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ENHANCING COMMUNITY WELFARE FUND MANAGEMENT: A MIXED-METHODS DEVELOPMENT MODEL FOR NORTHEASTERN THAILAND

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Abstract

This article systematically investigates the critical determinants of community welfare fund management to effectively enhance localized social security and institutional resilience within rapidly transforming socioeconomic contexts. Focusing on Nakhon Phanom Province, Thailand, this study uses a robust mixed-methods design, integrating quantitative survey data from 397 community members with in-depth qualitative interviews with 20 key executive informants. The empirical findings show that current management practices are highly stable across the province. Crucially, multiple regression analysis identifies that proactive leadership, participatory governance, membership dynamics, physical capital, and administrative management systems are significant statistical predictors of effective fund administration. Interestingly, general social capital and institutional learning did not emerge as significant direct drivers in the quantitative model, challenging traditional assumptions. Synthesizing these insights, the research proposes a comprehensive, five-dimensional development model that prioritizes transparent management systems, equitable membership engagement, and adaptive local leadership. Ultimately, this localized governance framework offers actionable strategies for policymakers to successfully institutionalize sustainable, community-driven social safety nets applicable across diverse provincial and emerging regional contexts.

Keywords: Community Welfare Funds, Participatory Governance, Institutional Resilience, Social Protection, Local Administration

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Introduction

The Sufficiency Economy idea is widely recognized as a key underpinning of Thailand's long-term growth. This ideology, which emphasizes moderation, rationality, and resilience, has been incorporated into national policy frameworks. For instance, Thailand's 13th National Economic and Social Development Plan (2023-2027) states that community institutions need to be stronger to improve social protection, reduce inequality, and improve people's lives (Office of the National Economic and Social Development Council, 2025). In this policy framework, community welfare systems have become crucial tools for building social safety nets that meet each area's needs and socioeconomic conditions.

Community welfare funds in Thailand are a unique form of community-based social protection that emphasizes shared responsibility, mutual assistance, and democratic governance. Like most welfare systems, communities usually run and maintain community welfare funds themselves, not the state. They are built on common values including trust, solidarity, and group ownership (Boonyabancha, 2005; Community Organizations Development Institute (Public Organization), 2025). These funds are supposed to do more than give people money. They also aim to improve other parts of social welfare, such as health care, education, job stability, and services that meet people's needs at different life stages. This methodology draws on extensive theoretical frameworks in community and organizational development that view sustainable change as a complex process shaped by interactions among people, organizations, and social institutions (Laohanan, 2007).

A growing body of empirical research highlights the importance of social capital, participatory governance, and community networks in strengthening local institutions and improving welfare outcomes. Studies demonstrate that strong social ties and collaborative decision-making can strengthen institutional resilience, foster community ownership, and support the sustainability of local development initiatives (Amornsiriphong & Piemyat, 2012; Cheevapattananuwong et al., 2020; Mansuri & Rao, 2013; Suebvises, 2018). These features are essential to community-driven development, enabling communities to use local resources, manage risks collaboratively, and adapt to changing socioeconomic conditions (Ostrom, 2010; World Bank, 2018).

Thailand's community welfare funds have grown significantly since the early 2000s. This is because national policies support decentralization and offer locals more power. Even as these funds grow rapidly, many still struggle to manage their finances, sustain their institutions, and get everyone to work together. Prior studies have identified several common obstacles, including limited member participation, unstable organizational structures, unclear operating procedures, and insufficient leadership competencies (Ledgerwood et al., 2013; Mansuri & Rao, 2013). Without effective operating mechanisms, these challenges can make community welfare initiatives less likely to persist.

Research on community-driven development efforts in Thailand highlights the importance of co-production, network-based scaling, and participatory enhancement procedures. These strategies can strengthen institutional capacity and foster long-term community resilience by enabling the collaborative design and implementation of development initiatives aligned with community priorities and resources (Archer, 2012; Boonyabancha, 2009; Kansuntisukmongkol, 2017; Krongthaeo et al., 2021). Furthermore, studies on microfinance institutions and community-based financial organizations highlight the need for robust governance, leadership, and transparent management systems to ensure accountability and maintain member trust (Ledgerwood et al., 2013; Mansuri & Rao, 2013).

