COMMUNITY WELFARE GOVERNANCE: SOCIAL INNOVATION THROUGH A SELF-RELIANT AND SUSTAINABLE SYSTEM

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Abstract

In Thailand, government officials and public sector employees tend to receive better welfare benefits than the general public. The objectives of this research are to study social innovation in community welfare funds, to explore the conditions and components of strong community welfare funds, and to examine development approaches for community welfare funds in the developmental phase. This research employs a qualitative methodology, utilizing focus group discussions and in-depth interviews with 50 community welfare fund leaders, six academics, and policymakers, totaling 56 participants. The key conclusion is that community welfare represents social innovation, managed by the community with co-funding from the state. Communities manage and design welfare systems to meet the needs of their members from birth to old age, encompassing education, healthcare, and living standards, as well as illness and death. There are various welfare services that the government cannot provide but communities that collaboratively design their own welfare systems can effectively address the specific needs and necessities of their members. Key factors of a strong community include honesty, transparency, and the volunteer spirit of the committee. Developing funds have learned from study visits and applied these lessons to improve, aiming to become strong funds in the future.

Keywords: Community Welfare Governance, Self-Reliant Social System, Social Innovation

1. INTRODUCTION

In starting to design the research, there are questions about why disparities, injustices, and inequalities occur in the social welfare system. This situation forces citizens who do not receive equal rights to public servants to rise and create and manage their own community welfare systems. This issue is not limited to Thailand; discussions about state welfare systems often revolve around their successes, failures, and the inequalities arising from state services. The gap between established policies and actual implementation, results in unequal access to welfare between those within the state system and the general public. Strict control and verification of benefits lead to delays and complications in processes. The complexity of policy management, which focuses on long-term outcomes, and the use

of bureaucratic and centralized management do not always effectively address social issues (Handler & Hasenfeld, 2006; Aspalter, 2021; Nirat et al., 2021; Sungkawan & Engstrom, 2019). Especially during crises such as the outbreak of a virus that leads to widespread illness and death, the state is unable to provide comprehensive care. Community welfare assistance thus becomes critically important (Dang et al., 2022; Beland et al., 2022). In management, the role of the state should be as a "mentor" or supporter, working in collaboration with the private sector or local communities, who are more familiar with the needs of their community members. (Mazzucato & Dibb, 2019).

The inequality in welfare between public servants and citizens includes disparities in access to benefits stemming from state policies, which result in civil servants or state employees receiving better benefits than those outside the bureaucratic system. This inequality arises from welfare policies that do not encompass all demographic groups and tend to prioritize allocations for more powerful groups (Elliott et al., 2020; Blekesaune, 2007; Brady et al., 2020; Halling & Baekgaard, 2023).

Social innovation has gained attention as a solution to social welfare issues. Mazzucato and Dibb (2019) proposed strategic approaches to social policy, which involve planning and implementing social policies with a long-term perspective aimed at creating sustainable impacts and systematically addressing social problems. This strategic approach includes fostering innovation, collaborative planning between the public and private sectors, and developing policies that respond to complex social and economic challenges. Providing services outside the state system, or in cases where the state acts merely as a mentor, represents a bottom-up transformation that emphasizes the participation of civil society and volunteers. This model allows for diverse welfare state policies that the government can use to effectively tackle social challenges (Mazzucato & Dibb, 2019; Esping-Andersen, 1990).

In Thailand, the community welfare system began in 2010 to assist those who do not benefit from state-provided social welfare. Both central and local governments have contributed to the fund, supporting it at a rate of 1 baht per person per day (365 baht per year) since its inception. As of August 29, 2023, there are 5,947 community welfare funds, with a total accumulated fund of 20,709,488,910 baht. A total of 5,022,631 members have received community welfare, out of 6,761,414 registered members. Financial support from the central government is provided through the Community Organization Development Institute (CODI). In 2021, the support amounted to 233,922,900 baht, allocated into two parts: management costs of 11,691,100 baht and community subsidies under four plans: 1) contributions to community welfare funds, targeting 793 funds; 2) budgets for welfare and the development of community welfare funds, targeting 1,000 funds; 3) support for driving mechanisms at the provincial, group, regional, and national levels; 4) budgets for establishing community welfare funds. For quality development of these funds, management has been implemented to monitor and assess fund quality, with 39% rated as good (A), 19% as fair (B), 15% as adequate (C), and 25% as requiring improvement (D) (CODI, 2024).

Since community welfare is managed by community members themselves, who must allocate budgets and design welfare systems that align with the community's needs, the strength of community management is therefore crucial. However, a review of the literature reveals no research that views community welfare as social innovation. In the case of Thailand, community welfare is divided into two groups: Groups A and B, which are strong groups capable of efficiently providing welfare services to their members, and Groups C and D, which are groups that have previously failed but have risen to rebuild and redevelop themselves.

The objectives of this research are:
1) to study social innovation in community welfare funds;
2) to explore the conditions and components of strong community welfare funds;
3) to examine development approaches for community welfare funds in the developmental phase.

