



Development of Community Funds Operation Based on Deliberative Democracy In Yeroh Community, Raman, Yala Province, Thailand

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Abstract. The aims of this research were to learn the context of community funds operation based on deliberative democracy and develop participation in the practical operation of community funds in the Yeroh community, Raman, Yala. The research was qualitative research. The data collected was in-deep interviews, focused groups both of participation and non-participation. The results of the study showed four main points: firstly, the background of this community is a simple community full of Islamic ways. Second, members enhanced deliberative democracy. Third, the practice of community funds operation relates to the principle of deliberative democracy found that set up the stage for exchanging ideas among members to seek solutions and solve every problem. Finally, issues and obstacles In which the people (members) reflected that the issue of knowledge about the principle of consultative democracy still needs to be promoted and an ongoing education campaign.

Keywords: Community funds, Deliberative democracy.

1 Introduction

The democratic system is considered the most accepted form of government in modern times because democracy is a guarantee of the legitimacy and goodness of society. which is commonly defined as democracy “Government in which the supreme power belongs to the people” (Wanna Chiamsripong, 1988: 211), but when looking at the context of government under democracy older for the past 80 years, in Thai political society, there has always been a question that arises. Thai political society meets the definition of democracy. How much in the above the context shown through the political process has always been in the direction of conflicts between the state and the people. This context also affects political security that has been switched to use the power to be a government in both righteous and unrighteous ways, but when looking back at Thai political history, it can be said that The area of governing politics largely falls to the politicians and bureaucrats who own the main powers. As a result, the role of political space of the people's sector as the owner of the main power has not been fulfilled as it should be. With such conditions, people are inevitably in a state of “stupid until they get hurt”. Or it could be said in other words that it was “Democracy that cannot be eaten” and for this reason if we use a

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political magnifying glass to look through the fundamental dimensions of democracy, We can find that the foundation of Thailand's democracy is in a fairly weak position. public policy the political space in which citizens should express their participation in the formulation is scarce. In addition, the community oriented political space is a sub-unit that is the cornerstone of self-government. That can truly respond to the way of life being neglected and left away from development compared to major politics at the national level. Instead, the people's sector is governed by the government. Public policies related to livelihoods are dictated by the bureaucracy. Therefore, the picture of the past Thai political system reflects the fulfilment of the missing life.

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Yeroh community fund is a form of saving for citizens who voluntarily band together to carry out financial activities that they jointly own, controlled, consistent operations. democratic consultation form Coordinate cooperation from all parties Join to exchange issues and troubles with reasons and results. To meet the needs (necessary) with the hope of developing a stable economy, community, society, solidarity and culture by mutual assistance on the basis of community fraternity. In addition, open the opportunity to express opinions, make decisions, and participate in solving problems. according to the participation process and jointly determine the form of savings or accumulation as appropriate and adhere to democratic principles. Consultation form

If you look back, it's a pattern. The community fund is a generic fund that operates a type of financial activity that can be seen in the three southern border provinces. It may be different for each community in which the form and management of the fund will be determined according to the context, and way, and may have a different name for the fund as well, but it is a fund whose goals are not very complicated. only want financial assistance in the form of lending at an appropriate profit margin or in the manner of lending without profit, etc. which is regarded as a guarantee of stability in living on the basis of self-reliance in the community financial system, often taking into account the assistance of people in the community.

2 **The Objective of the Research**

To study the operational context of community funds based on consultative Democracy and improve participation in the implementation of the community funds based on consultative democracy.

3 **Research Methods**

The conduct of this research using a qualitative research method which can be summarized as follows:

1. Study details about concepts, theories, and contents from academic documents. Textbooks, journals, and academic articles related to consultative democracy.
2. Designed the instrument and deliver experts to checking
3. Conduct an interview with committee members by using focus group discussions.

3.1 **Data Collection**

The researcher collects data in the following order:

- 1) Ask for a letter of introduction to the researcher and ask for permission to collect data for research. from the political science course Government and Public Law Branch Faculty of Humanities and Social Sciences, Yala University attached is an appointment schedule to be interviewed by the Sari Kat Kampong Fund Committee.
- 2) The researcher sends the interview form to 7 members of the fund committee who provide key information 3 days prior to the interview date in person.
- 3) The researcher collects data. by Semi-structured Selection Interview, which is an interview with 7 Key Informant Interviews by interviewing for 1-2 hours per person by himself.

