

# Community Welfare Fund of Nong Khaem Sub-District CLC



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# Characteristic of the region

- Complete with forest creek swamp canal and natural resource.
- A kinship group population are engaged in agriculture, such as rice and fish.
- Retains cultural traditions.
- Most of the population are Buddhists.
- Everyone is a brotherhood, share generosity and always help each other.

# Characteristic of the region



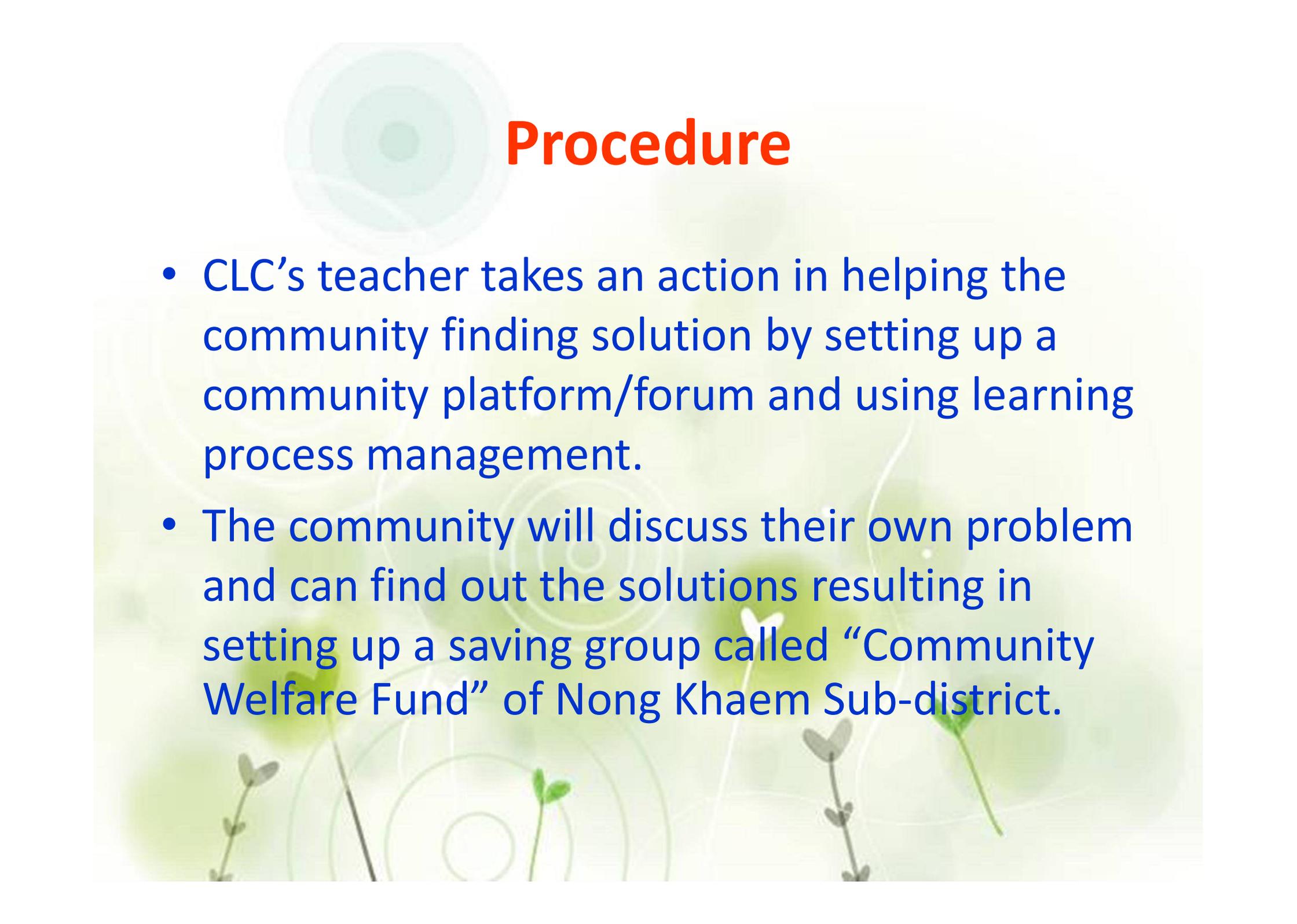
# Background

- Main problem of local people in Nong Khaem Sub-district is the Health and medical care problem.
- Cost some expense to travel to district Hospital.
- Work absence and income loss.
- Some families are in big trouble due to long period of work absence for medical treatment.



