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FACTORS AFFECTING THE ACHIEVEMENT OF THE OPERATIONAL GOALS OF THE NATIONAL VILLAGE AND URBAN COMMUNITY FUND

Pongsatean Luengalangkot

Political Science and Law, Burapha University, Chonburi, Thailand

E-mail: pongstate@hotmail.com

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ABSTRACT

The objectives of this study include to study: 1) the level of opinion funding committee with the achievement of the operational goals; 2) the affecting factors with achievement of the operational goals; 3) the guidelines for the promotion of affecting factors with achievement of the operational goals of the National Village and Urban Community Fund Branch 11. Quantitative methods: There were 160 participants used as a sampling group and the simple random sampling was applied to recruit the participants from each village. A questionnaire was used as the research instrument. The statistical analysis used multiple regression and descriptive statistic. The significance was set at .05. Qualitative methods: There were eight key informants. A structured inter views were used. Data were analyzed by using content analysis. The results revealed that: The sample group reflected that the level of opinion funding committee with achievement of the operational goals was of a high level. There were 7 factors affecting with achievement of the operational goals include fund members, fund committee, fund regulations, fund affairs, fund management, external relations and technology. The guidelines for the promotion of each factor are presented as follows: Fund members: should promote various occupations and instill their members the concept of money-saving as well as ensure a good understanding of household accounting. Fund committee: should encourage the fund committee to follow the principles of good governance. They should also receive training to increase skills and knowledge in fund management. Fund regulations: should expand communication channels allowing members to be informed and understand the fund regulations. The means should be adjusted in accordance with the current situation. Fund affairs: should encourage the fund to expand its business. Fund management: should introduce modern fund management systems and utilize technology for management. External relations: should magnify collaborations and networks

at a district level. Technology: should promote the utilization of package software and high-speed internet for funding purposes.

INTRODUCTION

The revolving fund policy for poor communities is a very important policy (Kaboski and Townsend, 2011,p.107)For example in Cambodia. The Urban Poor Development Fund (UPDF) was established in 1998. The idea was to create a revolving fund to provide soft loans to poor communities for supporting of their development needs and healing poverty problems. (ACHR ,2001) For Thailand, It has been recognized that a local/ community administration in Thailand has a small administrative structure, but it plays a vital role in the development of the country as a whole. If strength and self-reliance can be created in every village in Thailand, Thailand will have a strong foundation in both economic and social aspects to support any changes (Community Development Department, 2015). In 1997, Thailand faced a severe economic crisis that directly affected its citizens. The economic crisis resulted in insufficient income in most people. For this reason, public administration issued a policy to increase income by creating jobs for people in the villages/communities so that people could have income and could support themselves. This concept became more concrete in 2001 when the government made a policy statement to the Parliament. It was considered an urgent policy to establish a 1million baht fund for each village and urban community for investment in the community. When the policy statement was made, the Regulation of the Office of Prime Minister on the National Village and Urban Community Fund Act 2001, dated March 22, 2001, came into effect on March 31, 2001. Later, there was the National Village and Urban Community Fund Act 2004 to establish the National Village and Urban Community Fund which had a government agency as a juristic person. The head office was known as the National Village and Urban Community Fund Office (NVUCFO). NVUCFO, nowadays, has 13 branches in other provinces (Office of the Attorney General, 2017, p.1).

The National Village and Urban Community Fund Office, Branch 11, is located in Chonburi. The eleventh office has nine provinces under its supervision, including Chanthaburi, Chachoengsao, Chonburi, Trat, Nakhon Nayok, Prachinburi, Rayong, Samut Prakan, and Sa Kaeo. The office is responsible for providing advice and consultants related to a community financial institution, a debt problem, mediation and conciliation, guidelines of relevant laws, savings, as well as field trip management. The National Village and Urban Community Fund Office Branch 11 has a goal to drive the operation of the village fund to be a source of working capital in villages and urban communities in order to develop careers, create jobs, generate income, promote village self-reliance and development processes, as well as stimulate the economy at the foundation level to enhance and strengthen potentials in both the economy and society (Office of the Attorney General, 2017, p.2). In this regard, the administrators of the Office of the National Village and Urban Community Fund, Branch 11 aims to achieve the goal of the Village and Urban Community Fund operation by building members' satisfaction from creating the diversity of community financial management, as well as

