

**Founding Process of Part-time Self Employment
Community Fund, Ban Wanghin, TambolBanpo,
AmphoeMueang, NakhonRatchasima Province**

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ABSTRACT

A study on founding process of part-time self employment community fund, Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasima Province aims to study the founding process of part-time self-employment community fund, problems of founding process, members' opinions toward fund management to pass on knowledge. Research method was primary data including Participant Observation and Non-Participant Observation, Formal Interview and Informal Interview, Focus Group Discussion and Exploratory Survey.

The study revealed that TambolWanghin's part-time self employment groups are consisted of blacksmiths group, weaving group, and vegetable planting group. They established their funds unsystematically with the main aims to support the members financially, as having most of them borrowed money to buy production materials. Due to the groups not having enough money; problems for their groups included the committees having their full time business so the management was not processed continuously and unsystematically. The members' opinions toward the management was medium level, they also wanted to pass on their knowledge on founding and managing of part-time self employment systems and to pass on their knowledge. They have more knowledge of patterns of passing on the knowledge indicated that they should perform their knowledge practically because they can understand more clearly than the lecture.

Keywords: Process, Fund Founding, Fund Management, Part-time self employment Group

Background and Significance of the issue

Thailand is one of developing country of the world; most people live in rural areas with agriculture as the main occupation of them and their income depending on agricultural productivity. So, it is the main problem that faced by these peoples as well as other developing countries. But it may conclude that people have big problem in 3 folds are poverty, unhealthy, inadequate knowledge and lack of access to updated information. These 3 problems are both of cause and effect relationship as the reason to go into the cause of problems endlessly. For that reasons, the development of solving problem for

people in rural areas is necessary to proceed carefully and fix the right problem, otherwise, the solution will create further problems.

The self-employment community is considered as critical in the development of guidelines for self-reliance so this group will produce household for sell in their community, and it will be income for themselves and their families. Making the quality of life and well-being improved and will be made this group to reduce its reliance on state institutions and other organizations, achieve stable careers due to less investment but worth in return according to “The Eleventh National Economic and Social Development Plan (B.E.2555-2559)”, the policy of current government which aims to career development, income of peoples to self-reliance. The self-employment community is intended each occupation group success in operation by having profits and using local resources in cost-effective which meet the needs of its members in various fields. Group members will need to produce and develop quality products also increased group's income and become stable career further.

So researchers think the Part-time Self Employment Community Fund could help to enhance standard of living and well-being of the people in the community by community interdependence and giving of assistance to each other to resolve family problems and debts in the future. Promoting of community products and financial development in Ban Wanghin, Tambol Banpo, Amphoe Mueang, Nakhon Ratchasima Province.

According to the importance of the founding process of Part-time Self Employment Community Fund of Ban Wanghin, Tambol Banpo, Amphoe Mueang, Nakhon Ratchasima Province, which has not succeeded in establishing the Community Fund as it should be. The data from research will be presented to the relevant authorities to proceed with the establishment of the Community Fund, improved performance management and efficiently of community development to generate income for strong and sustainability community. The research determines the self-employment community will survive without dissolution and group activities can be developed continuously that will meet the needs of group members such as how to do this occupation? How could be member of each occupation group? Which occupation group could be called successful? What are the factors that will create and encourage successful each occupation group? Because the success of occupation group will result of self-reliance and its members in each group as well. Information obtained from the study will be editing to improve the operational effectiveness of their careers even more.

Purpose of Research

1. To study the process of establishment of the founding process of Part-time Self Employment Community Fund of Ban Wanghin, Tambol Banpo, Amphoe Mueang, Nakhon Ratchasima Province.

2. To study problems and obstacles of the establishment of the founding process of Part-time Self Employment Community Fund of Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasima Province.
3. To study the opinion of group members in operation managements of the founding process of Part-time Self Employment Community Fund of Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasima Province.
4. To transfer knowledge of process establishing management of the founding process of Part-time Self Employment Community Fund of Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasima Province.

Research Method

A study on the “Founding process of Part-time Self Employment Community Fund of Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasima Province” researchers used a Mixed Methods research which is a Quantitative Research by using Questionnaire and Qualitative Research to transfer knowledge and in-depth interview method of research. Research procedures consist of:

1. Data Collection

For this research, the researchers have been collecting manually in the community by themselves. By using the method of data collection in the following:

1.1 Observation

Researchers have used experimental observation 2 methods there are participant observation and non-participant observation.

1.1.1 Participant Observation

This method, the researchers involved in this method along with a group of participants by an informal interview questionnaire to observe behavior appearance, expression of feelings, reactions while talking and not talking of participants of this research. The researcher to observe the activities of the community as well for create good relationships between researchers and participants, and use this opportunity to observe and talk to people and participant of target group without realizing that they were being observed. The researchers participate in various activities as participants not researcher for create a good relationship and also makes peoples acceptance and participate research with smoothly and naturally. Gain new information and knowledge about the community from observations and interviews on a regular time, thus the data from participant observation is reliable information.