Nakhon Phanom Province, in northeastern Thailand along the Mekong River, offers a compelling and highly relevant context for examining the administration of community welfare funds. Characterized predominantly by an agricultural economy, a high prevalence of informal labor, and relatively low average household incomes, the region faces compounding

demographic challenges, most notably an accelerating aging population. Consequently, proactively establishing robust, community-driven welfare services is increasingly vital to support socially and economically disadvantaged populations. In this socioeconomic context, community welfare funds serve as essential institutional mechanisms to strengthen local social protection and reduce individual dependence on external state support.

However, managing funding is challenging because Nakhon Phanom Province includes many different kinds of communities, from long-established rural villages with strong social networks to fast-changing semi-urban towns. Community size, the number of people involved, and organizational structure can all affect how fair, open, and long-lasting funding operations are. These challenges show how crucial it is to use management techniques that integrate local knowledge, participatory governance, and institutional capacity development.

To plan for long-term community growth, it is crucial to understand what shapes how community welfare funds are managed in Nakhon Phanom Province. This approach aligns with the overarching concept of community-based development, which posits that local engagement, institutional learning, and collaborative governance are essential for sustainable development (Craig & Porter, 2006; Ostrom, 2010). To manage community welfare funds effectively in Thailand, a system is needed that combines leadership, member engagement, social capital, physical resources, and clear administrative processes (Huttanuwat, 2002).

Previous research in Thailand indicates that social capital and citizen participation significantly improve the effectiveness of local governance and community groups. Strong networks and trust-based relationships among community members can help people work together and ensure that community-managed funds last (Amornsiriphong & Piemyat, 2012; Cheevapattananuwong et al., 2020; Suebvises, 2018). Additionally, studies on village funds and local revolving funds indicate that governance quality, community trust, and stakeholder cooperation significantly influence the functionality and problem-solving capacity of community financial systems (Boonperm et al., 2013).

Recognizing these complex dynamics, developing an effective management model for community welfare funds requires a comprehensive analytical approach that integrates theoretical frameworks with localized empirical data. This integration is vital for Nakhon Phanom Province and similar regions facing comparable socioeconomic challenges to strengthen governance meaningfully, fortify institutional structures, and ensure long-term sustainability. Accordingly, this study pursues three interconnected objectives: to rigorously examine the current administration of community welfare funds in Nakhon Phanom Province, to analyze the critical factors influencing this administration systematically, and ultimately to develop and propose a robust, context-specific management model. By integrating quantitative evaluations with qualitative insights, the proposed framework aims to foster accountability, transparency, inclusivity, and sustainability, serving as a versatile paradigm applicable to other provinces with comparable cultural and economic landscapes.

Literature Review

Concept of Community and Community Welfare

The term "community" has shifted from meaning only physical areas to include social ties, shared identities, and networks that help people work together and act as a group. In development studies, communities are recognized as significant social entities that engage in and benefit from development initiatives, particularly when these initiatives emphasize participation and community involvement (Flora et al., 2016; Putnam, 2000). Thailand's community-based welfare programs work because of long-standing cultural values of helping one another, sticking together, and accepting responsibility as a group. Community members work together to develop and carry out welfare activities that meet the community's needs (Boonyabancha, 2005). Community welfare, by contrast, involves members working together,

trusting one another, and sharing what they have. This brings people together and strengthens the community. However, the state runs most centralized welfare schemes. These systems often provide more than cash; they usually offer various forms of social protection, such as health care, housing assistance, school assistance, and income security. Prior studies show that community-based welfare programs can strengthen formal state welfare systems by offering safety nets tailored to local needs, particularly in rural areas or regions where access to government services is limited (Barrientos, 2011; Devereux & Sabates-Wheeler, 2004). Moreover, participatory governance and strong social capital are essential to improving the effectiveness and sustainability of community welfare systems by facilitating resource mobilization, coordinating collective action, and strengthening responses to social risks (Mansuri & Rao, 2013; Suebvises, 2018).