3.2 **Method Data Analysis**

Data analysis in qualitative research, the researcher performs the data analysis, which proceeds in the following steps:

- 1) Checking the accuracy of the information.
- 2) Classify and systematize information, which is the use of information that has been classified and categorized into a system.
- 3) Analyze data by interpreting, and creating inductive conclusions (Analytic induction) is the use of data from various events that occur to analyze to find a common conclusion of that matter.
- 4) Present information in a descriptive text.

4 **The Outcome of Research**

For the research results can be summarized as follows.

4.1 Context of Yeroh Community Funds

Community funds is means society, community or village is the residence of people in the community or rural areas. Community Funds therefore refers to a community partnership or society that conducts community financial activities in an Islamic perspective by the people who jointly established the said fund group. Foreseeing the suffering of the people, there was a discussion on the necessity of forming a group taking into account the benefits and opportunities of accessing the people's easy financial system. Therefore, the essence of the establishment of the Sari Kat Kampong Fund is It is used as an important tool for the development of social capital, resource capital, and economic capital. cultural capital and the capital of creating opportunities to increase income, and reduce expenses in the household. The Sari Kat Kampong Fund can strengthen people. and create the highest value and benefit to the community. Build power and bargaining power of the community. In addition, it is a tool for gathering people, money, and ideas to connect to the integration of the Sarikat Kampong Fund that will help solve various problems in the community, creating morality and ethics among the members. And continually improving the quality of life of people in the community.

The operation of the bringing together community personnel from various professions. various experiences. Both are educators, religionists and academics, numbering 10 people, with only over 20 members and having a capital of over 30,000 baht and sharing responsibilities according to their aptitude and willingness. In the year 2012 until now, there are people joining as members. Both are ordinary members and associate members (children under the age of majority are associate members), but must have parental consent. At present, the Sari Kat Kampong Fund has about 100 members involved in both types.

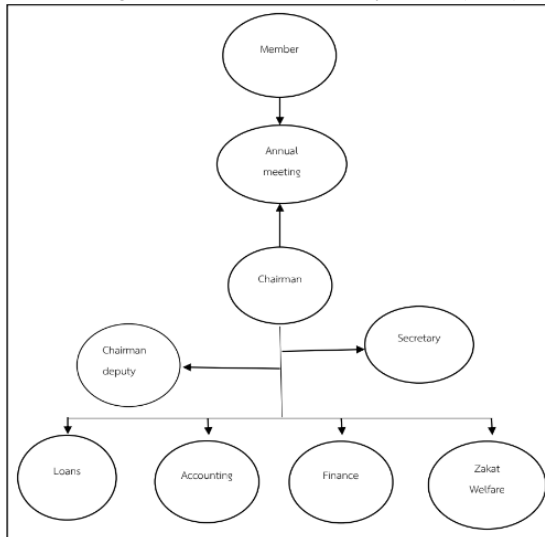
Yeroh community fund model which is a Muslim community, is therefore based on the principles of Islamic principles and practices to be adapted as appropriate as for the community funds operating model, the following main points can be considered below.

4.2 Structure of the Yeroh Community Fund

For the operational structure of the community Funds Focused on member engagement processes by the fund's regulations, an annual general meeting is scheduled every year. To clarify the operating results of the year and tell what will be done in the next year. At the same time, listen to the voices of the members. Opportunity to express opinions and jointly set the direction for the development of the fund equally in the future in addition, there are also selections and nominated persons to become representatives in the management of the fund. Including the addition of new positions and the selection of various positions. Must go through the member participation process during the annual general meeting. The structure of the community Fund is shown in Chart 1.

Table 1. shows the structure management of the community Funds.

Source: Regulations of the Community funds, (2011)



4.3 Activities of the Fund

Yeroh community funds operation is on the principle of Islam. There is a form of conducting financial activities. without interest, Therefore, the source of funds for business operations is not from external loan sources such as various financial institutions. both government and private but will mainly focus on internal funding sources, that is, from members' mutual savings funds which shall be considered as follows.

4.3.1 Board of Directors and Members

The committee was responsible for the management of the community funds entrusted to its members through a process of participating in the nomination and selection of members' representatives at the annual general meeting, as well as the management of the fund. That is not very complicated. especially in terms of operational activities of the Fund The committee has thus established a scope of work that attempts to emphasize and promote savings, borrowing and welfare arrangements for members. Membership must be considered by the committee and must accept all regulations of the fund. Domiciled in the community according to the civil registration.

4.3.2 Share Capital

Monthly remittance It is the duty of fund members to submit truths monthly at 100 baht per person, not exceeding 500 baht per person per month. (equivalent to 100 baht per share, not more than 5 shares per month), with the Finance Department representing the Board of Directors Go to the monthly savings service from members every month, then collect and send to the treasurer to record and store in the bank.