1.1.2 Non-Participant Observation

Non-participant observation, it is noted that the early stages of data collection and working in target community areas, researchers talk and observe physical appearance, their life style, social relations and activities at the target community areas. The researchers will follow up on a meeting or gathering of community by leaders to know problems of that community such as the cooperation of the people in the

community, how to invite the community to attend meeting or activities, why some people cannot attend the community activities etc.

1.2 Interview

Researchers have used the method of interview as follow:

1.2.1 Informal Interview

Use open-ended question that defined question and covering issue. The informal interview occurs after researchers get acquainted with the people and resources in the community. The interview is flexibility, plain and simple talking, not strictly in the steps and sequence questions and there is no sense of uncomfortable during the interview. Mainly discuss about life in the general community from the past to the present. The change of rural community to urban community, occupation in the community, activities to promote careers and establish of various funds in the community and also the part of government involved. In this interview, researcher is independently and unlimited in such information.

1.2.2 In-depth Interview

As a way of collecting qualitative data that has different names out, this method is not collect data by questionnaire. In-depth interview requires a special ability of the interviewer to find detail of issue in-depth study, which is often study in small group such as executives, politicians, academic leaders, local leaders etc. The in-depth interview is not intended to select interview answers that researcher thinks before or interview only once, but needs comments, importance of subject and situation as well as belief deeply in various aspects.

1.3 Group Discussion

Researchers have used method of group discussions is one important way to get information and answers from the information provider group and use information from quantitative research to community are known. This is an issue related to the success and satisfaction of community funds management. The needs of various problems and obstacles and also use information from quantitative research back to community. It defined to discuss by set guidelines in group discussions and set atmosphere of stage is friendly as much as possible. The participants of group discussion share and learn knowledge of study issues together in the point of research. The researchers give question to set a guideline for the discussion groups in advance and observe emotion of participants during interview as well.

2. Tools

Tools which used in the research there are 2 types:

2.1 Structured Interview – As an interview questionnaire is defined as a certain, by interviews peoples from target community group about 78 people before transfer knowledge to community by interview about general information, the operation of occupational groups, and requirement of conveyed knowledge of target community group. To be informed of the guidelines on the establishment of the occupation groups, funds saving and guidelines for the operation of the group.

2.2 Questionnaire–Measured in terms of knowledge and understanding in part-time self employment community fund. By creating a check list that measuring content in the structure and management sides, implementation of participation of group, credit and

received benefit that have been tested and bring a try-out within group of people from Moo 5, TambolPhonKrang, AmphoeMueang, NakhonRatchasimaProvincetotal 5 peoples with characteristics similar to the sample of research group. Then value of reliability, using the Cronbach's Alpha Coefficient in overall confidence value 0.882.

Researchers have been collecting data by using a questionnaire about the success and satisfaction from TambolWanghin's part-time self employment groups. There have been studies by gathering information from various documents to guide the research divided to primary data and secondary data. After it has been created as a tool for 4 parts as follows:

Part 1 Check list – there are question about general information of respondents including gender, age, occupation, education and community occupation group.

Part 2 Rating scale– this part is about success in managing careers.

Part 3 Rating scale – this part is about level of operation and management of supplementary occupations in the community. Contains a branching structure, manages operations, aspects of participation, credit and welfare.

Part 4 Open-Ended – this part is about the problems and obstacles in the establishment of the operation. After the questionnaire are tested and improved, use collecting data with TambolWanghin's part-time self employment group total 78 peoples.

3. Data Analysis

3.1 Quantitative – statistical methods used to analyze data by descriptive statistics and percentage. By using percentage to describe the action level of part-time self employment community fund and using descriptive statistics is the average (\bar{X}) and standard deviation (S.D).

3.2 Qualitative – After checking all information and issues and have completed an analysis of associated relationship with the process of knowledge transfer as well as contributory factors. The research team has identified data from a study organized into categories based on objectives and defined of the content. In addition Research team has investigated the information together from all sides, called 'Triangulation'. Classified information, according to the study, analysis and synthesis of issues to share information with all parties to find out their conclusions. After that, distinguish data from education grouped according to objectives and limited content. Then present research by the lecture and summarizes the analytical procedure specified.

Results

Researchers divided the research results that are consistent with the objectives of the research as follows:

Part 1 Community context

Ban Wanghin, TambolBanpo, AmphoeMueang, NakhonRatchasimaProvince is a community that has high potential in the management in various sides, locates near Phanomwantample and PrasatHinPhanomwan which a famous cultural community at Nakhon Ratchasima. Occupational groups within the community consists of 3 groups, there are group of blacksmiths, weaving, and vegetable planting.

