



Administrative Management Challenges of the Teachers' Life Development Project,  
under the Office of the Welfare Promotion Commission for Teachers and Educational  
Personnel in line with the Philosophy of Sufficiency Economy  
การบริหารจัดการโครงการพัฒนาชีวิตครูของสำนักงานคณะกรรมการส่งเสริมสวัสดิการและสวัสดิภาพครู  
และบุคลากรทางการศึกษาตามปรัชญาของเศรษฐกิจพอเพียง

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(Received: March 19, 2018; Revised: July 5, 2018; Accepted: July 11, 2018)

### Abstract

The research objectives were to explore (1) the administrative management problems of TLDP (2) the administrative guideline for TLDP and (3) the factors leading to successful administrative development of TLDP under OTEP according to the PSE. Data for quantitative research were collected from 1,348 TEP participating in TLDP within the Regional Education Office No.1. The statistics used in analyzing data were mean, standard deviation and multiple regressions. For qualitative research, in-depth face to face interviews conducted with 15 experts. The research findings were (1) OTEP lacked proper backgrounds to run TLDP in line with its philosophy, principles and objectives. OTEP didn't encourage TEP to make supplementary vocations with impacts such as, increased household income, other welfare supplies and to desirably live under PSE. Thus TEP lack the immunity to run proper living conditions before and during their participation in TLDP; (2) OTEP administrators and staff should understand the philosophy, principles, objectives and techniques used in implementing TLDP. Also, it should support or motivate TEP to start home-businesses in addition to their teaching profession to improve their living conditions under PSE; (3) TLDP success guidelines were, administrators should be well-equipped with knowledge, ability, good vision and a management policy that implements TLDP properly. Advanced technology is vital for information collection and decision-making for TEP and OTEP performance. It's also recommended that the diversity of welfare funds or fringe benefits be introduced. Finally, to transform TLDP into a regulated microfinance institute subjected to the Financial Institutions Business Act B.E. 2551 (2008) under the supervision, and control of OTEP and the Bank of Thailand, the mandate of which is to provide a combination or a range of financial and social intermediations, as well as enterprise development and social services.

**Keywords:** Administrative management challenges, Teachers' Life Development Project (TLDP),  
The Office of the Welfare Promotion commission for Teachers and Education Personnel  
(OTEP), The Philosophy of Sufficiency Economy (PSE), Teachers and Education Personnel (TEP)