Community Welfare Funds as Community Financial Organizations

Community welfare funds are community-based financial groups that help people access welfare, save money, and access resources. These funds are like local banks where community members deposit money. They then use the money to pay for community services and welfare programs. In Thailand, community welfare funds are part of a bigger effort to give communities more power over their own welfare systems through participatory governance and local resource management (Boonyabancha, 2009). These funds not only provide money but also bring community members together, build trust, and encourage collective responsibility, strengthening both social cohesion and institutional capacity. Even so, community welfare funds are important for strengthening social protection, although they often face challenges with governance frameworks, financial management skills, and institutional sustainability. Studies on community-based financial organizations and microfinance institutions indicate that effective leadership, transparent financial management, and participatory decision-making are critical factors influencing organizational performance and member trust (Ledgerwood et al., 2013; Mansuri & Rao, 2013). International research also underscores that community financial organizations should be seen as complex social institutions rather than solely financial entities, since their sustainability depends on a combination of social capital, governance quality, and institutional capacity (World Bank, 2018).

Organizational Development and Management Factors in Community Welfare Funds

Organizational development theory provides a substantial analytical framework for understanding the management and sustainability of community welfare funds. This perspective emphasizes systematic change processes that improve organizational efficiency through stronger leadership, stronger institutional frameworks, and better stakeholder collaboration (Cummings & Worley, 2015). To administer community welfare funds effectively, they need a few crucial components. These include leadership, member participation, learning capacity, available resources, and clear governance systems. Leadership is crucial for establishing the organization's direction, fostering trust among members, and ensuring equitable decision-making (Northouse, 2018). At the same time, participatory governance lets members take part in planning, monitoring, and decision-making, which makes them feel more responsible for and committed to the organization's goals (Mansuri & Rao, 2013). Research indicates that community groups operate more effectively and sustainably when they possess financial and physical resources, together with robust management structures (Ledgerwood et al., 2013).

Furthermore, institutional governance and adaptive management frameworks are essential for enabling community groups to respond to changing social and economic circumstances. Ostrom (2010) notes that successful group management systems usually involve clear rules, mechanisms to hold people accountable, and opportunities for everyone to have a say in what happens. These theoretical perspectives suggest that sustainably managing community welfare

funds depends on effectively integrating leadership, participation, institutional capacity, and governance mechanisms within a flexible, adaptive organizational framework.

Research Gap and Implications for Model Development

Although research on community organizational growth and welfare provides important insights, knowledge gaps remain. International research often lacks applicability to the unique context of Thai communities, while much Thai research is descriptive and does not systematically examine interrelationships across management components. Moreover, few studies combine quantitative and qualitative methodologies to build management models suited to the provincial setting. Consequently, context-specific research is necessary, especially for Nakhon Phanom province, which possesses distinctive attributes such as a rural community structure, an aging demographic, and dependence on agriculture and informal labor. In theory and practice, it is important to develop a management model that integrates key components, including physical capital, leadership, participation, membership, and management processes. This approach would help us understand how different factors affect the management of community welfare funds and support long-term management that works and lasts.

Conceptual Framework

This research synthesizes the concepts of community organizations as articulated by Techathik (2006), community financial organizations by Huttanuwat (2002), and the Community Organizations Development Institute (Public Organization, 2025), based on a review of pertinent documents, theories, and previous studies. These provide the conceptual framework for formulating a community welfare fund management model in Nakhon Phanom Province. Consequently, the conceptual framework posits several independent variables as critical management factors influencing fund administration, specifically encompassing proactive leadership, social capital, active member participation, institutional learning, membership dynamics, physical capital, and comprehensive management systems. These multifaceted characteristics are hypothesized to directly influence the dependent variable—the effective management of community welfare funds—which is comprehensively evaluated through five core dimensions: welfare fund membership engagement, the operational efficacy of the fund's executive committee, strict adherence to fund regulations, the strategic provision of welfare activities and services, and robust finance and budgeting processes.