And research question is:
RQ: How can community welfare, as a form of social innovation, strengthen social capital for groups and community members?

The theoretical concepts used as the framework for this research include 1) social innovation theory, 2) social welfare concepts, 3) public mindset concepts, and 4) social capital concepts. The significance of this research focuses on finding answers to how community welfare, as a new form of social welfare, can utilize the existing social capital within the community to create social welfare that truly meets the community's needs.

The research gap identified from the literature review is that while local communities organize themselves to support one another, the researcher has not found examples in the reviewed literature that demonstrate a collaborative structure where both the central government and local organizations jointly provide financial support. Additionally, there is no evidence of internal operations that classify funds into well-established funds versus those requiring development. Future research that explores both the structure and internal systems addressing this gap would be beneficial, even if the focus is limited to communities in Thailand.

The rest of this paper is structured as follows. Section 2 reviews the relevant literature. Section 3 analyzes the methodology that has been used to conduct empirical research on qualitative research. Section 4 reports the research findings by addressing all three objectives. Section 5 discusses the results, focusing on their alignment and connections with other literature. Section 6 concludes with the final summary.

2. LITERATURE REVIEW

The concept of using social innovation theory to address inequities in social welfare focuses on structural solutions. This approach aims to modify the structure of unfair welfare systems, including improving state mechanisms to promote more equitable wealth distribution, restructuring tax and financial systems to support marginalized groups, and creating more accessible welfare systems for low-income individuals, as well as utilizing alternative economies (Piketty, 2014; Pennington, 2023; Zhang & Hosoi, 2024).

On the other hand, policy solutions emphasize the design of new policies or the modification of existing ones to effectively tackle issues of social welfare inequity. These policies should be tailored to reach populations genuinely in need of assistance

and should include long-term strategies, such as implementing universal basic income and new policies that focus on resource distribution and reducing economic gaps (Arnaiz-Rodriguez et al., 2025).

Social innovation solutions aim to create change through the development of innovative projects designed to address root problems. This includes establishing community self-help welfare programs and fostering collaboration between the public, private, and civil sectors. Projects that promote community self-reliance in welfare and the use of digital technology innovations to extend welfare services to remote communities are also key components of this approach (Mulgan, 2013; Castells, 2012; Rahmattalabi et al., 2021).

Barnes (2012) has studied community-driven initiatives aimed at creating welfare and sustainability, emphasizing the roles of self-reliance and collaboration within communities to address social and economic issues. Barnes' (2012) work aligns with Beito's (2000), which explores the role of fraternal societies in the United States in providing social services and promoting self-reliance within communities before the expansion of the welfare state.

This perspective aligns with the concept of the solidarity economy, as presented by Singer (2023), which focuses on interdependence among communities. Unlike capitalist economies that prioritize profit maximization, the solidarity economy promotes cooperation, community participation, and mutual support, aiming to meet human needs rather than focusing solely on financial gain. It underscores the importance of public involvement in policymaking processes, advocating for collaboration between government and civil society in designing public policies that promote social equity.

This means encouraging local communities to participate in decision-making, such as managing resources, producing goods, and fairly sharing benefits. In Brazil, the solidarity economy has been supported by the government in partnership with grassroots movements to develop public policies in this area (Lemaître & Helmsing, 2021).

Unwin (2013) focuses on the role of communities in the social welfare system. In her work, she highlights the importance of addressing poverty and explains why it should be tackled in connection with society as a whole. She analyzes the relationship between poverty and inequality, emphasizing that inequality exacerbates poverty. Social welfare is seen as a crucial tool for addressing both poverty and social inequality. Unwin (2013) argues that welfare is not merely about financial assistance but also about creating long-term security in people's lives, such as access to education, healthcare, and housing, which are key factors in improving the quality of life and reducing disparities. She stresses that effective welfare should focus on empowering individuals to develop themselves rather than solely providing financial aid. Unwin (2013) proposes welfare policy designs that can create equality and reduce poverty in the long term.

Unwin (2018) explains why kindness is vital to public policy. Although kindness is often viewed as a personal concept, she argues that when applied at the policy level, it can serve as a tool to strengthen communities and society, especially in times when people are losing trust in governments and institutions. However, there are challenges in integrating kindness into public administration due to systemic issues, such as state structures that prioritize control and regulation over promoting understanding and trust-building. This idea suggests shifting from control to support and fostering relationships based on kindness. Kindness not only improves the well-being of service recipients but also strengthens community bonds and enhances the effectiveness of public policies. Unwin's (2018) recommendations provide new perspectives on public policy by advocating for systems that encourage cooperation between public service providers and communities in a supportive manner. She also suggests incorporating kindness as a key factor in decision-making and policy design at high levels and considering kindness as part of policy success metrics, not just in economic outcomes but also in terms of the quality of life for citizens.