4.3.3 Income and Investment Sources of the Community Fund

Yeroh community fund earns its main income from granting credit to its members according to the borrower's wishes. Adding profits in trading is called Murabahah. The committee will have a meeting every month to consider and give opinions of the loan applicants. along with supply services Purchasing must be the product that has the highest benefit but not the product that is not against the principles of Islam. taking into account the correct trading principles that the seller offers (Ejab) and the host (Kobul).

In addition, the Sarikat Kampong Jero Fund has a joint investment with a drinking water bottle manufacturing company in the form of an investment deposit also known as Mutarabah Fund Committee seeks opinions from the Annual General Meeting to bring member's truth money to invest By taking into account the benefits and financial stability of the fund in the long term, dividends and other returns can be distributed to members thoroughly, fairly and equitably.

4.3.4 Welfare and Happiness Activities for Members

Yeroh community funds operate in a Murabahah trading mode. thus generating income and profit from such activities Therefore, at the end of the fiscal year, the fund committee will deduct expenses and distribute dividends to fund members. 2.5% of the zakat will be deducted by the fund administration committee to be given to those eligible for zakat. In the activity of sharing happiness with members every year in the month of Ramadan month of fasting, the fund will have activities to give food and desserts to each household. In addition, during the past Covid- 19 epidemic situation, the fund has provided relief bags and a 2- month grace period for remittances of truth and instalments, etc.

4.4 Developing Participation in Community Funds Based on Deliberative Democracy

4.4.1 Participation and Deliberation

Subject to participation and consultation in the operation of the community Fund and the need for operational development. which everyone gives importance to the development of the fund with an emphasis on participation and consultation This will present information from interviews with the board and the general public, which can be shown as follows.

“Very necessary Because participation and consultation is the first step of work. which will result in the business achieving its objectives If you have a problem, you can help there are good things, we can develop together.” Mr Muktar Boungor, Chairman of the Fund (personal interview, 27 July 2020)

“The fund committee must attend the monthly meeting at the same time as the monthly fund. There is talk. Every meeting will have a presentation. Pros and cons of each month's operations especially reflecting the monthly truth collection problems, etc.” Mr. Muhammad Mufti Duramae, Director of the Fund (personal interview, 24 July 2020)

“Consultation through monthly meetings of the Board. Ask for opinions and suggestions from other committees. Reduce mistakes and encourage participation.

in the operation of the Fund. Mr. Mahmoud Mimuni (personal interview, 24 July 2020)

“The activities of the Sari Kat Kampong Fund, whether those promote community participation, will be consulted in order for the activities to be implemented successfully and accepted by the community. Therefore, there is a follow-up for participation to come and listen to the operation. of the Board of Directors, both members and advisers of the group. ”Mr Ekkamal Salaemae (personal interview, 26 July 2020)

The importance of knowledge about the activities of the Fund of Leaders can be analyzed the reason for the knowledge of the leaders was because Leaders have knowledge and understanding of fund management. and has a role in the community as both a religious teacher and mosque committee therefore quite clearly visible the problems and needs of the people and with the experience and knowledge of working in the community of that committee. This allows the committee to design operational activities that focus on and encourage members to participate and discuss all issues. only for activities to achieve their objectives another observation about the working process of the committee team. Is to walk in to meet members, follow up and inquire about the happiness of members Try to get members to participate and open a forum to listen to the suffering of members continuously. In addition to that, the Board's operations require regular monthly meetings. To provide opportunities for members to submit proposals and come to discuss various problems. as said by the Board of Directors “A monthly meeting of the Board of Directors at least once a month. to summarize the operations for each month especially credit approval and issues each month to jointly find a solution to the problem in the member. There will be a meeting at least once a year.” Mr Mahmoud Mimuni (personal interview, 24 May 2020)

From the above statement, it can be seen that the leadership group is trying to point out the importance of problem-solving mechanisms for its members. with an emphasis on discussion meetings to find conclusions. With such importance, the committee leader commented that it should be the starting point for creating a work style that emphasizes participation and consultation of the committee.

4.4.2 **The Significance of Improvement in the Operation of Atthe Fund**

Regarding improving the operational activities of the Sari Kat Kampong Fund, It would be something that every group and every organization in the community would

expect. and depending on different situations there may be solutions and improvements are still gradual according to the context and potential. But the community Fund has been operating for almost a decade. Of course, it would be impossible without further improvements in efficiency and effectiveness.

as said by the chairman of the fund “Most fund operating committees will have different full-time jobs. Therefore, there may be different obstacles and efforts. making the unity and having different volunteer spirits. At the same time, members should have a study visit. To increase the capacity of other activities in the community” Mr. Muktar Boungor, Chairman of the Fund (personal interview, 27 July 2020 as said by the Vice President of the Fund.