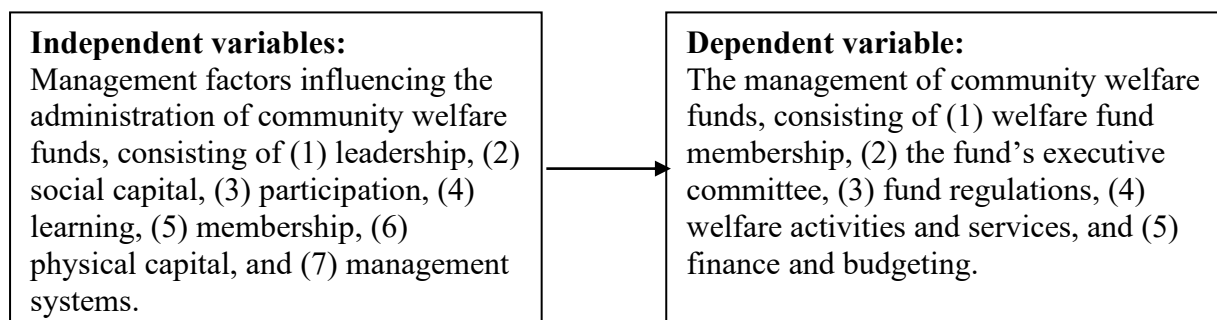


Figure 1 Conceptual Framework

Research Methods

Conducted over a comprehensive one-year period from October 2024 to October 2025, this study employed a robust mixed-methods research design to systematically examine and evaluate the development model of community welfare fund management in Nakhon Phanom Province. The quantitative population comprised representatives from 77 community welfare funds, from which a statistically significant sample of 397 individuals—including fund chairpersons, committee members, and general members—was selected utilizing simple random sampling based on Taro Yamane's formula. Concurrently, the researchers

systematically gathered qualitative data from 20 key executive informants. Following formal ethical approval from the Human Research Ethics Committee of Nakhon Phanom University (Certificate No. HE 14668), the researchers collected data using two rigorously developed instruments: a structured questionnaire and an in-depth interview guide. The questionnaire, demonstrating excellent content validity (IOC ranging from 0.67 to 1.00) and high internal reliability (Cronbach's Alpha = 0.93), was strategically divided to capture respondent demographics, assess influencing management factors using a five-point Likert scale (Srisaard, 2011), evaluate existing fund management practices, and solicit open-ended strategic suggestions.

Data collection officially commenced after formal administrative coordination, ensuring all 397 distributed questionnaires were retrieved to achieve a complete response rate, alongside iterative in-depth executive interviews. Subsequently, the empirical data were rigorously analyzed utilizing descriptive statistics alongside inferential methods—specifically Pearson's Correlation Coefficient and Multiple Regression Analysis (MRA)—to identify significant predictors of effective management at the .05 significance level. Concurrently, the qualitative interview transcripts were evaluated using systematic content analysis and triangulation techniques to extract major thematic drivers seamlessly. Ultimately, integrating these quantitative and qualitative findings ensures a highly reliable, comprehensive, and robust understanding of the institutional dynamics surrounding community welfare fund management.

Research Results

General Characteristics of Community Welfare Fund Members

The study included 397 community welfare fund members in Nakhon Phanom Province. Most respondents were female (50.1%). Most were aged 51 years and above (45.1%) and had been fund members for 6-10 years (39.0%). In terms of education, the largest group had completed primary education (48.6%). By occupation, most were farmers (43.1%), followed by general laborers (36.0%). For income distribution, the largest proportion earned between 5,001 and 10,000 THB per month (32.7%).

Management of Community Welfare Funds in Nakhon Phanom Province

As shown in Table 1, overall management of community welfare funds in Nakhon Phanom Province was rated highly ($\bar{x} = 3.91$, S.D. = 0.46). When considering each aspect individually, all dimensions were also rated highly. The highest-rated aspect was finance and budgeting ($\bar{x} = 3.96$), followed by fund regulations ($\bar{x} = 3.93$), fund membership ($\bar{x} = 3.91$), and fund management committee ($\bar{x} = 3.90$). The lowest, though still high, was welfare activities and services ($\bar{x} = 3.88$).