Ronning and Knutagard (2015), in their work, explore and analyze innovations in social welfare and human services, focusing on new approaches to developing and improving policies and services to meet the changing needs of modern populations. These innovations include the use of technology, organizational reform, the development of public-private partnerships, and the promotion of public participation in social development. The authors explain the obstacles and challenges often encountered when introducing innovation into the social welfare system, such as bureaucratic rigidity and financial limitations. They emphasize the need to adapt and transform social services in an increasingly complex society with limited resources. The creation of innovations in service delivery and social problem-solving is key to facilitating positive change. Collaboration between various sectors is a crucial factor in enhancing the success of social innovation (Ronning & Knutagard, 2015).

Additionally, a significant component of community welfare efforts is the role of volunteer work. Volunteers are an essential tool in social development, especially in resource-limited communities. Nonprofit organizations providing social welfare services heavily rely on volunteers.

In reviewing the literature, several examples of community-based welfare systems in Europe, particularly in Scandinavia and other regions, can be highlighted. The Nordic countries, for instance, are well-known for their high-tax welfare systems that enable comprehensive public services. Local communities participate actively in cooperative housing projects and volunteer-based elder care, particularly in rural areas. In Denmark, organizations such as "*frivilligorganisationer*" (volunteer organizations) provide essential services, like elder and vulnerable community care (Lehto et al., 1999).

In the Netherlands, the Buurtzorg model showcases an innovative community-based healthcare approach. Buurtzorg is a self-managed nursing organization that provides personalized home healthcare through small, local teams. This model reduces bureaucracy and improves patient outcomes, with the community benefiting from embedded healthcare professionals (Kreitzer & Hamlin, 2020).

In Spain, the Mondragon Corporation, based in the Basque region, stands as one of the world's largest cooperatives. It operates on principles of solidarity and mutual support, providing healthcare, education, and employment opportunities to workers and their families, thereby functioning as a community-driven welfare system (Whyte & Whyte, 1991). A study in Spain utilizing social

innovation to improve access to healthcare focuses on a community-driven health insurance system for Senegalese migrants living in Spain. This initiative facilitates easier access to healthcare for migrants in resource-limited environments, reducing inequalities in healthcare access for migrants who are often excluded from the host country's public health system. The system emphasizes the role of community participation, where community members collaboratively design and support its implementation. The approach enhances healthcare access, reduces economic barriers, and improves the well-being of migrant communities (Diop & Sobczyk, 2024; Cassetti et al., 2020).

Other global examples include Grameen Bank in Bangladesh, founded by Muhammad Yunus, which fosters community development through self-managed welfare systems. In India, the Hamara Foundation helps homeless and underprivileged children in Mumbai by providing education, nutrition, and psychological support through volunteers and community members (Yunus, 1999).

In the United States, Mutual Aid Networks in several cities organize welfare within communities through mutual support networks, offering services such as food sharing, elder care, and mental health support. These initiatives show how community-based welfare systems can be structured to meet local needs across diverse cultural contexts (Spade, 2020).

For the conceptual framework of the research, the author adopted the theoretical framework of social innovation, which has been creatively applied to community welfare funds. This framework extends the concept from "reactive activities to proactive initiatives", going beyond traditional welfare services related to birth, aging, sickness, and death. It encompasses human relations, public health, education, environmental work, youth engagement, sports and recreation, economic income generation, household debt management, informal debt solutions, and the governance and management of community collaborations. The driving force involves the components of social capital, including social groups and networks within the community. These groups embody collective knowledge, understanding, and acceptance. Ultimately, this social capital has been institutionalized into a formal structure referred to as community welfare funds (Institutionalization State). A unique aspect of the operation is the volunteer-driven fund committees, which selflessly work for the benefit of the community. Their goal is to develop a community welfare system that effectively meets the needs and necessities of its members, ensuring a quality of life that is accessible, appropriate, equitable, and fair, aligning with the definition of social welfare.

In Thailand, the context of community social welfare began at the grassroots level, where communities witnessed inequality and injustice in society. This led to feelings of frustration, as citizens lacked the same level of welfare benefits as government officials. As a result, communities sought ways to help themselves and support one another by reviving traditional Thai mutual aid practices and adapting them into the form of a "merit fund". Pilot community welfare funds were established, and lessons learned from these initiatives were expanded nationwide, receiving strong support from community members (CODI, 2024).

Structurally, community welfare in Thailand is implemented through the CODI, a state agency established under the Public Organization Act, under the supervision of the Minister of Social Development and Human Security (The Secretariat of the House of Representatives, 2017). The philosophy of the CODI is holistic development, rural development, and spreading prosperity to the regions by strengthening grassroots organizations and local community groups. The ultimate goal is for the people to take ownership. Therefore, the CODI operates on two levels: 1) by organizing various community development processes (community organizing) using projects as tools, and 2) by acting as a liaison with government agencies to develop policies that support local community development plans.