### บทคัดย่อ

การวิจัยนี้มีวัตถุประสงค์เพื่อศึกษา (1) ปัญหาการบริหารจัดการ (2) แนวทางการพัฒนาการบริหารจัดการ (3) ปัจจัยที่มีส่วนทำให้แนวทางการพัฒนาการบริหารจัดการโครงการพัฒนาชีวิตครู (คพช.) ของสำนักงานคณะกรรมการส่งเสริมสวัสดิการและสวัสดิภาพครูและบุคลากรทางการศึกษา (สำนักงานคณะกรรมการ สกสค.) ตามปรัชญาของเศรษฐกิจพอเพียงประสบผลสำเร็จ มุ่งเน้นการวิจัยเชิงปริมาณโดยใช้แบบสอบถามเพื่อเก็บข้อมูลจากประชากร ซึ่งได้แก่ครูและบุคลากรทางการศึกษา (ครู) ที่เป็นสมาชิก คพช. ในพื้นที่สำนักงานศึกษาธิการภาค 1 จำนวน 1,348 คน สถิติที่ใช้ คือ ค่าเฉลี่ย ค่าเบี่ยงเบนมาตรฐาน และค่าการถดถอยพหุคูณ ส่วนการวิจัยเชิงคุณภาพ ใช้การสัมภาษณ์เชิงลึกผู้เชี่ยวชาญ จำนวน 15 คน และพบว่า สำนักงานคณะกรรมการ สกสค. ขาดองค์ความรู้ในการบริหารจัดการ คพช. รวมถึงมิได้ส่งเสริมให้ครู สร้างและหารายได้เสริม ตลอดจน ดำรงชีวิตภายใต้หลักปรัชญาของเศรษฐกิจพอเพียงอย่างจริงจัง จึงทำให้ขาดภูมิคุ้มกันทั้งก่อนและภายหลังการเข้าร่วม คพช. และ ควรทำความเข้าใจปรัชญาหลักการและวัตถุประสงค์ตลอดจน วิธีการขับเคลื่อน คพช. ให้ถ่องแท้ พร้อมทั้ง ส่งเสริมให้ครูดำรงชีวิตตามหลักปรัชญาของเศรษฐกิจพอเพียงอย่างจริงจัง นอกจากนี้ ผู้บริหารของสำนักงานคณะกรรมการ สกสค. ต้องมีความรู้ ความสามารถ มีวิสัยทัศน์ที่ดี และมีนโยบายที่ชัดเจนในการบริหารจัดการ คพช. รวมถึงต้องนำเทคโนโลยีที่ทันสมัยมาใช้เป็นเครื่องมือในการตัดสินใจ กำกับดูแลและพัฒนาประสิทธิภาพในการปฏิบัติงานของสำนักงานคณะกรรมการ สกสค. พร้อมทั้ง สมควรจัดให้มีกองทุน หรือ ระบบสวัสดิการที่มีการยกระดับ และหลากหลาย นอกเหนือจากเรื่องที่เกี่ยวข้องกับการเกิด แก่ เจ็บ ตาย ตลอดจน ยกฐานะ คพช. ให้เป็นสถาบันการเงินแบบธนาภิรายย่อย (microfinance) ไว้ได้บังคับของพระราชบัญญัติธุรกิจสถาบันการเงิน พ.ศ.2551 และอยู่ภายใต้การกำกับดูแลของสำนักงานคณะกรรมการ สกสค. กับ ธนาคารแห่งประเทศไทย

**คำสำคัญ :** การบริหารจัดการ โครงการพัฒนาชีวิตครู สำนักงานคณะกรรมการส่งเสริมสวัสดิการและสวัสดิภาพครูและบุคลากรทางการศึกษา ปรัชญาของเศรษฐกิจพอเพียง

### Introduction

TEP's debt problem has been regularly raised and emphasized, while the government and the Ministry of Education (MOE) assigned the Office of the Teachers Commission (OTC) to set up a working capital fund in order to ease or relieve the TEP's debt problem as well as to promote more income earning for TEP nationwide. In the 1997 fiscal year, MOE received a budget of 500 million Baht to solve the government teachers' debt problem. In the fiscal year 1998, the government allocated an additional budget of 100 million Baht, totaling 600 million Baht, but this government supported budget was not enough to resolve the teachers' debt problem completely.

MOE had requested cooperation from the Ministry of Finance to assist and support in solving the TEP's debt problem, then the Ministry of Finance assigned the Government Savings Bank (GSB) to consider as well as find the ways to solve TEP's debt problem with MOE and agreed to use the credit as a mechanism to develop or upgrade the quality of life for teachers. MOE, GSB and the teachers' group had signed the Memorandum of Understanding to jointly promote and drive 'the Teachers' Life Development Project (TLDP)' that led to the signing of the memorandum of agreement on May 23, 1999, to set up 4 pilot project areas in all four regions of Thailand.



Later on, the Council of Teachers and Education Personnel Act BE 2546 (2003) was promulgated and the Office of the Welfare Promotion Commission for Teachers and Education Personnel (OTEP) was established to take responsibility for the welfare and social security of teachers and educational personnel. On November 3, 2003, TLDP was handed over to OTEP to manage as a part of its management structure. After the adoption of TLDP, a Microfinance Methodology, the services of which includes; (1) financial services and (2) development services which is divided into two categories, (a) Social intermediation and (b) Enterprise development services were introduced Office of the welfare promotion commission for Teachers and Educational Personnel (2015). The objectives of the microfinance adopted are to provide financial assistance through loans, to enable investments and job creation which will go a long way to improve on the lives of its members. Social intermediation refers to the empowerment of participants and the promotion of the quality of life and well-being for those involved.