“There must be a study visit of the committee to increase the efficiency of the activities of the Fund and can be used to further develop the group. and open a forum to exchange ideas between members more to listen to opinions and suggestions”

Mr. Muhammad Mufti Duramae, Director of the Fund (personal interview, 24 July 2020)

As said by the treasurer “The activities of the Kampong Ban Yue Ro Fund have been carried out until the 10th year, but the operation model is still the same. Therefore, the development for efficiency and good results first depends on the strength of the working committee that must be ready. ready to plan design fund activities carry out fund activities and includes the creation of a network of members, not just 50 households currently in but must be a member of every household, at least 1 person per household, in order for the members to create unity within the fund organization as well as strengthening democracy within the community through the activities of the Fund and faster whether it is a child young people, adults and old age with a variety of welfare and access to every household ” Mr. Ekkamal Salaemae (personal interview, 26 July 2020)

From the above statements, it can be reflected that the operational problems of the community Fund There are important issues as follows: 1) The Board of Directors is not enough to take care of after the reduction of the number. because some people resigned from the Board of Directors and increase the efficiency of the committee's operations by going on a study visit to increase knowledge and understanding about the operations of the fund In order to be able to expand the membership network to increase and 3) to create an exchange platform It is a mechanism for building solidarity of the Fund. because all issues can be exchanged find a solution together.

5 Discussion

The community fund's activities are one of the important tools in communities that have a community financial system that serves as a source of finance for people in times of need. But not only that the fund can enable people and communities to develop the fund and community activities to become stronger through deliberative Democracy mechanisms. which emphasizes equal participation and joint decision-making, and considers the interests of the people and communities as the first mission Implementing democratic principles on the basis of the mechanisms based on the community context can be regarded as directly responding to the needs of the people. The use of various mechanisms based on the community context in a

unique way can respond to and develop people at once. The development in this dimension will lead the community to be strong. and in a dimension where people can express their rights directly which can be regarded as a direct democratic dimension in modern times This is consistent with the concept of community democracy as revealed by Prachak Kongkirati (2019). Good democracy should not focus on voting rights and participation only through the electoral process. but should encourage and encourage the public to participate in debates exchange views Express opinions, discuss, fight and negotiate ideas with each other and negotiate with the state. and he further explained that consultative democracy thus emerged to empower citizens to participate in the political decisionmaking process for greater participation. Likewise, the view of consultative democracy. Gutmann and Thompson, (2004) suggested consultative democracy as a better decision-making model. in terms of accepting changes (dynamic) preferences of people in society but admitted that Consultative democracy is not the best way to deal with issues of moral incompatibility. Therefore, other decision-making ceremonies need to be added as well. And he outlines four key points, highlighting the rational problematic nature of consultative democracy: reason-giving requirements, accessibility, binding decisions, and dynamic processes consistent with in Thai academic work Consultative democracy is defined as increasing diligent participation in a small direct democracy. and values the creation of a deliberative process that contributes to the development of citizenship, enabling them to effectively respond to social conflicts and uncertainties. (Pachari Siroros, 2009)

Under the aforementioned concept, the consultation process relies on community-based mechanisms as a starting point. According to the community needs survey, it was found that people and leaders do have not very different directions or views on the need to solve problems or develop. The people have views that want to develop the process. Conducting activities to organize an exchange forum which is an important mechanism to create the most public participation. But the leaders are of the opinion that mechanisms that facilitate public participation should be developed by providing more exchange platforms. I may have the same opinion at this point, which is a good point that the community society has a debate according to the process and leads to the development of the Sari Gutpong fund creatively in the near future. This is because if the Fund operates on a consultative democratic basis, it must undergo a comprehensive participation process. to reduce the social loss that will follow later If looking at this dimension of development, it is in line with the concept of Paisal Wongaree, (2009: 16) which mentions development as a process to improve the quality of life of a group of people. The goal is to achieve equality and distribution. Fairly both economically and socially. To make the gap between the rich and the poor as little as possible. The process of such change can determine the direction of change with the appropriate structure and system. as well as control the rate of change effectively However, from the meaning of such development, if linked to the dimension of consultative democracy, it can be regarded as the principle at the same level. But there may be different points of view, that is, in the dimension of consultative democracy, there may not be a point of view that emphasizes the importance of the wealth and poverty of the members as a matter. but focusing more on the equality of the roles of the members who come together when considering the role in the social context of the community It can be found that in the local