The institute's vision is to empower community organization members with the knowledge, skills, and capacity to create transformative changes, leading to self-managed local communities. The CODI promotes a demand-driven approach, where communities play a central role in planning and solving their own problems using local resources, rather than relying solely on external support or following government plans (supply-driven). It supports the development planning process to ensure coverage across the entire country, not just in pilot areas, using activities and projects as "tools" to strengthen community organizations. Additionally, communities allocate and distribute budgets for their organizations to manage independently.

Politically, community welfare in Thailand has received government support, being elevated to the policy level of the Ministry of Social Development and Human Security, and recognized as a community right under the Constitution of the Kingdom of Thailand (The Secretariat of the House of Representatives, 2017). According to Section 43(4), community welfare is established as a constitutional right, stating that "Individuals and communities have the right to establish a community welfare system, as well as the right to collaborate with local administrative organizations or the state in such efforts".

These community welfare funds provide a wide range of services to their members, covering all aspects of life from birth, aging, and illness, to death, including job creation, disaster relief, land and housing provision, care for bedridden patients, orphans, the underprivileged, struggling migrant workers, and disaster victims. These funds act as a social safety net, or social safety net, genuinely built by the people themselves. In terms of the budget, both the central and local governments contribute to community welfare funds. The central government supports the fund at a rate of 1 baht per person per day (365 baht per year), a contribution that began in 2010 and continues to the present. Meanwhile, at the community level, village committees are established in a voluntary capacity, with no salaries, and they collect contributions from the public, who are members of the fund.

3. RESEARCH METHODOLOGY

This research employs qualitative methods because they are particularly suitable for exploring the complexities of community welfare governance. For example, Creswell (2013) emphasizes that

qualitative research is ideal for understanding social phenomena within their natural context. This approach allows the researcher to uncover the nuanced interplay between social, cultural, and economic dimensions that quantitative methods may overlook (Patton, 2015). Compared to existing studies, this research uniquely integrates in-depth interviews, participant observation, and content analysis to holistically examine the processes and structures of community welfare management.

By focusing on self-reliant systems and their connection to values such as trust and solidarity, this study contributes a distinct perspective to the existing body of literature on community welfare governance.

The researcher recorded the interviews using a voice recording system and transcribed them to summarize and synthesize key findings for the study. The date and duration of the recorded conversations is shown in Table 1.

Table 1. Details of key informants

Participants	Role	Responsibilities	Experience	Qualifications	Date and length of interview
Participants 1–5 in the Northern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	10+ years in social work	A, B Group Strong Community Welfare Fund	July 27, 2022; 3 hours
Participants 6–10 in the Northern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	C, D Group Developing Community Welfare Fund	July 19, 2022; 3 hours
Participants 11–15 in Central-Western region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	10+ years in social work	A, B Group Strong Community Welfare Fund	July 9, 2022; 3 hours
Participants 16–20 in Central-Western region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	C, D Group Developing Community Welfare Fund	July 6, 2022; 3 hours
Participants 21–25 in the Southern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	6+ years in social work	A, B Group Strong Community Welfare Fund	July 14, 2022; 3 hours
Participants 26–30 in the Southern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	C, D Group Developing Community Welfare Fund	July 15, 2022; 3 hours
Participants 31–35 in the Northeastern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	A, B Group Strong Community Welfare Fund	July 4, 2022; 3 hours
Participants 36–40 in the Northeastern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	C, D Group Developing Community Welfare Fund	July 5, 2022; 3 hours
Participants 41–45 in Bangkok and the Eastern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	5+ years in social work	A, B Group Strong Community Welfare Fund	July 20, 2022; 3 hours
Participants 46–50 in Bangkok and the Eastern region	Chairpersons of Community Welfare Fund	Organizational management, setting policies	3+ years in social work	C, D Group Developing Community Welfare Fund	August 3, 2022; 3 hours
Participant 51	Director of CODI	Leads strategic initiatives, manages resources	30+ years in social work	Master degree	January 12, 2023; 1.30 hour
Participant 52	Deputy Director of CODI	Advocates for community-driven development	15+ years in social work	Master degree	January 15, 2023; 1.20 hour
Participant 53	Assistant Director of CODI	Advocates for community-driven development	15+ years in social work	Master degree	January 15, 2023; 45 minutes
Participant 54	Regional Director of CODI	implements strategies in the region.	15+ years in social work	Master degree	January 20, 2023; 1 hour
Participants 55–56	Social welfare scholar	Teach and conduct research	5+ years in social work	Master degree	January 25, 2023 2 hours

During the focus group discussions and interviews to gather data, the researcher obtained permission from key informants to record audio and video, using a consent form to adhere to ethical research standards. The interviews were then transcribed to ensure the accuracy of the content. The data was organized, such as converting audio to text and arranging the content by topics. The researcher proceeded with coding, creating codes or categories for analysis, such as codes related to welfare issues and innovation. The text was read and coded according to the predetermined codes to facilitate easier data collection. Content analysis was used, focusing on interpreting the meaning and conducting in-depth analysis, such as examining how different themes are connected. The results were summarized, and significant content examples were highlighted. After interviewing the first 50 participants, the reliability

of the findings was verified by six experts, and parallel analysis was used to confirm the accuracy of the results.