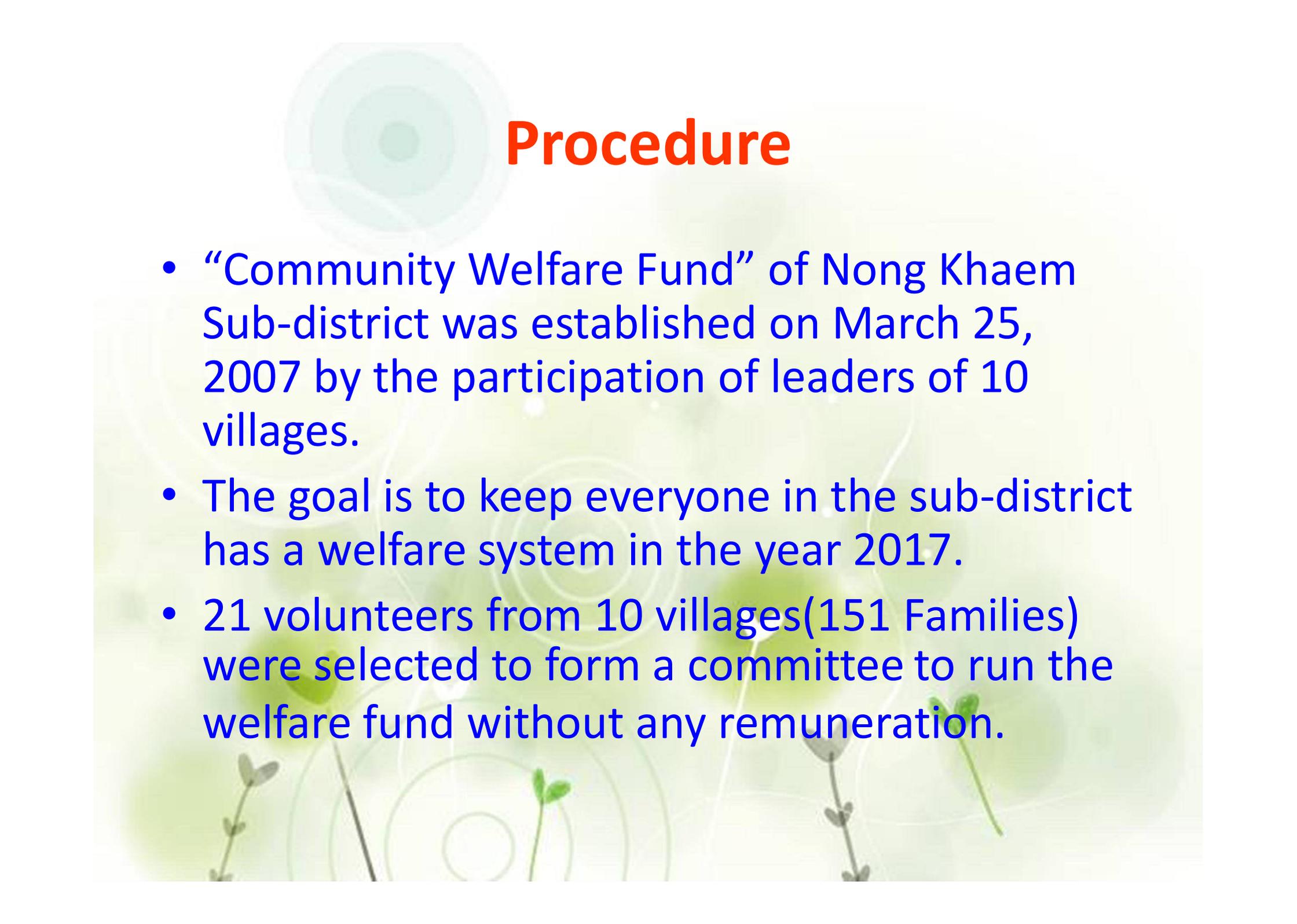
# Initiative

- The sickness rate of People in Nong Khaem was raising high in the year 2007.
- Many people are in trouble with their expense for medical treatment and cost of travelling
- The growth of materialism, changes their behavior different from the past.