Table 1 Analysis of Opinions on the Management of Community Welfare Funds in Nakhon Phanom Province (n = 397)

No.	Aspects of Community Welfare Fund Management	Mean ($\bar{x}$)	S.D.	Interpretation
1	Fund Membership	3.91	0.68	High
2	Fund Management Committee	3.90	0.56	High
3	Fund Regulations	3.93	0.61	High
4	Welfare Activities and Services	3.88	0.61	High
5	Finance and Budgeting	3.96	0.60	High
Overall		3.91	0.46	High

Factors Influencing Community Welfare Fund Management

As detailed in Table 2, respondents rated the overall factors influencing the management of community welfare funds in Nakhon Phanom Province as high ($\bar{x} = 3.96$, S.D. = 0.42). When

examined individually, all factors consistently received high ratings. Leadership emerged as the most influential factor ($\bar{x} = 4.07$), closely followed by the management system ($\bar{x} = 4.02$) and active participation ($\bar{x} = 3.99$). Other essential components, including social capital ($\bar{x} = 3.96$), membership engagement ($\bar{x} = 3.95$), and physical capital ($\bar{x} = 3.94$), also received notably strong evaluations. While learning recorded the lowest mean score within this group, it still maintained a high overall level of significance ($\bar{x} = 3.83$).

Table 2 Analysis of Factors Influencing the Management of Community Welfare Funds (n = 397)

No.	Factors Influencing Management	Mean ($\bar{x}$)	S.D.	Interpretation
1	Leadership	4.07	0.64	High
2	Social Capital	3.96	0.69	High
3	Participation	3.99	0.63	High
4	Learning	3.83	0.59	High
5	Membership	3.95	0.61	High
6	Physical Capital	3.94	0.71	High
7	Management System	4.02	0.69	High
Overall		3.96	0.42	High

The multiple regression results in Table 3 show that five of the seven examined variables significantly influence the management of community welfare funds in Nakhon Phanom Province at the 0.05 significance level. Specifically, the statistical model identifies that robust membership dynamics ($\beta = 0.211$, $p < .05$) and adequate physical capital ($\beta = 0.190$, $p < .05$) exert the strongest positive effects on fund administration. Furthermore, efficient management systems ($\beta = 0.154$, $p < .05$), proactive leadership ($\beta = 0.150$, $p < .05$), and active community participation ($\beta = 0.113$, $p < .05$) significantly contribute to optimizing operational outcomes. In contrast, general social capital ($p = .664$) and institutional learning ($p = .133$) did not emerge as statistically significant direct drivers in this quantitative model. Overall, these findings indicate that while leadership, participation, membership, physical capital, and management systems are critical determinants of effective administration, broader concepts such as generalized social capital and institutional learning must be translated into tangible operational mechanisms to have a measurable impact on fund management.

Table 3 Results of Multiple Linear Regression Analysis (MRA) for Research Hypotheses

Factors Influencing Community Welfare Fund Management	B	S.E.	Beta	t	Sig.
Constant (a)	1.349	0.172	—	7.837	.000
Leadership (X1)	0.108	0.034	0.150	3.174	.000*
Social Capital (X2)	0.014	0.032	0.021	0.435	.664
Participation (X3)	0.081	0.038	0.113	2.162	.030*
Learning (X4)	0.064	0.042	0.082	1.505	.133
Membership (X5)	0.157	0.036	0.211	4.329	.000*
Physical Capital (X6)	0.122	0.037	0.190	3.260	.000*
Management System (X7)	0.102	0.039	0.154	2.596	.010*

Note: * $p < 0.05$ indicates statistical significance.

Model to Enhance Management of Community Welfare Funds in Nakhon Phanom Province

Drawing upon qualitative interviews with twenty key informants—including chairpersons, committee members, and general members—the empirical findings were synthesized into five