community society, there is still considerable role and difference in social status. The general public still attaches great importance to the leadership role of the leader that cannot be abandoned. The importance of this role is consistent with the views of Thongchai Santiwong and Chaiyot Santiwong (1999:63) who gave the view that Thai society still accepts status and position rather than focusing on the person. As a result, the classification of power and status is inseparable. These two things tend to go hand in hand. It can be said that the role of the person in this point is therefore potentially important. Obstacles to the emergence of village constitutions based on community democracy In this context, the community must find a way to break up its role in the implementation of the community democratic mechanism.

Seeking common ground and preserving differences is another important aspect of deliberate discussion on a democratic basis. Finding common ground or centre, whether spiritual or a place to come together in a participatory way. To create a mental feeling for people to be interested in participating in the debate for public affairs. Communities must be inspiring by demonstrating the benefits to their citizens. The importance at this point is consistent with Suthat Tangpipatpong, 2007: 16-17) which gives views on Participation in terms of form, and type of participation It is divided into 4 forms: 1. Participation in decision-making 2. Participation in carrying out activities 3. Participation in receiving benefits 4. Participation in the evaluation. These 4 forms may represent the benefits of the people at some point without having to complete all 4 processes, but the importance at any point where the people touch the public will participate in public activities. In this regard, the Ban Yue Ro community is distinguished by Muslims who are strict in their religion. These highlights may be sufficient to serve as a starting point for the people to accomplish public activities based on the principles of consultative democracy.

With the needs of the people (members) who want to improve the operation of the community Fund on a consultative democratic basis. which is considered a dimension that has a positive effect on the community Because of the contribution to the development of activities of the Fund, it must go through various processes. In many respects, both processes can build more relationships among people in the community. As well as developing people to accept each other's reasons more. And the development of the activities of the Fund will be a guideline that can develop the people (members) to develop the community society. and extending the effect on the development of activities in the community that emphasize participatory consultation Because doing activities together in the community is the way of life of the people and the community has always done. which is consistent with the study of Masavadee Saisaka (2011:99), it was found that the composition of leaders was diverse, both religious leaders. official leader according to community regulations and natural leaders, local philosophers, and elders. These people help to look at and reflect on the problem. Through the process of creating a community forum to meet and talk able to form a strong group unity and beyond that A case study of Ban Kuwa, Village Moo 1, Tambon Huai Krathing Krong Penang District, Yala Province, to study the development of participation in the democratic process for consultation. It was found that promoting consultative democracy It was found that the villagers began to focus on setting expectations for themselves and the community in the future. In particular, looking at the concept of what a leader should be. Must be defined within the qualifications specified in religious principles as much as possible. From this work,

there are interesting suggestions that are close to the Yue Ro community context and can be applied to develop the activities of the Yue Ro village based on consultative democracy, namely building participatory cooperation. and give unity. The reconciliation of this work has given the suggestion that Religion should be applied in life to promote community activities the most. Motivate the participation process. Build into the community's shared values about community activities building cooperation between homes, mosques, schools and social institutions in enhancing concentration systematically from this suggestion, it can be used as a basis for starting activities in the community as well. Because of the context of the Ban Yue Ro community, the people have outstanding religious strictness.

From the results of the above study, it can be seen that the people of Yeroh Village, Raman, Yala Province have knowledge and understanding of consultation democracy and the results of reflecting that the people (members) want to improve the operation of the Fund. In the context of the principle of consultation, it can further increase the efficiency and effectiveness of the Fund's operations. This result is who believes that consultation can be stimulated through structured activities that provide alternatives. provide citizens with information about alternative results, encourages rational discussion, and trigger a diagnosis. There was no discussion that precluded the possibility of consultation. So it can be concluded that Face-to-face discussions enable powerful discussions. But it's not an absolute necessity. And with the context of a community that is simple and strict in religion and able to apply religious principles that are perfect and appropriate. In addition, the leaders and the people (members) have quite a lot of knowledge and understanding of consultation democracy.

Deliberative Democracy-based community fund study: a case study of Yeroh Community, Raman District, Yala Province, supported by the Faculty of Humanities and Social Sciences. Yala Rajabhat University Fiscal year 2020, in which the research article has synthesised the context of community fund operations and the development of community fund members' participation on the basis of Deliberative Democracy. The research team would like to thank the chairman, committee and members of the community fund. for sacrificing time in this research process at the opportunity as well.

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