Afterwards, the context of the nations' economy and social conditions had changed, such as (1) there were more financial services other than TLDP available and this offered more opportunities for teachers to get access to these easily without consideration of the consequent outcome, (2) changes in money usage, (3) TEP have increased their debt burden. (4) more financial groups emerged and TLDP members gained access to more loan facilities thereby increasing their debts. The situation above indicated that, the attempts and efforts of OTEP in TEP debt eradication was not a complete success. The researcher then decided to examine the challenges faced by OTEP in the management of TLDP.

### Research Objectives

1. To study the problem of OTEP management of TLDP under PSE.
2. To study the development approach of the management of TLDP under OTEP in relation to PSE.
3. To study the key factors contributing to the successful development approach of the management of TLDP under OTEP with regards to PSE.
4. To study the development guidelines of the administrative management (DGAM) of TLDP according to the PSE that promotes management efficiency in line with balanced scorecard (BSC) organizational management

### Concept, Theory, and Related Research

#### 1. Concept, theory and research related to management.

Koontz & O' Donnell (1964) defined management as the accomplishment of a task as set by using the management resources, such as, people, money, materials, and management which are important components of work.

Drucker (1970). said that management is the art to accomplish a task according to the purpose and goal set by using other people's skill.



Schemerhorn (1999). mentioned that administrative management is popularly used in high level management by focusing on the important policies and organizational planning. The term administrative management is mostly used in public administration and public agencies, while the term management is used in the operations that focuses to operate the tasks to reach the goal and policy of the business management.

## **2. Concept and theory about financial planning and microfinance.**

Financial Consumer Protection Center, Bank of Thailand. (2017) stated that financial planning refers to the method or form to create wealth or financial stability by applying the appropriate concept or tools to adapt for each individual reasonably in order to be able to handle any uncertain situation that might happen as well as create the good habit or discipline for financial planning. Tantisuk (2014) mentioned that it is important to be economical and use money properly, Tantisuk (2016) reasonably as the financial planning is a matter for people of all ages.

Leleux et al. (2007) said that microfinance is the form and method of providing financial and other services to support the low income people to have the opportunity to get loans to use in their business. It is the service that can be used as a mechanism to solve the problem of poverty or reduce the difficulties of low income people by their various forms and services. Ledgerwood (1999) stated that the microfinance can support in terms of financial services and the development of the quality of life as well as the strengthening of low income people such as individuals or a group. This includes the creation of well-being in the form of welfare and development or the use of enterprises as a mechanism to create jobs, careers, and generate income.

Yunus & Weber (2010) and Weber and also Chansarn (2009) mentioned that the use of money as a mechanism for the development must have good risk prevention and supervision, as well as the commitment to a belief or have faith to drive the missions gradually in a creative way.

## **3. Concept about improving the quality of life.**

Neal & Macaby (1975) described the criteria for the quality of work, which is to make the workers live well by improving their quality of life under four basic principles: the principle of safety in the workplace, the principle of fairness or equality, the principle of individuality, and the principle of democracy, then the system can provide a good living for the workers in some way.

Kast & Rosenzweig (1985) said that the quality of work life is involved in contributing to solving problems as well as the decision making in the organization.

## **4. PSE**

Thepsitha (2005) concluded that sufficient economy according to the royal initiative of His Majesty King Bhumibol Adulyadej is the guideline for living or to be self-reliant, free from poverty, to be sufficient, have good moral jobs, live a simple life, be economical, not luxuriously, as well as live in stable, sustainable and careful ways. The three main principles are (1) moderation (2) reasonableness and (3) self-immunity. The two important conditions are: (1) having knowledge and (2) having integrity in making a decision or taking any action.