core dimensions critical for establishing a sustainable development model. Foremost, proactive leadership was emphasized not merely as a financial administrative role, but as a core mechanism for building trust, ensuring fairness, and motivating members. As executive chairpersons articulated, effective leadership necessitates maintaining a long-term strategic vision, setting an impeccable standard for the community, and actively expanding inter-village consultation networks (Chairperson 1, 2, & 3, 2025). Alongside leadership, participatory governance emerged as fundamentally essential. Members and committee representatives noted that shared involvement in decision-making significantly strengthens communal ownership and operational transparency, with strong community relationships ensuring fund management remains smooth and sustainable (Member 1; Committee Member 1 & 2, 2025). Regarding membership dynamics, the findings highlight that equitable rights, inclusive welfare guarantees, and mutual support are vital for long-term sustainability and depend heavily on the transparency and fairness demonstrated by leadership (Member 1 & 2, 2025). Moreover, the immense significance of physical capital was profoundly recognized; informants noted that transitioning from informal meeting spaces, such as local temples, to dedicated, accessible office facilities equipped with proper technological resources has drastically improved record-keeping, operational efficiency, and overall member confidence (Chairperson 1; Member 1 & 2, 2025). Finally, establishing a robust administrative management system requires meticulous accounting procedures, transparent auditing processes, and the strategic provision of diverse welfare services—such as emergency medical support—to authentically meet evolving member needs and ensure long-term institutional viability (Member 1 & 2; Committee Member 1, 2025). In conclusion, these qualitative insights align with the quantitative results, reinforcing that strong leadership, active participation, engaged membership, adequate physical infrastructure, and highly transparent administrative systems are the cornerstones of a sustainable management model.

Conclusion and Discussion

This study's findings indicate that the administration of community welfare funds in Nakhon Phanom Province received high ratings across all evaluated criteria. These data suggest that community welfare funds in the province primarily operate under relatively stable organizational structures and management systems. However, we need to consider these high performance levels from both practical and policy perspectives. High assessment scores do not necessarily mean performance is at its best; instead, they show how effective current management techniques are perceived to be within existing institutional frameworks. Previous studies have similarly emphasized that positive evaluations in community-based organizations often signify acceptance and trust among members rather than acting as comprehensive indicators of organizational effectiveness (Mansuri & Rao, 2013; Putnam, 2000). So, the outcomes should be seen as a sign of institutional stability rather than as clear evidence of perfectly optimized management systems.

In practice, high scores in areas like committee management, financial management, and regulatory systems suggest that community welfare funds in Nakhon Phanom Province operate effectively. Clear rules for how things work, well-defined roles for each committee member, and open accounting systems all help build member confidence and the institution's legitimacy. This finding aligns with previous research showing that openness, accountability, and rule-based governance are critical to the viability of community financial organizations and to maintaining member confidence (Ledgerwood et al., 2013; Northouse, 2018). National-level support mechanisms have also been highly significant in strengthening Thailand's community welfare systems. Regulatory frameworks and institutional backing from government agencies have helped community welfare funds grow and become more uniform nationwide (Boonyabancha, 2009). Institutional backing can help an organization grow, but it can also lead

to conventional practices that do not necessarily reflect each community's different socioeconomic situation.

A comparative analysis of the results reveals variation across management components, despite the overall high evaluation scores. Financial and budgeting processes received higher marks than welfare service provision. This could mean that community welfare funds focus more on managing money and following regulations than on expanding social services. This conclusion may indicate a strong administrative framework but limited flexibility in welfare services to meet the evolving needs of community members. Prior research on community-based financial organizations suggests that while strong financial governance is essential, excessive focus on administrative procedures may impede innovation and responsiveness to local requirements (Cummings & Worley, 2015; Mansuri & Rao, 2013). Furthermore, the somewhat lower ratings seen for learning processes and the cultivation of social capital suggest that community welfare funds may require augmented investment in information dissemination, capacity development, and network strengthening. Social capital is widely recognized as a crucial factor in enhancing community resilience and fostering collective action, particularly in community-driven development initiatives (Flora et al., 2016; Putnam, 2000). Without consistently strengthening community networks and social ties, institutional resilience may steadily diminish over time. The results highlight the importance of participatory governance in improving the effectiveness and longevity of community welfare systems. Previous studies have demonstrated that active member engagement and collaborative decision-making significantly improve the effectiveness of community organizations by promoting openness, communal ownership, and responsibility (Ostrom, 2010; Suebvises, 2018). Moreover, research on village funds and other community-based financial initiatives in Thailand shows that social capital and local involvement are important for managing welfare funds well and achieving fair outcomes (Boonperm et al., 2013; Cheevapattananuwong et al., 2020). Baan Mankong is an example of a community-driven development project that shows how participatory governance and strong community networks can improve institutional capacity and promote long-term sustainability (Archer, 2012; Boonyabancha, 2005).