expanding access to and providing financial services to underprivileged people for sustainable self-sufficiency. If the operating results can achieve the aforementioned goal, people will be able to earn income, which will stimulate the economic foundation. As a result, the villages will become strong and self-reliant which will create a more solid foundation for Thailand. However, if the goal cannot be achieved due to the overdue debt exceeding 15 percent, cash short, document issues, and a lack of promotion to educate committees and members, the people will not be able to rely on the fund, leading to weak village's economic foundation and no self-reliance (Tamsiri Yaowalak, 2010; Eardsakul Amnouynad, 2007; Tongben Amnart, 2004). Furthermore, previous studies found that there were several factors affecting the achievement of village and community fund operation, such as fund members, fund committee, fund regulations, fund affairs, fund management, external relations and technology (Kamkomgsak Wantanee, 2003; Jeujan Jaroon, 2005; Sothiwaraporn Somporn, 2008; Rahula Pachaiyoot, 2006; Sangon Jintakarn, 2011; Uthaipan Santi, 2009; Panploy Panittanan, 2006). All these factors are derived from studies in many contexts. However, in many areas, there is a need to verify whether or not the aforementioned factors influence the achievement of the National Village and Urban Community Fund in the context of Branch 11. To the best of researchers' knowledge, no study has been conducted to identify the aforementioned factors.

For this reason, the researchers recognized the benefits and advantages of achieving the goal of the operation of the National Village and Urban Community Fund Office, Branch 11. The researcher was interested in studying the fund committee's opinion on the level of the achievement and factors influencing the achievement of the National Village and Urban Community Fund Branch 11. Moreover, the current study aimed to study the guidelines for promoting factors affecting the achievement of the National Village and Urban Community Fund 11. The Benefit of the study to know the level of the achievement of the National Village and Urban Community Fund, Branch 11 that is based on the fund committee's opinion and understanding factors influencing the achievement of the National Village and Urban Community Fund Branch 11 operation. Moreover, to understanding guidelines used to promote factors affecting the achievement of the National Village and Urban Community Fund Branch 11 operating goals as the factors, can lead to the development of village and urban community fund operations of Branch 11 for the betterment of the community Society and the nation in the future.

LITERATURE REVIEW

Dependent Variables: The achievement of the operational goals of the National Village and Urban Community Fund consist of people are in the community have sustainable self-reliance, Village and Urban Community Fund provides a diversity of financial services to the community and Village Urban Community Fund expands access to and provides financial services to the poor. (National Village and Urban Community Fund Branch 11, 2018).

Independent Variables: The factors Fund members, Fund committees, Fund regulations, Fund affairs, Fund management, External relationship and Technology affect the achievement of the National Village and Urban

Community Fund Branch 11. (Colquitt et al.,2013, pp. 62-82); (Hackman et al.,1977, p. 49); (Santhidran, S.; Borromeo, H. M. & Chandran, V. G. R.,2013); (Ozbag, G. K. and Ceyhun, G. C., 2014, p.293);(Rhoades & Eisenberger,2002, p. 700);(Slocum & Hellriegel, 2011, p. 440); (Astakhova (2016, pp. 956,959); (Steers,1977,p.70); (Keller, 1980, p. 246);Onyango, W. P. (2014). Based on the literature review and related studies, the researchers designed the conceptual framework, as seen below.