Wasee (2006) commented that sufficiency economy doesn't mean not getting involved, not selling, not producing, not exporting, or no macroeconomics, but it means we have enough to sustain our life.

### 5. Background, authority and function of OTEP.

OTEP is a juristic person under the Ministry of Education which is established under the Teachers Council and Educational Personnel Act BE 254, which was published by the government gazette on June 11, 2003, and is governed by the commission on the Welfare Promotion Commission for Teachers and Education Personnel. The purpose of OTEP is to drive the mission to promote welfare, security and other benefits and to secure the professional career of educators and educational practitioners. The purpose also includes promoting the harmony, honor, and research of educational persons to develop the mission and to support the educational management in the field of teaching and educational.

### Conceptual framework

The main conceptual framework of independent variables or input is key factor in the TLDP management of OTEP in relation to PSE; hereinafter referred to as TLDP, including 5 factors which are (1) moderation, (2) reasonableness, (3) self-immunity, (4) knowledge, and (5) integrity. Wiruchnipawan (2007) mentioned the main conceptual framework of the independent variable or the cause as two factors which consist of (1) the key factors affecting the problems in the management of the TLDP, and (2) the key factors that contributes to the guideline development of management of the TLDP.

In addition, the researcher also included both the internal and external factors, which contributes to the successful development of TLDP management, as the secondary conceptual framework and used as the independent variable or input and analysis of one research objective that is the key factor contributing to the successful development of TLDP management.

For the dependent variable or the output that was used in this study included the factors that contribute to the improvement of effective management based on four perspectives of BSC which includes; (1) stakeholders, (2) internal process, (3) organizational capacity, and (4) financial Wiruchnipawan (2012)

### Research methodology

Mixed research methods.

#### Population and sample

The population is the TEP who participate and still are the members of TLDP in the Regional Education Office No.1 which includes 4 provinces, Pathum Thani, Nonthaburi, Saraburi, and Phra Nakhon Si Ayutthaya, total 1,348 people Government Savings Bank. (2017)

The sample or the key informants in qualitative research are the 15 experts who have the ability and relevance to the management and problems of TLDP, who were selected by the Non-



Probability Sampling Method and purposive sampling, which also selects the hidden population that cannot be easily identified. Guest et al. (2013)

### Research instrument

The quantitative research used questionnaires and the qualitative research used structured in-depth interview form by face to face interview.

### Collection of data

The researcher collected the data by three different ways: (1) from documents or research papers, (2) from field research, (3) from in-depth interviews with the experts.

### Analysis of data

Data was analyzed and shows the results in the table and descriptive analysis. The statistics used in quantitative data analysis include frequency, percentage, mean, standard deviation, multiple regression and Pearson correlation coefficient.

## Research Findings

### 1. Quantitative research

1.1 Most of the population or 56.80% of the respondents are females and the remaining 43.20% are males, the majority or 77.90% have a Bachelor degree, the rest 22.10% have higher educational background than undergraduate.

1.2 The opinion of the population towards 5 factors of the problem of managing TLDP of OTEP under PSE as shown in table 1.

**Table 1** The analysis of the problem of management under the PSE

Problem of management	$\mu$	$\sigma$	Opinion level
Moderation	2.32	0.367	Medium
Reasonableness	2.41	0.546	High
Self-Immunity	2.55	0.526	High
Knowledge	2.29	0.525	Medium
Integrity	2.41	0.537	High
<b>Overall</b>	<b>2.30</b>	<b>0.574</b>	<b>Medium</b>

The table shows that the population sees the overall picture at the medium level ( $\mu=2.30$ ,  $\sigma=0.574$ ), which was divided into three highly agreed factors and two moderately agreed factors. The problem in management of TLDP of OTEP under PSE at the highest level is (1) self-immunity which the population agree at high level ( $\mu=2.55$ ,  $\sigma=0.526$ ), followed by (2) integrity which population agreed at high level ( $\mu=2.41$ ,  $\sigma=0.537$ ).