While this study provides critical insights, certain methodological limitations warrant careful consideration when interpreting the findings. Primarily, the evaluation of community welfare fund administration relies heavily on committee members' and fund participants' self-reported perceptions. In rural regions, intricate social relationships and deep-rooted cultural norms can inadvertently influence these subjective assessments, potentially leading respondents to provide overly favorable evaluations of fund performance to preserve community harmony (Mansuri & Rao, 2013). Furthermore, the Likert-scale measures used primarily capture perceived management quality rather than objective, longitudinal outcomes such as tangible welfare impacts or long-term financial health. Consequently, exceptionally high administrative ratings may reflect strict procedural compliance rather than the actual efficacy of those procedures in resolving emerging community challenges. These constraints underscore the need to integrate quantitative survey data with nuanced qualitative insights to achieve a comprehensive understanding of local welfare fund management.

Another key consideration is balancing standardization and local control in managing community welfare funds. Standardized rules and financial procedures increase transparency and accountability. However, communities may find it harder to adapt their welfare systems to their needs if they rely too heavily on rigid administrative structures. Institutional governance literature posits that efficient collective management systems require both clear norms and adaptable decision-making processes that allow communities to respond to changing socioeconomic conditions (Ostrom, 2010). Research on community-driven development indicates that institutional learning and adaptive governance are crucial for long-term sustainability (Barrientos, 2011; Devereux & Sabates-Wheeler, 2004). So, community welfare

systems should balance rules and processes everyone must follow with rules and procedures flexible enough to meet community demands.

The results suggest that a sustainable strategy for operating a community welfare fund should emphasize flexible collaboration among organizational components. Leadership, involvement, membership engagement, physical resources, and management systems should not be viewed as isolated elements; rather, they should be understood as interconnected variables that together influence institutional performance. Effective leadership guides strategic decision-making and builds trust among members, while participatory governance increases collective ownership and transparency in organizational operations (Northouse, 2018). Sufficient funds and physical resources help operations run smoothly and enable the delivery of quality social services.

The future of community welfare fund administration should move away from a strict focus on "good governance" and toward a more flexible governance framework. Adaptive governance holds that institutions must be able to change, learn continuously, and work together to solve problems. This helps businesses deal with changes in the economy and society. This perspective aligns with substantial research on community-driven development, suggesting that institutional adaptability and continuous learning matter more for long-term sustainability than rapid organizational success (Mansuri & Rao, 2013; World Bank, 2018). Community welfare funds can strengthen management systems and make them more sustainable. They can also improve community health by helping leaders lead better, increasing participation, and strengthening institutional learning processes.

New Knowledge and Strategic Recommendations

Synthesizing these multidimensional findings, the research successfully constructs a localized development model for administering community welfare funds, fundamentally anchored in five synergistic components, as conceptually illustrated in Figure 2. The new knowledge shows that membership development—built through shared rights, mutual trust, and accessible micro-investments—forms the foundation of institutional ownership. This ownership is further strengthened when organizational leaders actively motivate members, simplify administrative processes, and champion transparent, flexible regulations. Furthermore, robust leadership ensures optimal planning and administrative control, directly driving long-term organizational stability. These efforts must be seamlessly integrated with participatory governance, where transparent information access and collective decision-making foster community cohesion. Ultimately, these human and social elements must be supported by a comprehensive environmental management system with clear policy frameworks, meticulous accounting, and diverse welfare offerings, ensuring enduring reliability and institutional sustainability.

Based directly on this empirical model, several critical, actionable recommendations emerge for optimizing community welfare funds. In practice, local administrations should institutionalize regular training programs and cross-provincial study visits to facilitate the exchange of successful management paradigms. Furthermore, welfare funds must adaptively expand their social protection frameworks, particularly by enhancing healthcare coverage and flexibly adjusting financial limits to meet the acute needs of highly vulnerable demographics. Policymakers and related government agencies are strongly urged to formulate supportive regulatory frameworks and standardized best practices that can be seamlessly replicated across diverse provincial contexts. Finally, to ensure continuous regional improvement, future research should systematically investigate the scaling trajectories of welfare funds across all upper northeastern provinces, critically evaluate targeted methodologies to enhance operational capacity, and conduct cross-provincial comparative studies to extract and implement optimal long-term management strategies.