# Procedure

- CLC's teacher takes an action in helping the community finding solution by setting up a community platform/forum and using learning process management.
- The community will discuss their own problem and can find out the solutions resulting in setting up a saving group called "Community Welfare Fund" of Nong Khaem Sub-district.



# Procedure

- “Community Welfare Fund” of Nong Khaem Sub-district was established on March 25, 2007 by the participation of leaders of 10 villages.
- The goal is to keep everyone in the sub-district has a welfare system in the year 2017.
- 21 volunteers from 10 villages(151 Families) were selected to form a committee to run the welfare fund without any remuneration.

# Management

- Each member has to pay 50 Baht/month as they think that such saving makes them have money for medical treatment when they are sick, and anybody who has no money can borrow it from this fund to reduce their burden of expenses.
- 1 year later (2008) the amount of member is increase to 790 families.(entire sub-district)

# Management

- Ministry of social development and Human Security had supported budget for implementation of this fund activity for 40,000 Baht to expand and strengthen the fund.
- The fund committee had registered this fund as “Community Welfare Fund” in 2010 which supervised by Ministry of Social Development and Human Security through Community Organizations Development Institute (Public Organization)

# Management

- By the way this fund is entered into system of government funds which received supporting money 1 Baht/day/person and subsidized by Community Organizations Development Institute continuously every year as it was seen that members and saving behavior of community strengthened consecutively. Now Community Welfare Fund of Nong Khaem Sub-District has total capital of 1 million Baht.

# Characteristic of member

- Domiciled in Nong Khaem not less than 1 year.
- Aged from birth to 70 years old.
- Registered to the welfare fund.
- Contribution for 180 days to use the welfare.
- Contribution to the fund by day/month/year continuously and consistently.

# Income of the welfare fund

- From the application of members.
- From the contribution of members, 1 Baht/day, 30 baht/month, or 365 Baht/year.
- From the activities of the fund.
- From various groups in the parish.
- From the government, local authority, private and free enterprise.
- From other fairly income.

# Benefit of the welfare fund

- **Birth** : Indemnification newborns for 500 Baht and 100 Bath for a night's stay in the hospital up to 5 nights.
- **OLD** : Contribute 1 Bath/day for a period of years, when you are 60 years old you'll get a monthly pension as.....  
300 Baht for 15 years contribution,  
400 Baht for 20 years contribution,  
500 Baht for 25 years contribution,