1.3 The opinion of the population towards five factors of the development of the management of TLDP of OTEP under PSE found that in the overall picture, the population agreed at a high level



( $\mu=2.48$ ,  $\sigma=0.453$ ), which four factors were at high levels and one factor was at the medium level. The researcher presented them in the order of five averages in descending order; (1) reasonableness was agreed at a high level ( $\mu=2.60$ ,  $\sigma=0.564$ ), (2) knowledge was agreed at a high level ( $\mu=2.56$ ,  $\sigma=0.573$ ), (3) self-immunity was agreed at a high level ( $\mu=2.50$ ,  $\sigma=0.593$ ), (4) integrity was agreed at high level ( $\mu=2.38$ ,  $\sigma=0.627$ ), and (5) moderation was agreed at a medium level ( $\mu=2.32$ ,  $\sigma=0.465$ ).

1.4 The opinions of the population towards the key factors contributing to the successful development guideline of TLDP of OTEP under PSE management shows that the population sees the overall picture at the medium level ( $\mu=2.32$ ,  $\sigma=0.467$ ), which one factor was highly agreed and one factor was moderately agreed. The researcher presented them in order of two averages in descending order; (1) internal factors were agreed at a high level ( $\mu=2.43$ ,  $\sigma=0.578$ ), and (2) external factors were agreed at the medium level ( $\mu=2.21$ ,  $\sigma=0.498$ ).

1.5 The development guidelines of the administrative management of TLDP under OTEP according to the PSE that influences the efficiency of the management in accordance with the concept of organizational management with BSC as shown in table 2.

**Table 2** The development guideline of efficiency management that influence the efficiency in accordance with the concept of organizational management with BSC

Predictor	Beta	t-value	Sig.
(1) Moderation	0.444	11.751	.000*
(2) Reasonableness	0.403	1.396	0.163
(3) Self-Immunity	0.206	6.357	.000*
(4) Knowledge	0.233	7.582	.000*
(5) Integrity	0.198	5.449	.000*
n= 1,035, $R^2 = 0.188$ , F test = 60.097, Sig.= .000		*Statistically significant at level of 0.05	

From table 2, the result of the coefficient of management ( $R^2$ ) is 0.188 which means the development guidelines of administration to manage TLDP under OTEP according to the PSE that influence the efficiency of the management in accordance with the concept of organizational management with BSC in positive way 18.8% in 4 aspects in descending order as follows: (1) Moderation (Beta = 0.444), (2) Knowledge (Beta = 0.233), (3) Self-Immunity (Beta = 0.206), and (4) Integrity (Beta = 0.198).

The researcher summarized the opinion of the population towards (1) five problem of TLDP management, (2) five guidelines to develop the management of TLDP, and (3) key factors contributing to the successful development of TLDP management which are internal and external factors and presented only the highest mean of the individual question in each issue. (1) The highest average problem on TLDP management was the question that *OTEP did not recognize and encourage teachers to have the side*





jobs in order to get more income or living under SEP seriously, then led the teachers lack of self-immunity both before and during joining TLDP, which the population agreed at a high level ( $\mu=2.56$ ,  $\sigma = 0.553$ ). (2) The highest average development guideline of TLDP management was the question that OTEP staff should have the knowledge and expertise in TLDP's philosophy and objectives and can provide good service to support or drive TLDP effectively and achieve the goal, which the population agreed at a high level ( $\mu=2.62$ ,  $\sigma = 0.616$ ). (3) The key factors contributing to TLDP's successful development management was the question that whether OTEP executives should have the knowledge, ability, good vision, clear and continuous policy, adapt modern systems to use to store, process and analyze the data or convert the existing database to be useful in the decision-making for both TLDP management and the supervision and optimization of the operation. They should also provide the funds or welfare that is enhanced or covered the variety of issues as well as upgrade TLDP to become a proper financial institution or provide the service as the retail bank in accordance to the principle or context of the Financial Institutions Business Act BE 2551 (2008) and under both OTEP and the Bank of Thailand, which the population agreed at a high level ( $\mu=2.48$ ,  $\sigma = 0.595$ ).