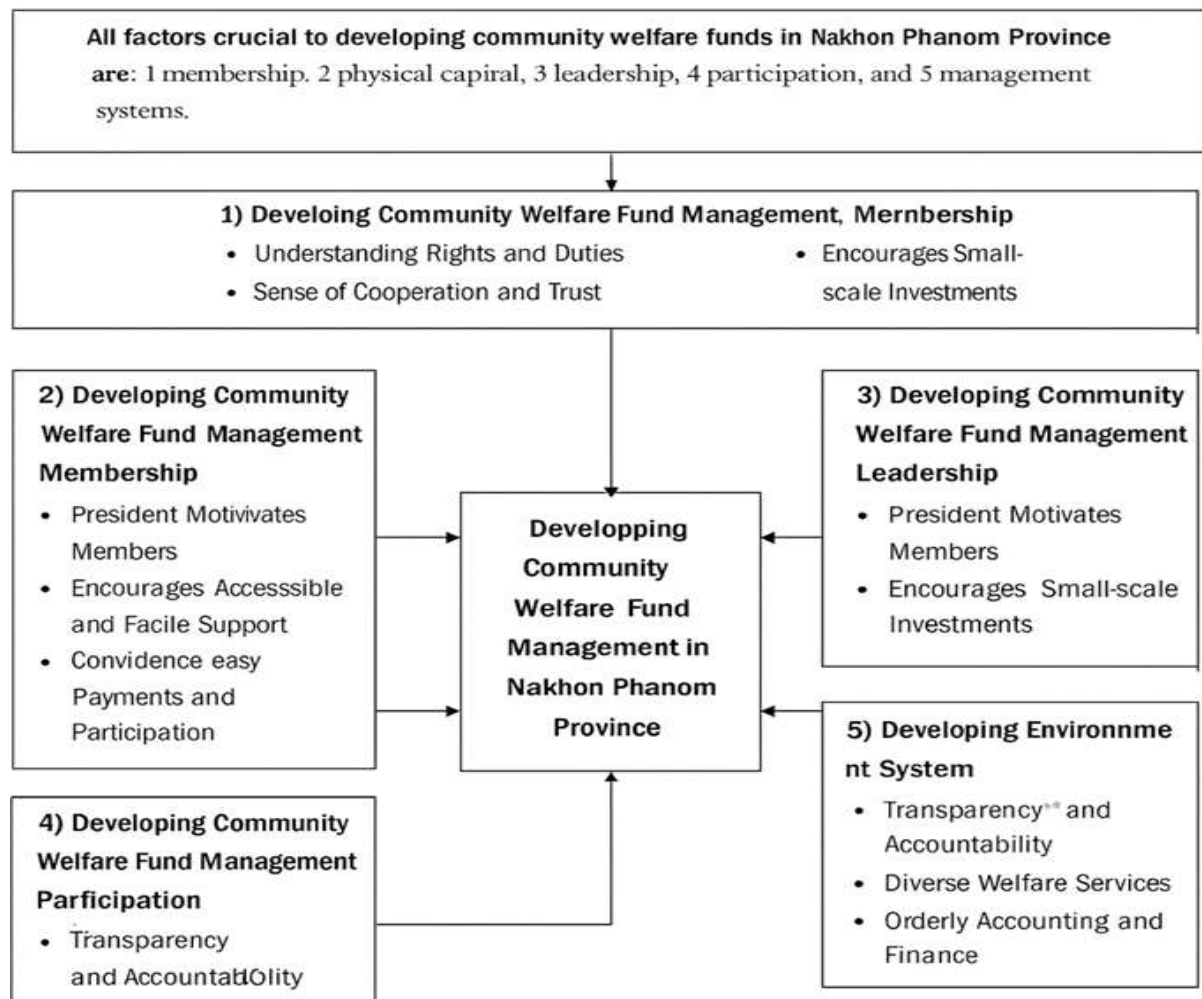


Figure 2 Development Model of Community Welfare Fund Management

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