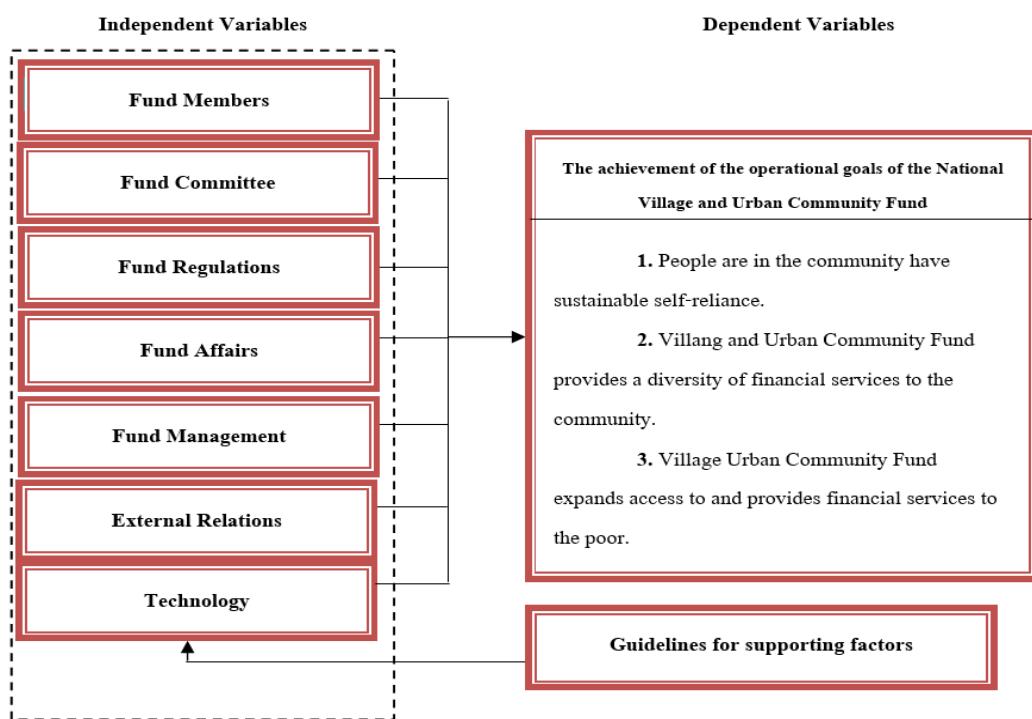


Figure 1. Conceptual Framework

Hypotheses of Research

Fund members, Fund committee, Fund regulations, Fund affairs, Fund management, External relationship and Technology affect the achievement of the National Village and Urban Community Fund Branch 11.

METHODOLOGY

Quantitative methods

1. The population of the current study consisted of 63,396 fund committees of National Village and Urban Community Fund, Branch 11 (National Village and Urban Community Fund Branch 11, 2018)
2. The sample group from the committees of the National Village and Urban Community Fund Branch 11 was based on the number of the population. The researchers determined the sample size of 20 times per observed variable

based on the criteria of Hair, Black, Babin, and Anderson (Hair, Black, Babin, and Anderson, 2010, p. 102). There were eight observed variables in this research, and the sample size was 160. The sample group was selected by using stratified sampling and the simple random sampling was applied to recruit the participants from each village (Srihong Chaloempon, 2000).

Quantitative instruments. Questionnaire was used as the research tool for collecting data effectively with reliability value 0.938.

Data analysis: analyze the data based on the objectives and hypotheses as follows:

1. Describe the general characteristics of the sample group using descriptive statistics, such as frequency and percentage
2. Explain the level of the opinion of the Fund Committee on the achievement of the National Village and Urban Community Fund Branch 11 using descriptive statistics, such as frequency, percentage, mean (\bar{X}), and Standard Deviation.
3. Test the research hypotheses by analyzing factors affecting the achievement of the National Village and Urban Community Fund Branch 11 using the multiple regression with the statistical significance level of 0.05. Qualitative methods.

Key informants, In this study, the eight key informants mentioned below were the source of information for a study.

1. Director of Village Fund of Ban Klong Putaluang
2. Director of Village Fund of Ban Nong Aolang
3. Director of Village Fund of Ban Klong 18
4. Director of Village Fund of Mooban Raipa
5. Director of Village Fund of Ban Nong Kanak
6. Director of Village Fund of Nern Somboon
7. Director of Village Fund of Ban Bangplee
8. Director of Village Fund of Ban Khlong Kai Thuan

The criteria used for selecting the key informants are as follows:

1. Must be a successful Village Fund that received the 1st prize in 2019
2. A director of Village Fund or a financial institution must have held the position for at least two years.

Qualitative instruments: structured interviews were used in this current study. The researchers developed structured interview questions by studying the literature review and related theories. Moreover, the researchers created questions based on the concept and scope of the research study in order to achieve the objectives set. The questions could be adjusted according to the nature of the informant. The questions were easy to understand and were not a leading question. In addition, the questions had also been suggested by experts.

Qualitative data analysis

A qualitative analysis of data obtained from primary data, such as in-depth interviews and secondary data collected from related documents were analyzed by using content analysis. This qualitative analysis systematically

described the content of texts and documents and emphasized the objective state (Berelson, 1952 as cited in Chantawanich, 1999, p.44). This content analysis focused on the content as it appeared in the text. The researchers did not have any bias or personal feelings involved. The analysis did not emphasize the underlying interpretation or meaning. The content analysis in this research consisted of 3 important aspects: systematic, objectivity, and based on conceptual theory. As information from in-depth interviews was analyzed using content-based analysis, the explanations in this study were quoted by the informants so that the readers of this study could clearly understand the informants' answers and feelings.