### Qualitative research

From the in-depth interview with 15 experts and key informants, it articulated that all of them agreed with three factors and observed that; (1) the development guideline of TLDP management is that OTEP should understand the principle, philosophy, and objective, as well as drive TLDP and encourage TEP to get side job to earn more money in order to let teachers have the self-immunity for their living. (2) The key factors contributing to the successful development of TLDP management is that the OTEP executives should have knowledge, ability, vision, have a clear and continuous policy, as well as oversee and increase the efficiency of the operation. Moreover, They should also provide the funds or welfare that is enhanced or covers the variety of issues as well as transform TLDP to become a proper financial institution or provide the service as the microfinance in accordance to the principle or context of the Financial Institutions Business Act BE 2551 (2008) and under both OTEP and the Bank of Thailand. They should also review the position and do not show any hostility to any associate, especially with the Government Savings Bank and Teacher's Life Development Network of Thailand, which are all mechanisms under the Memorandum of Understanding. (3) The factors contributing to enhance the effectiveness of the management of TLDP based on the balanced management thereby improving on the knowledge and skills of OTEP in order to provide consulting, assistance, or advice to TEP on several issues such as skills and methods of grouping, saving, debt management, financial planning, lawsuit problem or legal matter, and other matters affecting the lives and work of the TEP.

### Discussion

For the development guidelines of administrative management (DGAM) of TLDP under the OTEP according to the PSE, the researcher views the result as follows: the DGAM to manage TLDP under the



Otep according to the PSE in terms of reasonableness are the staff of the Otep should consider the reasons from analyzing the status and condition of the teachers to support the teachers who participate in the project.

1. The population agreed towards the key factors contributing to the successful development of TLDP management at medium level rather than high level. After a cross examination, the researcher observed that the population gave opinions at high level on two questions and at medium level on two questions, which all of them are good conditions in terms of external factors, including; (1) the government has a clear policy to improve the quality of teachers' life and supports Otep's operations in all operational activities, (2) the cooperation and willingness of TEP to comply with the terms and conditions of the TLDP and the terms of the contract. As well as the internal factors including; (1) the executives of Otep should have knowledge, ability, good vision, and a clear policy on its management. They should apply modern system of gathering, processing and analyzing data to facilitate and make decisions thus effectively helping teachers, and (2) the staff has skill, knowledge and expertise to solve the limitation of the service. However, the previous management of Otep lacked knowledge-giving ability and understanding as well as limited ability in disseminating important information, the lack of proactive ability of the staff etc, which resulted in TEP obtaining loans to solve short-term debt problems without looking at the consequences of the long-term effects as they don't have enough information on decision making before and during joining TLDP. As a result, the teachers who joined TLDP and have no financial planning for debt management faced some mistakes or errors in their financial management. Some TEP were sued and assets were seized, bankrupt or were being relieved off their duties as government servants, etc. The population agreed at medium level on TLDP service, instead of high or low level. In line with the opinion of the experts, that the executives of Otep should have knowledge, ability, good vision, and a clear policy on the management, facilitate the application of a modern system usage to gather, process and analyze data to facilitate decision making thereby effectively helping teachers and contributing to the successful management of TLDP.

1. The population agreed on the factor contributing to the enhancement of TLDP management in a BSC framework at medium level, instead of high or low level as after reviewing the researcher found out that (1) the development of personnel skills and knowledge necessary to drive TLDP, such as grouping, savings, household accounting, debt solving, debt restructuring, debt counseling, financial discipline, and all debt settlements at the same time, and (2) they provide welfare, security and other benefits at a certain level of professional security for teachers. Anyway, the skill development of Otep's staff has no continuity and insufficient to drive the mission to achieve the expected goal, although Otep has been trying for a period of time

2. The majority of the population agreed that the guidelines for the administrative development of TLDP has a significant influence on the enhancement of TLDP management based on five BSC frameworks which can be ranked chronologically (1) moderation (2) reasonableness (3) self-immunity (4) knowledge, and (5) integrity. As the sampled population understands and acknowledges the context of TLDP at some



level and they are also the members both before and during taking the loan from the Government Savings Bank under the terms of TLDP. Moreover, the sampled population also faced and have direct experience, and also get the direct and indirect effect from the management or the driving of TLDP that applied or deployed the microfinance principle.