4. RESEARCH FINDINGS

Figure 1 represents the structure and flow of community welfare governance, focusing on the integration of social innovation and a self-reliant system. Welfare Funds is the establishment of community welfare funds that faced challenges as members misunderstood the principle that contributions were for welfare, not savings, leading to financial mismanagement and distrust. This misunderstanding, along with cases of corruption, caused many funds to collapse, placing them in Groups C and D. To address this, the CODI and regional networks provided training and support to help struggling funds recover and improve to A and

B groups. Community welfare systems are divided into basic welfare, covering essential needs like healthcare, education, elderly care, and funeral support, and creative welfare, addressing specific social and environmental issues tailored to local contexts. Creative initiatives, such as those during COVID-19, included providing survival kits, medical supplies, and support for all, including non-members. These efforts aim to enhance well-being, sustain livelihoods, and promote dignity in the community. The strength of community welfare funds relies on the dedication and volunteer spirit of committee members, who manage operations transparently, analyze finances, and involve the community in decision-making. Committees often use personal resources and donations to support operations, emphasizing self-reliance and mutual support. Key principles include understanding community needs, fostering participation, and complementing government support with grassroots efforts. Community welfare funds rely on contributions from members, community organizations, local administrative bodies, CODI, government agencies, bank interest, entrance fees,

and donations. Kindness within the community plays a key role, with wealthier members, relatives, and neighbors often covering costs for the underprivileged to ensure equal access to assistance. Proactive public relations are vital for educating community members about the fund's philosophy, principles, and procedures. Communication is carried out through websites, village media, word of mouth, temples, and community events to engage and inform the public effectively. Community welfare funds, guided by humanitarian principles, provide support not only to Thai citizens but also to undocumented residents, such as those from Laos and Cambodia. These funds ensure that everyone in need, regardless of formal rights or identification, receives care and assistance. Improving C and D-group community welfare funds requires a shared vision, strong leadership, and effective management to rebuild trust and member confidence. Collaboration with local organizations and government agencies, alongside learning from past failures, helps these funds develop resilience and achieve sustainable progress.

Figure 1. Factors influencing the community welfare governance

Source: Author's elaboration.

Social innovation: The integration of social innovation within community welfare governance emphasizes the development of creative solutions to address complex social and environmental challenges. By introducing systems such as basic welfare for essential needs and creative welfare tailored to specific community issues, these funds foster well-being, sustain livelihoods, and enhance community dignity. Innovative responses, such as survival kits and medical supplies during the COVID-19 pandemic, illustrate how community-driven initiatives can meet urgent needs effectively.

Solidarity economy: The community welfare system aligns with the principles of the solidarity economy, prioritizing mutual support, cooperation, and collective well-being over profit. The reliance on contributions from members, community

organizations, and volunteers reflects a collaborative approach that strengthens the economic and social fabric. Wealthier members and neighbors supporting underprivileged individuals further demonstrate the spirit of solidarity and equity within these systems.

Social welfare system: The community welfare funds serve as a grassroots extension of the broader social welfare system, addressing gaps that centralized systems often overlook. Through basic and creative welfare provisions, they offer comprehensive support from healthcare to education, ensuring inclusivity even for undocumented residents. These initiatives exemplify a bottom-up approach to social welfare, empowering communities to design and manage systems tailored to their needs.

Public policy: The role of public policy in community welfare governance is evident through the support provided by organizations like CODI and local administrative bodies. Policies enabling financial contributions, training, and management guidance are crucial for sustaining community welfare systems. Proactive public relations and transparent governance ensure alignment with policy objectives, fostering trust and participation at all levels of operation.

Volunteer work: Volunteerism is the backbone of community welfare funds, with committee members dedicating personal resources and time to manage operations and support the community. Their transparent and participatory approach highlights the critical role of volunteers in ensuring the success and sustainability of these systems. By fostering a sense of shared responsibility and self-reliance, volunteer work amplifies the impact of community welfare initiatives.

4.1. The establishment of community welfare funds

The initial understanding of community welfare funds has been a significant challenge for leaders of all funds. The difficulty lies in grasping the fundamental principle of community welfare funds, specifically, the notion that it is a contribution for welfare, not savings; when members resign, they will not receive their contribution or other funds from the community welfare fund. This concept has led potential committee members and fund members to believe that this money would be lost, and they did not perceive any personal benefit from being a member unless they were ill, injured, or deceased.

Moreover, a key principle of funds that community members are familiar with typically involves a loan system. The lack of understanding of this principle resulted in members failing to contribute financially, which impacted the fund's administration, accounting, and financial management, leaving them inadequately managed. Additionally, cases of corruption have occurred, further eroding trust among members, leading to the inability to provide welfare services, and ultimately causing the fund to collapse. This is the primary reason why funds fall into Groups C and D. To address this, the CODI, along with provincial and regional networks, which serve as structural mechanisms, have stepped in to offer support, providing training to help struggling funds recover and elevate themselves to Groups A and B.