The data collected was examined for its validity as the data collected from in-depth interviews needed to be valid and accurate as possible. To determine the validity of the data collected, the qualitative researchers were required to seek data integrity while maintaining a research ethic because validity was created by the interviewer and the interviewee. Moreover, the researchers also confirmed the validity and reliability of the current study by using the triangulation technique. Once the researchers obtained the data from In-depth interviews, the researchers verified the validity, sufficiency, and reliability of the information whether the data collected could answer research questions or whether the source matches the data collected. Therefore, in this study, the researchers used Densil's Data Triangulation to validate the data collected (Denzin as cited in Chantawanich, 1999).

RESULTS

1. The results of achieving the operational goals of the National Village and Urban Community Fund Branch 11 in overall was at the highest level ($\bar{X} = 4.34$, S.D. .540)
2. Factors affecting the achievement of the National Village and Urban Community Fund Branch 11 were analyzed using the multiple regression equation. The data analysis results are shown in the Table below.

TABLE I. The Results OF Enter Multiple Regression Analysis

Predictor variables	b	Std. Error	Beta (β)	t	Sig.
Intercept	1.582	.493		3.207**	.002
Fund members (X_1)	-.269	.111	-.195	-2.422*	.017
Fund committees (X_2)	.270	.085	.254	3.177**	.002
Fund regulations (X_3)	.158	.072	.157	2.201*	.029
Fund affairs (X_4)	.195	.077	.198	2.533*	.012
Fund management (X_5)	-.212	.098	-.104	-2.160*	.032
External relations (X_6)	.312	.073	.315	4.286**	.000

Technology (X ₇)	.183	.059	.199	3.100*	.002
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R = .807, R² = .652, Adjusted R² = .636, Std. Error of the Estimated = .32576,
 **p < .01, *p < .05

According to Table 1, the factors affecting the achievement of the National Village and Urban Community Fund branch 11 were fund members, fund committees, fund regulations, fund affairs, fund management, external relations, and technology. The results confirmed the research hypotheses. The raw score equation of the achievement of the National Village and Urban Community Fund Branch 11 was written as 11 (Y) = 1.582 -0.269 (X₁) + 0.270 (X₂) + 0.158 (X₃) + 0.195 (X₄) -0.212 (X₅) + 0.312 (X₆) + 0.183 (X₇) + e. R² = 0.652 or 65.20 % had predictability of 65.20% with a statistical significance level of .05.

3. The guidelines for supporting the factors affecting the achievement of the National Village and Urban Community Fund branch 11 are as follows: Fund members factor: there should be a promotion of various occupations as well as a promotion of money-saving and household accounting. Fund committee factor: fund committees should be encouraged to manage their work in accordance with good governance principles. Moreover, they should receive training to increase skills and knowledge in both fund management and the use of computer systems, including information technology. Fund regulations: there should be a promotion of communication channels for fund members to thoroughly understand fund regulations and should be adjusted according to the current situation. Fund affairs factor: fund operations to expand its business. Fund management factor should promote a modern fund management system and utilize technology for management. External relations factor: there should be a promotion of a district cooperation network. Technology factor: the office should promote the use of a package program and high-speed internet.

DISCUSSION

1. The opinion level of the fund committees on the operational goals of the National Village and Urban Community Fund Branch 11 overall were at the highest level due to the diversity of financial services in the communities. Those services provided the opportunity for career development, job creation, and income generation. This then led to the strengthening of the self-reliance process, in addition to expanding the accessibility and providing financial services to the people of the community in a comprehensive way to enable people to have sustainable self-reliance (Siriang, 2015; Surimon, 2003). The study results were in accordance with Chuachan Jaroon (2005) who conducted a study on the operation of Village and Urban Community Fund Committee, Saensuk Subdistrict, Warinchamrap District Ubon Ratchathani Province. Chuachan found that the operation was also at the highest level.
2. The results of the current study found that all seven factors affected the achievement of the National Village and Urban Community Fund Branch 11.