3. The development guidelines of the administrative management of TLDP under the OTEP according to the PSE that influence the efficiency of the management in accordance with the concept of organizational management with BSC consists of 4 aspects in descending order of importance as follows; (1) Moderation, (2) Knowledge, (3) Self-immunity, and (4) Integrity. As the population of the research is the teachers who participated in TLDP under the OTEP in the Regional Education Office No.1, which includes 4 provinces, therefore, they understand and recognize the context about the TLDP under the OTEP according to the PSE very well. They also applied using the PSE in management, then they have the experience and know how to manage and get the effect that occurred by the microfinance service for the TLDP directly.

### Recommendation

1. OTEP staff, especially at the provincial level, should possess the knowledge and the understanding of the principles, philosophy, objective, as well as the ability to drive TLDP. They should also possess good characteristics and attributes of the service provider, such as have good attitude and passion for the job, be responsible, courteous, kind, understand the basics of the difference between each person, knowledgeable about the job, aptitude and the art of speaking, patience and have emotional qualities, and so on.

1. It is necessary to encourage TEP who are TLDP members to have the side job beside their main job (teaching), which should not affect their routine job in order to use the earnings as a mechanism to escape the cycle of poverty as shown in figure 2. To increase the income as well as stimulate and promote teachers to live their life based on PSE seriously.

2. The executives of OTEP should develop a good attitude and vision, as well as establish the policy framework and directions to solve the problems or managing TLDP in short, medium, and long term. They should also apply the decision support system for collecting, recording, processing, planning, controlling, and support other tasks, however, the system must be reliable, accurate, complete, simple, convenient, timely, economical, verifiable and flexible.

1. Adopt PSE principles chronologically: (1) moderation (2) knowledge (3) integrity (4) self-immunity, and (5) reasonableness to use in driving TLDP.

2. Provide the fund or welfare that enhances or covers a variety of issues in addition to the birth, sickness, and death in line with the context of the community where the schools are or where the TEP live and are the stakeholders in the community or society. These includes pensions for the less privileged, promotion of community enterprises, interest free loans, disaster relief funds, homeless care

services, non-formal debt relief solutions, promotion of organic farming and care giving for persons infected with HIV/AIDs, etc.

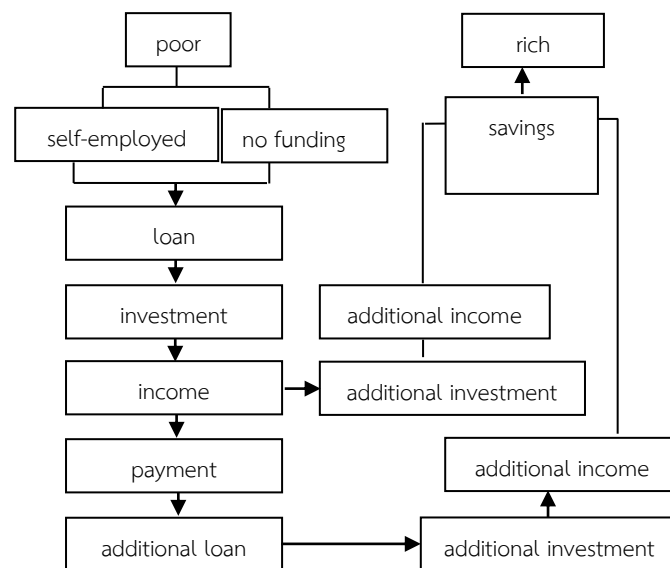


Figure 2 Breaking the cycle of poverty

3. Upgrade the status of TLDP to be a financial institution or specialized mechanism that provides services in accordance with the principles or context of microfinance under the Financial institutions Act BE 2551 (2008) and under the supervision of OTEP and the Bank of Thailand, as the framework or structure as shown on fig 4 below.