The aim of the establishment of TambolWanghin's part-time self employment groups

1. Create community group for help each other in the community.
2. Promote career development, production, marketing, and added products value.
3. Promote efficiency group of learning and operation managements.

Procedures

In an overview of the establishment of funds group will have same characteristics as follows:

1. The occurrence of occupational groups in the community.
2. Discuss about saving money from sales product of group.
3. There is group leader who collect income from selling product, open a bank account, and show balance of income to member of group.
4. There are saving money from group members for main aims to support members financially.
5. Funds for members to borrow for buy production materials and sign as evidence.

Problems and obstacles of TambolWanghin's part-time self employment community fund

1. No clear Fund established.
2. Conducted themselves within their own community or their group.
3. No registration because some occupation groups are producing goods for continuously sale.
4. Leader or committees of some occupation group lack of knowledge in fund management.
5. Leader or committees of some occupation group have their full time business.
6. Some groups have no a committee for managing occupation group.
7. There are no public relations to invite members for meeting to clarify income of group.
8. Lack of support from government agencies.
9. Some members do not see the importance of occupation group because they have routine jobs duties.
10. No connection between each group for sharing experiences.
11. Some groups do not promote the participation in the management of their own group.
12. Some members are not allowed to lend group fund because there may be problems with the allocation of profits to various members of the group are unclear such as profits, dividends, no welfare that attract new members.
13. Group leaders do not have knowledge to manage funds.

From the above mentioned problems and obstacles that occur in an overview of the management of part-time self employment community fund, which is not able to identify specific problem issues of particular group, so this research will summarize an

overview of the problems and obstacles of these 3 groups of research target to be guideline plan for the next stage.

Part 2

Table 1: Shows the level of part-time self employment community fund

Level of part-time self employment community fund	Number of people	Percentage (%)
- Good	16	20.51
- Medium	35	44.87
- Should be improved	27	34.62
Total	78	100.00

From the table showed most of part-time self employment community members is moderate amount of 35 persons 44.87 percentage, the second should be improved, the accounted for 34.62 percentage, 27 peoples and good level there are 16 peoples, 20.51 percentage.

Table 2: Shows the level of operation of part-time self employment community fund

The operation of part-time self employment community fund	X ⁻	S.D	Level of operation
Structure and management			
1. Clear structure and operation of Fund	2.60	0.65	Medium
2. Appropriate of Fund management committee	2.60	0.63	Medium
3. Policy/Guideline for Fund management	2.62	0.62	Medium
4. Period of Fund management committee	2.75	0.66	Medium
5. Modify of Fund management committee	2.63	0.67	Medium
Total	2.65	0.32	Medium
Operation			
1. Changes in number of member of Fund	2.66	0.63	Medium
2. Changes of funding size	2.67	0.67	Medium
3. Progress of the performance of Fund	2.80	0.70	Medium
4. Allocation of profits/benefits/dividends to members.	2.58	0.63	Should be improved
5. Allocation of welfare to members or community	2.70	0.64	Medium
6. Publicize information to the member's Fund	2.58	0.63	Should be improved
Total	2.67	0.34	Medium
Participation			
1. Public opinion on different aspects	2.75	0.70	Medium
2. Participate in meeting of Fund group	2.82	0.67	Medium
3. Participate to solve any issues that occur	2.78	0.67	Medium
4. Participate in activities of the Fund group	2.66	0.63	Medium
5. Participate in defining operational rules	2.69	0.65	Medium

	Total	2.74	0.27	Medium
Credit and Received Benefit				
1. Clearly terms of loan		2.67	0.61	Medium
2. Quick to consider loan for member		2.82	0.69	Medium
3. Clearly determine loan for member		2.73	0.69	Medium
4. Appropriate interest rate		2.78	0.67	Medium
5. Provide other benefits for member		2.80	0.68	Medium
	Total	2.76	0.34	Medium

From the table showed the overall performance of TambolWanghin’s part-time self employment groups is medium level ($X^- = 2.71$, S.D. = 0.44), when considering each aspect was found the results of Operation is ($X^- = 3.20$, S.D. = 0.34), Credit and Received Benefit is ($X^- = 2.76$, S.D. = 0.34), Participation is ($X^- = 2.74$, S.D. = 0.27) and Structure and management is ($X^- = 2.65$, S.D. = 0.32) respectively.

Table 3: Shows demand for knowledges management

Demand for knowledges management	Number	Percentage (%)
- Yes	64	82.05
- No	14	17.95
Total	78	100.00

The table showed that most of respondents from TambolWanghin’s part-time self employment groups need knowledge management fund 64 peoples, percentage is 82 and do not need to receive knowledge management fund of 14, percentage is 17.95.