The fund members were found to affect the achievement of the National Village and Urban Community Fund Branch 11 because the fund members had a well-understanding on the operations related to the National Village and Urban Community Fund. They were also willing to work with their full potential to achieve the goals of the operations of Branch 11. The result was consistent with Kamkomgsak Wantanee's (2003) study, the Effect of Village Fund Project on Community Development: Case Study of Roeng Rang Village, Sao Hai District, Saraburi, which found that fund members had an impact on the achievement of the Village Fund.

The fund committees were found to affect the achievement of the National Village and Urban Community Fund Branch 11 because the committees had leadership and learning skills, as well as self-development skills. For this reason, the fund can be managed correctly according to the missions and objectives with the transparency of the organization. (Yukl, G, 2002). This result was also consistent with Jeujan Jaroon's study (2005), the Operation of Village and Urban Community Fund Committee, Saensuk Subdistrict, Warinchamrap District Ubon Ratchathani Province which found that the performance of the fund committee's performance affected the achievement of the National Village and Urban Community Fund operational goals. Moreover, the fund regulations were also the factor affecting the achievement of the National Village and Urban Community Fund Branch 11. This was because the Village Fund had clear written regulations and a good system of monitoring and operational control, thus affecting the achievement of the National Village and Urban Community Fund Branch 11. (Leungalongkot P, 2014) The result was in accordance with Sothiwaraporn Somporn's study (2008), the Achievement of the Operation of Village Fund of Tha Khang, Wicht Sub-district, Mueang Phuket District, Phuket Province, which found that the fund regulations affected the achievement of the Village Fund. The results, furthermore, indicated that fund affairs affect the achievement of the National Village and Urban Community Fund Branch 11. The village fund had transparent operations of saving and loans that were verifiable, resulting in consistent debt repayment, thus affecting the achievement of the National Village and Urban Community Fund 11 operational goals. The similar result was found in Rahula Pachaiyut's study (2006), Study of the Evaluation of Village and Urban Community Fund: a Case Study of Rongma Village Fund, Moo 4, Ratchasathit Sub-district, Chaiyai District, Ang Thong Province which found that Rongma Village Fund operated the fund effectively, contributing to the achievement of the village and urban community fund. According to the results of the study, fund management was another factor affecting the achievement of the National Village and Urban Community Fund Branch 11. The management factor included plan management, organizational management, and control. The administration of Branch 11 could effectively adapt to various changes related to the fund. The Village Fund could make profits, enabling its members to have a job. They were also confident because they could earn more income and reduce informal debt, making them more self-reliant as well as improving the community economy (Makumbe, W, 2016; Loganit, W., & Luengalongkot, P, 2017). Similarly, Saengon Jintakarn (2011) found that management factors influenced the success of Village Funds

of Sang Nok Tha District Mueang Amnat Charoen District Amnat Charoen Province. Moreover, the external relations were found to be a factor influencing the achievement of the National Village and Urban Community Fund Branch 11. As the Village Fund was accepted by various associates and was received a budget to support the implementation of activities from the government and private sectors (Kunyochai T, 2007), the organization was, therefore, able to achieve the goals of the National Village and Urban Community Fund Branch 11. The result was also supported by Uthaipan Santi (2009) who conducted a study on the Development of a Management Learning Process Model for Tumbon Village Fund Committee Network in Khon Kaen. The results found that the village committee's external relations influenced the management success of the village fund. In addition, technology affected the achievement of the National Village and Urban Community Fund Branch 11. This was because the Village Fund Branch 11 used technology and information system, such as modern computers and equipment in the operations, which affected the achievement of the operation goals of the National Village and Urban Community Fund Branch 11. The result was in accordance with Chaiwong Sirilak (2009), who studied the development of information systems for managing the Pa Prao Nok Village Fund, Pa Daet Subdistrict, Mueang District, Chiang Mai Province. Her study found that the application of technology and the development of an information system for village fund management affected the achievement of the village fund operation goals.