4.2. Welfare beyond basic support

Welfare systems organized by the opinions of residents can be broadly divided into two main categories: basic welfare and creative welfare. Basic welfare covers essential needs from birth, livelihood, education, aging, illness, and death. Specific examples include welfare for newborns/childbirth, welcoming newborns, medical care/hospitalization, patient care, and in some cases, partial coverage for dialysis costs. Other welfare provisions include career development or employment support, educational welfare from primary school to university level, elderly care, and funeral assistance. Some funds do not limit their support to members alone but extend aid to the underprivileged and vulnerable in the community.

Creative welfare is more in-depth and tailored to the specific issues and needs of community members. Community welfare funds provide creative welfare aimed at addressing social and environmental concerns, ensuring that community members can live in happiness and well-being. The design of creative welfare varies across communities, depending on the local context, environment, and the community's particular needs. These creative welfare efforts are crucial for sustaining livelihoods, supporting culture, traditions, and the environment, as well as promoting a dignified life in society. For instance, in response to the COVID-19 pandemic, community welfare fund committees organized survival kits containing rice, dry food, and essential supplies for those in quarantine. They also distributed rice and face masks, conducted COVID-19 screenings, and set up quarantine centers. In most cases, the funds assisted everyone, even non-members.

"*During COVID, we provided 1,600 relief kits, each worth 500 baht, containing items like rice and canned fish. We helped both those who lived in Nong Bua and those who didn't. One relief kit could last for a week. Those who received the kits said that without the fund, they would have struggled even more*" (Participant 41, personal communication, July 20, 2022).

4.3. Factors contributing to the strength of community welfare funds

The dedication and volunteer spirit of the fund committee are key factors in strengthening the fund. The researcher summarized the key qualities of the committee members as follows:

1) They possess a volunteer spirit.
2) They have a good personality, are free from debt, and have no financial blemishes.
3) They are eager to learn, are good people, and are respected by the community.
4) They have excellent coordination skills and good interpersonal relations, especially when it comes to collecting contributions from community members, which requires strategic approaches.

The community welfare fund committee operates voluntarily, without compensation. However, the committee's responsibilities, particularly in collecting contributions and ensuring the well-being of community members, involve operational expenses. Each fund manages these expenses differently but members have the right to vote and provide input on how to best manage their community's operations.

Additionally, the sacrifice of the committee members, especially the chairperson, often involves using their own home as the fund's office due to the lack of a central location for members to make payments. Beyond providing a space, running the fund also requires equipment such as computers, printers, copiers, filing cabinets for applications and member records, and other essential tools for operations. In the initial stages, these resources are often donated by community supporters who recognize the value of having a community welfare fund.

The key working principles of the committee include:

1) Analyzing the fund's financial health, budget, welfare provisions, and balance sheet, and adjusting regulations to facilitate fund management,

along with projecting the future of the community welfare fund.

2) Publicizing the fund's activities to the community.

3) Managing operations transparently and representing the local population by truly understanding their needs and concerns.

4) Leading with a strong community welfare ideology, understanding the deeper concepts of sharing and mutual support, as welfare can be a complex idea to grasp. If the committee lacks a solid foundation, it will be unable to address community members' concerns.

5) The committee and fund members must embrace self-reliance and the strength of the community rather than depending solely on government support. While government assistance is important, it should complement the community's own efforts toward self-sufficiency.

6) The committee must prioritize participation at every level, involving the community in discussions, meetings, problem-solving, and celebrating successes together.

4.4. Sources of funding for community welfare funds

For community welfare funds to continue operating, they must receive support and contributions from the following sources:

1) members;
2) profits from community-based organizations;
3) local administrative organizations (sub-district administrative organizations/municipalities/provincial administrative organizations);
4) the CODI;
5) other government agencies (apart from contributions through the CODI);
6) bank interest;
7) entrance fees;
8) donations;
9) others.

An important note regarding the sources of funds is the kindness and mutual support within the community. Some well-off members pay the membership fees for the underprivileged and vulnerable individuals who cannot afford it, ensuring that these individuals have the opportunity to receive assistance from the fund. The researcher identified three key sources of such financial support: 1) neighbors paying on behalf of others, 2) relatives covering the cost, and 3) other community members contributing to help those in need.

4.5. Proactive public relations

Public relations play a crucial role in the operation of community welfare funds. It starts with helping community fund members understand the fund's philosophy, principles, and procedures. Public relations can be conducted through various channels, including websites, village media, word of mouth, religious institutions like temples, and community festivals or traditional events where people gather.