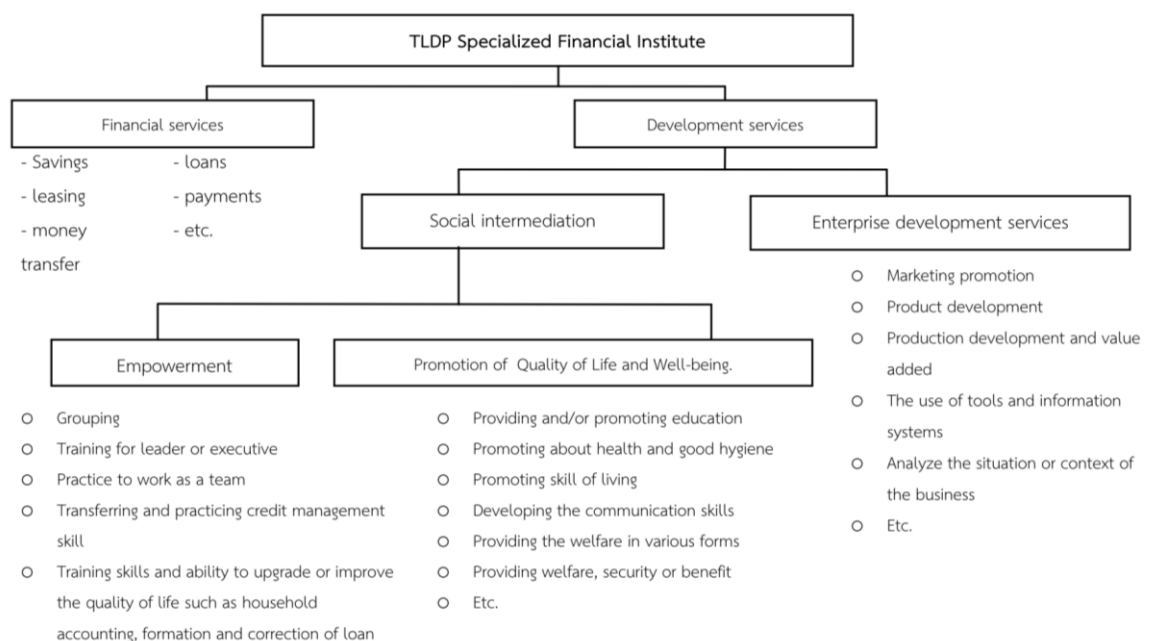


Figure 4 TLDP Specialized Financial Institute



### Recommendation for further study

1. Apply five PSE, which are (1) moderation (2) knowledge (3) integrity (4) self-immunity and (5) reasonableness, to use in the organizations other than OTEP to find out how to establish the relationship among the three key features and two important conditions to examine how the above characteristics can be used in real life, or in accordance with the dynamics and context of the economy and social conditions.

2. Make an in-depth research on the factors that contribute to the approach guideline and development of each TLDP in line with the PSE, such as (1) moderation, (2) reasonableness, (3) self-immunity, (4) knowledge and (5) integrity in comparison with other organizations where similar projects have been implemented home and abroad.

3. Conduct a research using the conceptual frameworks or other models, such as the organization of learning management, good governance guidelines, the management under 7M's.

4. Research to establish and develop a sustainability index based on PSE or Sufficiency Index, including measurement and use the research result to set the progressive scoring, measure the performance, evaluate the effectiveness and impact of the development process or management based on sufficiency economy management principles and practices that match with the economic and social conditions.

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