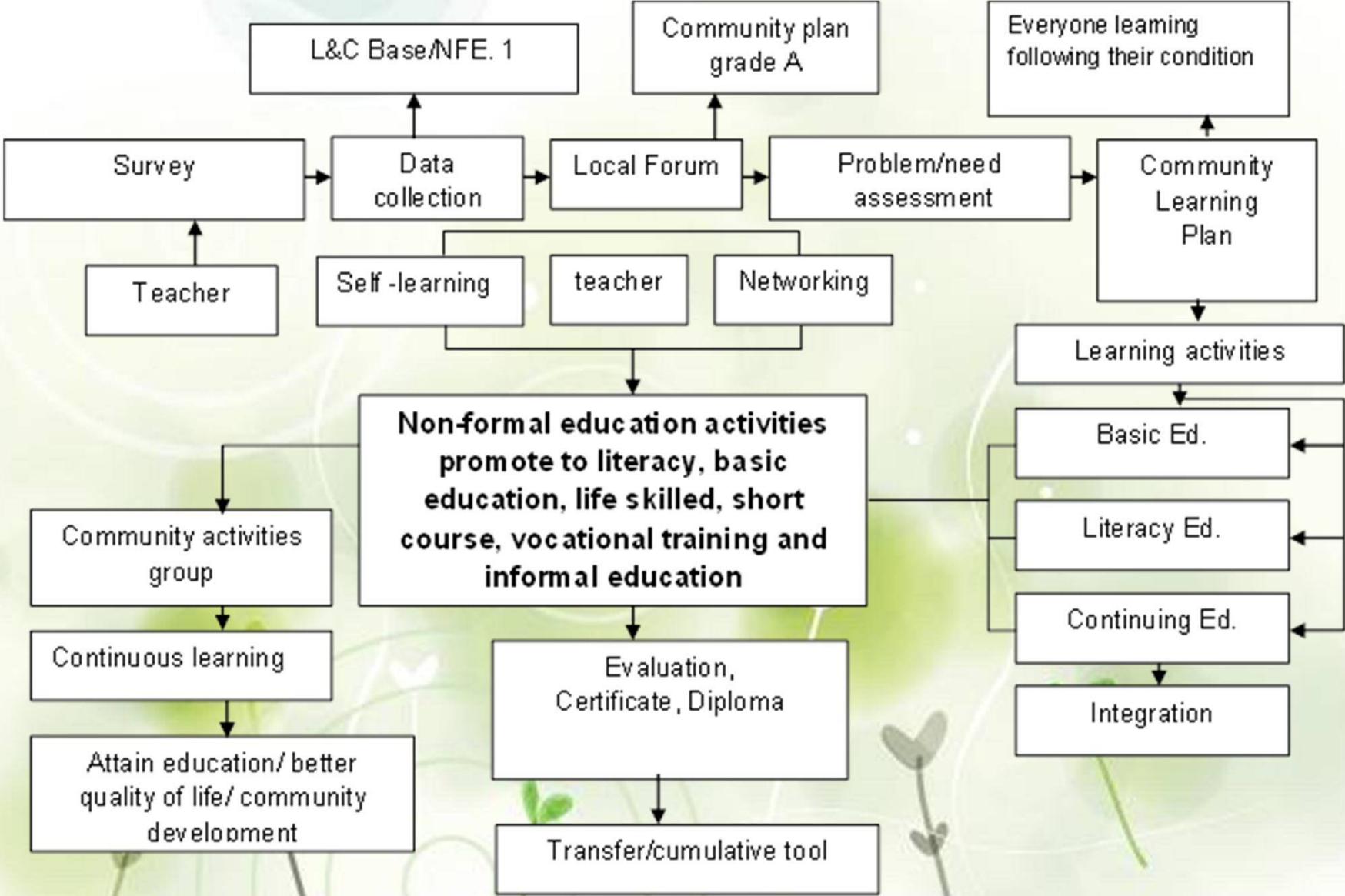
# Benefit of the welfare fund

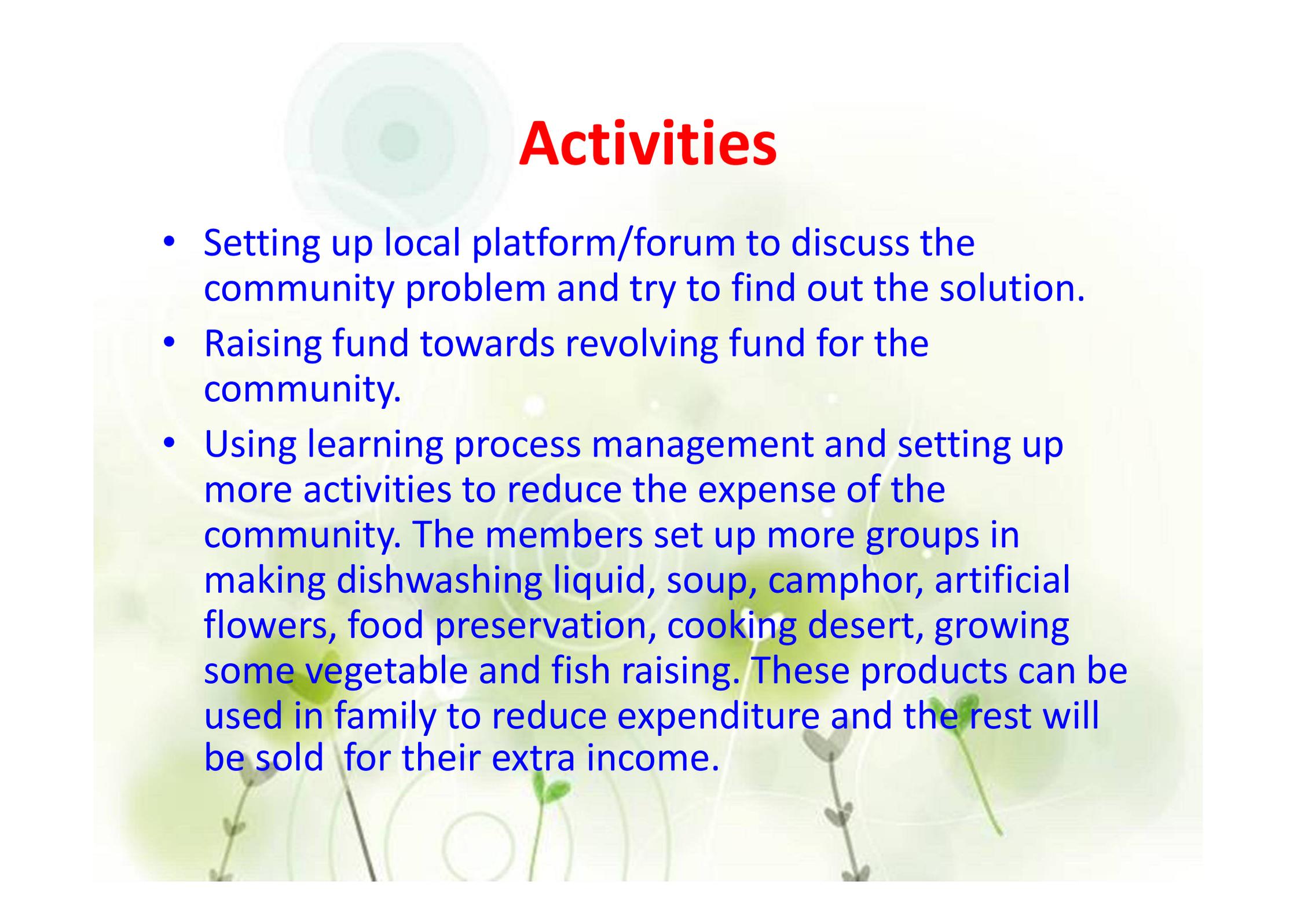
600 Baht for 30 years contribution,  
700 Baht for 35 years contribution,  
800 Baht for 40 years contribution,  
900 Baht for 45 years contribution,  
1,000 Baht for 50 years contribution,  
1,100 Baht for 55 years contribution,  
1,200 Baht for 60 years contribution.

# Benefit of the welfare fund

- **Illness** : member will get a subvention from the fund for traveling cost and food.....  
100 Baht to local health care up to 3 times/year,  
200 Baht to district hospital up to 3 times/year,  
300 Baht to provincial hospital up to 3 times/year,  
Admission is 100 baht/night up to 10 nights/year.
- **Death** : member's family will get a subvention from the fund as....  
2,500 Baht for those who are member for up to 6 months,  
5,000 Baht for those who are member for up to 1 year.

# Framework of Learning Process in CLC





# Activities

- Setting up local platform/forum to discuss the community problem and try to find out the solution.
- Raising fund towards revolving fund for the community.
- Using learning process management and setting up more activities to reduce the expense of the community. The members set up more groups in making dishwashing liquid, soup, camphor, artificial flowers, food preservation, cooking desert, growing some vegetable and fish raising. These products can be used in family to reduce expenditure and the rest will be sold for their extra income.



# Challenges

- Encourage community to participate activities.
- Active participation of the community people.
- How to support more activities in education and income generation.

# Lesson Learned

- Non – Formal Education learning process can be done in many types/methods. The important thing is that activities should response to the community context. The CLC teachers should motivate the community to realize and understand their own problems and can come up with the solution by themselves. The best learning process for the adult is learning by themselves with NFE teachers acting as facilitators. With this way, the community will have skills in learning other topics continuously. This is one example of community learning and community management.

# Relate Experiences

“Community Welfare Fund” is one of the outstanding project of CLCs in Phitsanulok.

To enable the community people to be self-reliance through the said fund is deem to help them have some capital for investment or earning a living for their better quality of life in terms of self-reliance at the same time. Meanwhile it also leads to the development of community in various vocational skills of the community people, resulting in various kinds of famous products for income generation in the community.