4.6. Assisting even non-members of the fund

The work of community welfare funds is based on humanitarian principles. Beyond providing support to Thai citizens, some community welfare funds also extend their assistance to other groups, such as those from neighboring countries like Laos and Cambodia, who reside in Thailand but do not have identification cards. Without such documentation, they are not entitled to any state welfare benefits. However, recognizing this issue, the community welfare fund committees, grounded in humanitarian values, collectively decided that even without identification or formal rights, those in need living within the community should still receive care and support from the fund.

"… *These three cases are truly touching. The first case involved a Laotian mother who gave birth, but her body was frail and she had no breast milk for the baby. After giving birth, the mother passed away, leaving the baby with the grandparents. Initially, we provided infant formula and coordinated with a community development worker for further assistance. Another case was a Laotian family of three, parents and a child, all with severe disabilities affecting their arms and legs. Despite his condition, the father could do basket weaving, and the mother managed to do some odd jobs, but their living conditions were very poor. The fund helped by building them a house and providing relief kits. The third case was a 4-month-old infant who had migrated from Laos with the mother, who had no income. The fund provided infant formula and diapers. The committee members took it upon themselves to buy these items. We agreed that welfare work cannot be viewed solely from a legal perspective; we must consider the social aspect as well*" (Participant 9, personal communication, July 19, 2022).

"*When the community welfare fund committee works, we use our 'hearts' to truly understand the problems faced by our community members. The lack of a proper home, or living in a house that is deteriorated and unable to protect against the sun, rain, or storms, is a significant hardship for people in the community. The committee conducted a survey and found that this group consisted of the impoverished, those without land or a place to live—some staying on others' property, while others had homes that were in disrepair. Seeing these issues, the committee voted to allocate funds from the community welfare fund to provide assistance. We were able to help over 70 households*" (Participant 6, personal communication, July 19, 2022).

4.7. Factors for improvement in C and D-group community welfare funds

A lack of shared vision is a significant factor contributing to the loss of members and their failure to contribute, ultimately leading to the fund's collapse. To address this, continuous discussions and clarifications are necessary to realign the vision. Effective and serious implementation of welfare programs in all aspects can help build trust and confidence among members. Additionally, the role of local leaders is crucial. If local leaders lack knowledge or understanding of the importance of community welfare funds, or if they do not prioritize the fund, and if group or organizational leaders fail to integrate welfare efforts and work independently, this can also contribute to the fund's challenges.

To resolve these issues, cooperation between local administrative organizations and related government agencies is essential. Systematic and continuous coordination and platforms for creating

understanding are needed. Moreover, effective management is a critical factor in determining the fund's strength. From interviews with C and D-group community welfare funds, the researcher found that these funds were just as impressive as the stronger A and B-group funds. The researcher gained valuable insights into the process of starting, developing, falling, rising again, and moving forward with resilience. The past failures of these developing funds were not obstacles but instead became driving forces for these funds to rise, analyze their challenges, and shift from old working methods to new management approaches. New committees were formed, and the funds were revived, regaining members' trust and moving forward with determination.

5. DISCUSSION

This research supports the theories of Piketty (2014) and Harvey (2005), as well as the theory of innovation in social welfare and human services. It emphasizes restructuring state mechanisms to achieve greater equality, supporting welfare for marginalized groups, and creating a more accessible social welfare system for low-income individuals. This aligns with Mulgan's (2013) concept of using social innovation to drive change by developing creative projects designed to address root causes. These include initiatives where communities manage their own welfare and collaborations between the public, private, and civil society sectors. The self-reliant community welfare projects also echo Castells' (2012) ideas, as community welfare funds utilize digital technology innovations to extend welfare services to remote areas.

This work aligns with the study of Barnes (2012), which provides an analysis of self-reliance and mutual support within communities, particularly in the context of welfare creation and support systems independent of state management. Singer (2013) presents the concept of an economy based on mutual dependence between communities, which differs from the capitalist system that prioritizes maximum profits. In contrast, the mutual economy promotes cooperation, community participation, and mutual support, focusing on meeting human needs rather than financial gains. It emphasizes the importance of public participation in the policymaking process, proposing that the state and the public work together in designing public policies aimed at fostering social justice. This involves promoting local communities' participation in decision-making processes.

The researcher was also impressed by Unwin's (2013) work, which argues that welfare is not just about financial aid but also involves creating long-term security for people's lives, such as access to education, healthcare, and housing. This research supports Unwin's (2018) idea that kindness is crucial in public policy formulation. Kindness not only improves the well-being of service recipients but also strengthens community bonds and enhances the effectiveness of public policies. Additionally, the importance of volunteers working in community welfare funds is highlighted, as noted by Ronning and Knutagard (2015) who emphasize volunteers as a driving force behind social innovation.

6. CONCLUSION

"Giving with value and receiving with dignity" is the philosophy of the community welfare fund. It is not about asking for help or donations, but about the goodwill of mutual assistance, carried out systematically and in response to the livelihoods and needs of the local community. This support covers all stages of life, from birth, aging, illness, to death, and is a shared responsibility of the community members. It is a development approach that enables society to maintain a dynamic balance, meaning any policy, project, or activity that prioritizes social issues and aims to solve problems or improve society for the better, ultimately fostering peaceful coexistence. This embodies the essence of social innovation.

