1 million baht per province to achieve sustainability by bringing profits or fruits to provide welfare for the elderly. Later in the government General Surayut Chulanon, with Mr. Paiboon Wattanasiritham as Deputy Prime Minister, supported the establishment of a committee to support the community welfare fund at the national and provincial levels to drive welfare work to be strong and sustainable, including supporting the budget. As a result, the community welfare fund at that time had a rapid increase in the number of funds and members (Community Organizations Development Institute Southern Office, 2022). At present, the government pays more attention to the community welfare fund, which can be seen from the current constitution, which specifies the rights relating to community welfare in the constitution in section 43(4) with the text that “Individuals and communities have the right to provide community welfare, rights of individuals and communities under paragraph one means including the right to cooperate with local governments or the state in doing so.” According to this constitution, the community welfare fund which is a public sector organization, is more reliable.

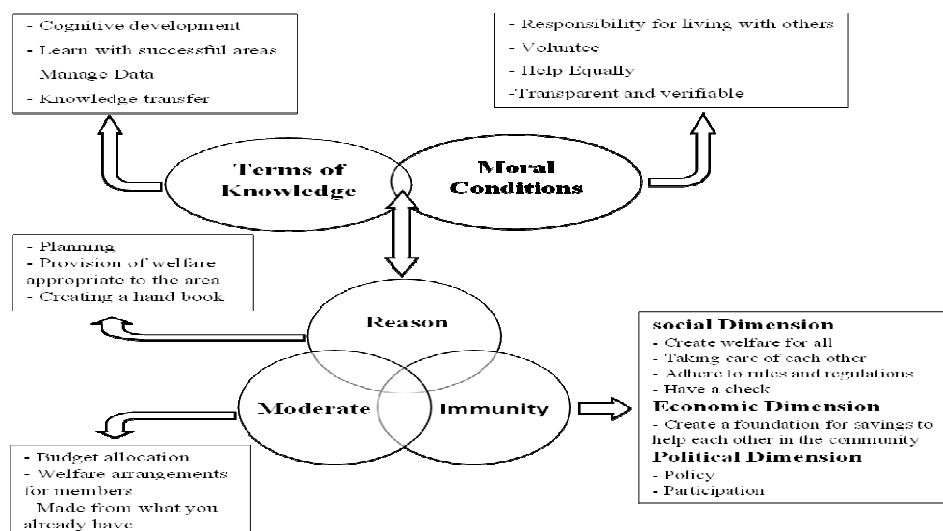
From the integration of community welfare management with the philosophy of sufficiency economy in Thailand in the research of (Teerachai Kongpatt, 2022), a community welfare fund management model based on the Sufficiency Economy Philosophy was obtained. can be shown as the following picture.

Figure 2 Management of the community welfare fund according to the Sufficiency Economy Philosophy
Source: Teerachai Kongpatt, 2022

From the diagram of community welfare fund management according to the Sufficiency Economy Philosophy in Thailand can be explained as follows

1. Moderate

Operations in the community welfare fund should start from the existing fund, for example, the fund



initiated by members should bring the money from members to be managed sufficiently by state and local

contributions, which in some years is not possible to get that support, then spend carefully. Budget allocation in various aspects of the fund should be allocated in accordance with the condition and context of the fund, should consider the cost of the fund to be allocated for the most worthiness and the welfare provision for members should be designed according to their own context and should not be imitated from other funds because the imitation will occur in other places which are different. All must operate on the basis of not hurting themselves and society.

2. Reasonableness

It is a rational decision on the operation of the fund in terms of planning, welfare arrangements for members and creating a manual for the operation of the fund should take into account the coverage of all issues on the basis of academic validity by considering the relevant factors until the results will be obtained in the future. There will be consequences from both short-term and long-term operations on members and the fund itself systematically and continuously. It will help the fund management achieve stable and sustainable results.

3. Good self-immunity building

It is preparation for changes and impacts in social dimensions, economic dimensions and political dimension.

3.1. Social dimension, there is mutual care within the community, creating love and unity under the rules that the community agrees to set up to act in the same direction and is monitored in the work to ensure that operations are strong and ready to cope with various changes that will affect the community welfare fund.

3.2. Economic dimensions is a foundation for saving to help each other in the community when the community faces the economic downturn of the country. The house has a side job to increase income for the family will continue to create happiness in the long run.

3.3. Political dimensions is an external factor that greatly affects the community welfare fund because of both government policies. And the locality that will come in as a mechanism to support the fund to be stronger, including participation from different sectors, both private organizations and the participation of people in the community who will join the operation for the fund to be strong, stable and sustainable

4. The knowledge condition

It consists of developing existing knowledge, whether it is knowledge from community scholars to knowledge from educational institutions, which should be applied to the fund, as well as knowledge in managing information in the fund, learn and be well versed in various management. It is also important to learn the operations of other funds because lessons from other funds will be taken, regardless of success or failure. Make use of their own community welfare fund. And when their own funds are successful in managing, they should bring that knowledge to transfer to other funds for strong management with stability and sustainability.

5. Moral conditions

The management of the community welfare fund is volunteer work, that is, the committee that has been appointed will not receive compensation as responsibility for living with others. These people can be considered to be aware of their virtues, responsibility honesty correctly and appropriately, and transparency can be verified. It also helps other people equally and consistently. Therefore, the management of the community welfare fund should promote morality as the foundation of the committee's mind, which will result in the community welfare fund being even stronger.

Summarize

The management of the community welfare fund must consider the action to be appropriate to the cost that the community has without hurting themselves and others. Decisions in matters should be carefully considered and rational on the basis of correctness, rules, morality, ethics and academic principles. as well as being prepared for the impact of changes in various dimensions whether it is changed in social, economic and political dimensions that are subject to uncertainty according to the era, we must adapt and cope with the changes in a timely manner. Decision-making and operating a community welfare fund to be strong and sustainable requires thorough knowledge, prudence, and carefulness to bring that knowledge into consideration, linking, and planning for success. practical steps Finally, in the management of community welfare funds, ethical principles must be applied to raise awareness of responsibility for good and evil. Honest, not greedy, not stingy, sharing and taking responsibility for

living with others in the community. These factors will strengthen the community welfare fund to be strong, stable and sustainable as community welfare throughout the future.

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