Part 3 Transfer knowledge management of TambolWanghin’s part-time self employment groups

To transfer knowledge to members of TambolWanghin’s part-time self employment group each time, it is cognitive tests before and after transfer knowledge with a series of questions related to the topic of knowledge shown in table 4.

Table 4: Shows cognitive tests before and after transfer knowledge with a series of questions.

Test	Number	Scores	X^-	S.D
Before	56	20	6.27	0.67
After	56	20	8.30	0.44

From the table shown the score of the test is 10 points, an average of score is 10 and found before training of knowledge transfer is equal to 6.27 the standard deviation is 0.671, after training of knowledge transfer is equal to 8.30, and the standard deviation is 0.449. It means members gained more knowledge after obtaining transfer knowledge and show knowledge is increasing.

Data from the study of TambolWanghin’s part-time self employment groups and demand for knowledges management, the result is moderate and majority of members need to get knowledge of fund management group. The study has been gathering information for transfer knowledge to target groups of research in the following topics:

1. Knowledge and understanding about Fund

2. Procedures for the establishment of Fund and Fund registration
3. Operation of Fund management
4. Preparation of establishment of Fund
5. Supplementary for make Fund strengthen

The effects of transfer of knowledge

1. Exchange of information and member's opinion occurs within community, help for improving the community.
2. Learn teamwork, people in the community ready to learn and help each other.
3. Awareness of the activities and processes that occur in the founding process of part-time self employment community fund
4. Learning and awareness with respect to transfer fund management and also can further transfer knowledge within the group.
5. Causing the demand for fund management community
6. Cause concrete cooperation even more.

Summary and discussion of research results

The founding process of part-time self employment community fund, Ban Wanghin, TambolBanpo, AmphoeMueang, ChangwatNakhonRatchasimaare consisted of blacksmiths group, weaving group, and vegetable planting group. Mainly from peoples in the community who do the same thing, need to promote their own business, and need to earn more income has gathered to do unsystematically business for gain more benefit for their own business. In the beginning, they did not discuss the establishment of community Fund, just want to have more efficiently operated and gain more income for their business groups. When concrete action is increased, could sell more products from community group, then they start to discuss about establishment fund, collecting money, saving money for support members financially. Formerly, the community has housing fund which is operating systematically, some members need to have TambolWanghin's part-time self employment groups fund and have an operation system similar to housing fund but most members have their full time business so the management was not processed continuously and unsystematically, can only collect money for member to borrow to buy production materials or their needs and partly interest is collected as well, it is accordance with the research of WipaweeGrisanaputi, Ph.D. (2013), "The establishment and management of Thai silk and Thai cotton weaving groups registered under the One Tambon One Product (OTOP) project in KhonKaen Province", the conditions for the establishment of woven cotton and silk weaving groups has different in each groups follow the suggestion from government agencies, some groups was set up by their own group without any suggestion from anyone and some groups separated their group from the OTOP group.

This research also study about member's opinion for operation overview of TambolWanghin's part-time self employment group is medium level. Member group focus on credit and welfare was a priority followed by the operation of participation, structure and management, and other operations are moderate and some is low level. Also

consistent of the study of AreeCheamuangphan (2009), “The Development of Saving: Group in Strengthening Social Economic Development in the Upper Northern of Thailand”, which measuring the satisfaction of saving group members on Northern operation based on 5 aspects; financial, welfare service, benefits, committees and members, and least satisfied is benefits.

Transfer Knowledge of TambolWanghin’s part-time self employment groups fund in all aspects such as knowledge and understanding of fund, the establishment of registration of fund, fund management and how to strengthening of fund that make members could get knowledge to benefit fully. According to the research of RungrueangSeankosa (2014), “Management model of local health assurance fund in 7th health service network in Roi-Kean Sarasin province group (Roi-ed, KhonKaen, MahaSarakham and Kalasin)”, was found related factors as follow; understanding of fund operation management, leadership management, leader roles, fund committees, community health services, fund benefits, participation of fund committees, participation of members and community, and public relations fund, these are important for understanding of establishment part-time selfemployment groups fund.

Suggestions from the research results

From the research results make us known about occupation groups still need more support especially from government or public sector which should be concrete promote and support as well as to educate its members in different aspects in each group to induce compliance very seriously. Promote the exchange of experience between all groups who are learning same community and different community. In the field of knowledge transfer, there should be various ways to get attention, actual practices and always should have meeting for more members participating in occupation group.

Finally, should have studied the potentials availability of community before organized various activities for could achieve the maximum benefit to the community.

References

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