3. Guidelines for promoting factors affecting the achievement of the Village and Urban Community Fund Branch 11

3.1 Guidelines for promoting factors for fund members should have the following guidelines: Job creation and promotion should be provided through training such as sewing masks, making sandalwood flowers, etc. The members should be given a job opportunity equally so they can have sustainable self-reliance without depending on informal debt where they have to pay high interest. The members should be encouraged to save money and understand the reasons for saving money because saving money is a financial immunity for members according to the philosophy of sufficiency economy, which leads to family stability. Encourage members to understand household accounting so that income and expenses can be controlled properly and suitable for the family. In summary, should promote various occupations and instill their members the concept of money-saving as well as ensure a good understanding of household accounting

3.2 Guidelines for promoting factors on fund committees. Encourage fund committees to perform their work based on good governance principles, sacrifice, and honesty to enable the fund to develop sustainably (Leungalongkot, P, 2014). Encourage the fund committees to receive training to increase their skills and knowledge in both fund management and the use of computer systems, including information technology so that they can give advice to the members and be able to manage the fund effectively. In summary, should encourage the fund committee to follow the principles of

good governance. They should also receive training to increase skills and knowledge in fund management.

3.3 Guidelines for promoting factors of fund regulations. Promote communication channels for members to thoroughly understand fund regulations so that members can understand the same rules and adhere to the same guidelines, which will ensure efficient operations of the fund. Fund regulations should consider the current situation to increase operational flexibility. For example, some regulations were revised during the COVID 19. The members were given a three-month moratorium, which was to adjust the regulation to provide flexibility in line with the current situation. In summary, the fund should promote communication channels for members to thoroughly understand fund regulations and should adjust its regulations in accordance with the current situation.

3.4 Guidelines for promoting factors of fund affairs: the fund should expand its operations, such as create a community financial institution capable of accepting savings from members, providing special deposits that are high-interest savings to members which will make the fund more diversified and attract the members to do more saving, expanding job promotion and creation activities into developing community enterprises such as promoting drinking water production in the community, and community rice mill, etc. In summary, the factor of fund operation should encourage the fund to expand its business.

3.5 The guidelines for promoting fund management factor: there should be a promotion of a modern fund management system by applying technology to fund management, such as accounting programs in order to ensure the effectiveness of the fund management, transparency, monitoring of fund management, and able to integrate their businesses and connect them to other operations of the fund. In summary, fund management factors should promote a modern fund management system and apply technology to management.

3.6 Guidelines for promoting factors of external relations: there should be a promotion of the fund to build a district cooperation network in collaboration with other funds in the same district as well as cooperate with relevant government agencies such as temples, schools, local administrative organizations, districts, police stations, and financial institutions in order to operate the fund effectively and efficiently. The organization should provide a study tour for learning and building a relation with the other fund organizations. In summary, the external relations factor should encourage and magnify collaborations and networks at a district level.

3.7 Guidelines for promoting the technology factor: There should be a promotion of the implementation of the software package in the organization as some organizations currently use the software program from the Government Savings Bank and have staff in charge. Moreover, the software package installed will enable the organization to work with high speed and reliability.

The fund organization should have high-speed Internet access, such as using Pracharat Internet to help the operations by expanding the internet network to reach villages in remote areas that do not have access to the service. In conclusion, the factor of technology should promote the introduction of the software package and high-speed internet to be used in the fund.

CONCLUSION

The operation of the National Village and Urban Community Fund Branch 11 was achieved at the highest level. The factors affecting the achievement were fund members, fund committees, fund regulations, fund affairs, fund management, external relations, and technology. Therefore, the factor of fund members should be promoted by creating and promoting job opportunities, instilling saving money habits, and promoting household accounting. For the factor of fund committees, fund committees should be encouraged to manage their work in accordance with good governance principles and receive training to increase skills and knowledge both in fund management and the use of computer systems, including information technology. The factors of fund regulations should promote communication channels for members to thoroughly understand fund regulations. The fund regulations should be adjusted in accordance with the current situation. The factor of fund affairs should encourage the fund to expand its business. For the fund management factor, there should be a promotion of a modern fund management system and the use of technology for fund management. Moreover, the external relations factor should promote the fund to build a district-level cooperation network and technology such as the software package and high-speed internet access to be used in the fund. If the mentioned factors can be successfully implemented, the operation achievement of the National Village and Urban Community Fund Branch 11 will become sustainable.

Ethical consideration

The researcher had access to the samples by inviting the participants and explaining the current research to the research participants, including objectives and procedures. Before collecting data, the researchers clarified the rights of that sample group and key informants. They had the right to participate in the research or refuse to participate in this research. If the participants felt uncomfortable with some questions, they had the right not to answer these questions. All data obtained would not have any impact on the respondents. The researchers had submitted the ethical request for human research and were granted the Human Research Ethics Certification No. 003/2020, and the date of certification was March 13, 2020.

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