An observation from the research is that the primary sources of funding come from the government, local administrative organizations, and the community. However, some funds have become "two-legged funds", meaning they do not receive support from local administrative organizations and rely solely on contributions from the government through the CODI. Despite this, the fund committees continue to work diligently and remain committed to keeping the fund operational. They strive to manage the contributed funds as efficiently as possible, such as by investing in stable state banks to generate interest, which can then be used to provide welfare benefits to the community.

A strong community welfare fund can systematically support the life of an individual or family. This strength does not come from donations or one-sided giving but from the collaboration of all members who share and support each other. A strong community welfare fund becomes a reliable and stable foundation for the community, fostering a sense of warmth and pride in being able to take care of one another. This approach to community welfare is based on the principle of improving the quality of life or well-being, aiming to help people achieve a good quality of life both in normal times and in times of difficulty.

Support is provided in various forms, including financial aid, goods, care, and services that ensure a good standard of living, satisfactory health, and a pleasant social environment. The goal is to empower people to be self-reliant and to help others in the same community, aligning with principles of human rights, basic needs, social justice, and the fair and non-discriminatory delivery of community services. Participation from all levels of the community is emphasized, allowing members to collectively discuss issues, analyze, plan, provide services, and evaluate the services to ensure they meet the community's needs and satisfaction.

Additionally, transparency is a key principle, with members from each village being selected to join the fund's committee. These committee members not only help in planning and setting criteria for building a welfare system that enhances well-being, but they also monitor the accuracy and appropriateness of projects, prioritizing the interests of service recipients. The democratic process is applied to the management of the strong community welfare system, ensuring that the welfare fund can serve as a security guarantee for the community.

The recommendation arising from this research is that, as community welfare funds expand to every village in Thailand, the strength of communities is rapidly increasing. Currently, the personnel of the CODI, with their limited manpower, may struggle to keep up with the fast-paced progress and learning of the communities driving this expansion. Therefore, one strategy that the CODI has included in its plan is the development of its staff to stay in step with the changes and advancements in the management of community welfare funds.

Another key point is the "three-party contribution" model, where funds are contributed by the public, the government, and local administrative organizations to support the community welfare fund. However, in some communities, local administrative organizations have not contributed funds as stipulated, which creates a barrier that needs to be addressed. Efforts should be made to ensure that local administrative organizations comply with the law regarding contributions to maintain the stability of the community welfare funds.

It is also important to note that local administrative organizations do not all have equal budgets. Some receive limited funding, making it difficult for them to support various activities, such as those related to children, the elderly, education, healthcare, and other developmental responsibilities. In more urbanized and economically prosperous areas, local economies generate higher tax revenues, providing more financial support for community welfare fund activities. However, in less prosperous areas where local administrative organizations rely solely on government subsidies, support is much more limited.

Finally, there is a political issue at play. The growth of community welfare funds has caused concerns about potential political competition. In some cases, former local leaders who once supported the welfare fund and contributed to it as part of their policy agenda lost re-election, and their successors changed the policies, leading to a lack of support for the community welfare fund. This political dynamic has become a challenge that many community welfare funds must now navigate.

This research is important for future research. Because the population is born less fewer young people are entering the working age. Social welfare managed by the state has become more limited. That the community can be self-reliant And taking care of each other is therefore important. and need a model that can be seen as an example for further study.

The limitation of this research is that at the time of the study, there was an outbreak of the COVID-19 virus. The community did not allow the researcher to enter the area causing the researcher to use a Zoom meeting group discussions and in-depth interviews via the Zoom system.

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APPENDIX. IN-DEPTH INTERVIEW QUESTIONNAIRE FOR THE RESEARCH STUDY

1) Can you describe the key challenges you faced in establishing and managing the community welfare fund?/How have public policies supported or hindered the development of your welfare fund?

2) How does the concept of self-reliance influence the operation and sustainability of the welfare fund?

3) In what ways have social innovation practices been integrated into your welfare fund activities?/Are there any specific public policies that encourage or limit social innovation in your community welfare fund?

4) How do you ensure community participation in decision-making and the management of welfare funds?

5) What role do volunteer committee members play in the success of the community welfare fund?

6) How do you manage and allocate resources to balance basic and creative welfare needs within the community?/How does the solidarity economy concept influence your resource management and community engagement?

7) What strategies have you used to build trust and confidence among community members in the welfare fund?

8) Can you share an example of a creative welfare initiative that has had a significant impact on your community?

9) How do you collaborate with local organizations, government agencies, and other stakeholders to strengthen the welfare system?/What role does public policy play in fostering or limiting such collaborations?

10) What lessons have you learned from past challenges, and how have they shaped the development and improvement of the welfare fund?/How does the solidarity economy framework contribute to addressing these challenges?