

Developing New Alternative in Welfare for Teachers and Education Personnel through the Assessment and Causes Analysis

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Abstract

The purpose of this study were to assess welfare for teachers and educational personnel by using Matrix Analysis in order to develop new alternatives by using future wheels and to assess the feasibility and appropriateness of new alternatives. The participants were teachers and educational personnel and officers in Office of Provincial Welfare Promotion. The data were analyzed by Mean, Standard Deviation, Matrix Analysis, Causes and Effects Analysis and Future Wheels. The major findings revealed that unsuccessful and needed to be improved welfare are interests loan, scholarship for children of teachers and educational personnel, and public relations, while new alternatives for solutions are model of loan with high interests (LHI I-VI Model), model of few of scholarship for children of teachers and educational personnel (FSCTEP I-VI Model) and model of lacking of public relations (LPR I-VI Model). It also was found which the opinion towards feasibility and appropriateness of each alternative models are at moderate to high level, and the most feasible and appropriate rank of each new alternative models for solutions are model “LHI III” of loan with high interests, model “FSCTEP II” of few of scholarship for children and model “LPR VI” of lacking of public relations.

Keywords: Welfare; New alternative; Assessment; Causes and Effects Analysis; Feasibility and Appropriateness

Introduction

Currently, science and technology have been progressing quickly, and unavoidably affect to livelihood of people. It causes the change of states of society, economy, and culture. Therefore, it is necessary to adjust the paradigm of people to realize this in order that the country will be able to be steadfast in this world with dignity, by emphasizing the quality of people to enable to compete at the international level (Office of Education Council, 2010).

Education, the key of human development, is the strategies of human production and development during the educational reform in the 2nd decades between 2010-2018. Especially, in the 7th strategy concerning to encourage the strength of teachers, lecturers, and administrators to be qualitative and developed continuously, by connecting ability with compensation (Office of Education Council, 2011). The organization taking these important roles fall on the Office of the Welfare Promotion Commission for Teachers and Education Personnel.

The Office of the Welfare Promotion Commission for Teachers and Education Personnel provides services; such as welfare, benefits, security, and admiration, as well as developing the effective management system which these services meet the needs of the clients for more than 800,000 persons (Office of the Welfare Promotion Commission for Teachers and Education Personnel, 2010). Among various services, the essential work is welfare-providing.

According to the researches also revealed that the work of welfare is necessary to be developed, that is the welfare provided by government was at a little level while the expectation was at a much level (Sriranam, 1999), the teachers and educational personnel had the highest level of needs in the welfare management (Sriwattananusart, 2006), and the teachers and educational personnel in the Three Southern Border Provinces needed the welfare and security at the much level (Ruangpan, 2010).

In several past years, there are researches of the assessment and determination of new alternatives which the results are mechanism for considering and developing the worth (Chianchana, 2010). That is to say the assessment provided information for improving and developing the effectiveness and efficiency (Yimsinsomboon, 2003); whereas, the determination of alternatives lead to the most appropriate alternatives for the operation (Wongwanich, 2007). However, at the present there is still lacking of education in terms of assessment and determination of new alternatives.

From the mentioned above, it is necessary to do assessment and develop new alternatives of welfare for teachers and educational personnel in order to lead to development of new feasible and appropriate alternatives. For this research, it is the study under the context of the Office of the Vocational Education Commission taking the important roles for development on raising the level of quality of teachers and educational personnel having the roles on vocational development.

Purposes of Research

To assess the welfare for teachers and educational personnel under the Office of the Vocational Education Commission by applying with Matrix Analysis;

To analyze causes of solutions of the welfare for teachers and educational personnel by using the Causes and Effects Analysis;

To develop the new alternatives of welfare for teachers and educational personnel under the Office of the Vocational Education Commission by using the Future Wheels;

To assess the feasibility and appropriateness of the new alternatives of welfare for teachers and educational personnel under the Office of the Vocational Education Commission.

Methods

Participants

Group 1; Assessment of welfare for teachers and educational

personnel, and causes analysis of assessment results to lead to the development of new alternatives, 295 teachers and educational personnel under the Office of the Vocational Education Commission were acquired by the Two-Stage random Sampling Method divided into Stage 1; Stratified Random Sampling, and Stage 2; Simple Random Sampling.

Group 2; Development of new alternatives, which included teachers and educational personnel under the Office of the Vocational Education Commission, acquired by the Purposive Sampling Method. The sample group consisted 30 teachers and educational personnel under the affiliated organizations, giving information for assessment and causes analysis, and experienced personnel about welfare of teachers and educational personnel for not less than 15 years.

Group 3; Assessment of new alternatives, which included 27 directors and educators providing the welfare for the teachers and educational personnel, acquired by the Purposive Sampling Method along the service areas of teachers and educational personnel.

Instruments

The assessment form of welfare-providing, was created by analysis the operation of the Office of the Welfare Promotion Commission for Teachers and Education Personnel; such as welfare promotion, residences service, nursing home, funds and foundation, praise and admiration of teachers, working of Teachers Association Funeral Welfare Society and Teachers Association Funeral Welfare Society in case of the death of spouse, finances, accounting and property. The form was 5 level-Rating Scale, consisted of the response characteristics which divided into 2 types including present operation, and expected operations/ future operations.

The contents validity of the instrument was investigated by finding the Index of consistency which the value of quality was .60 - 1.00. The 1st tried out of instrument consisted 30 items, tested with 34 respondents by using Cronbach's Alpha Coefficient. The result found the values of the present operation was .970, and the expected operation was .967. The 2nd tried out of instrument used 32 items, tested with

20 respondents. The instruments quality in terms of the discrimination used Item-Total Correlation, the results found the present operation was between .20 and .90, the expected operation was between .40 and .95, while the responsibility also used Cronbach's Alpha Coefficient, and found the present operation was .96, the expected operation was .98.

The survey form of causes of welfare indicators for teachers and educational personnel under the Office of the Vocational Education Commission, used open-ended answers. The instrument quality was found that the language using was appropriate.

The record of new alternatives development used the future wheels which had 3 causes; high interests loan, few of scholarships for children of teachers and educational personnel, and lack of public relations. The instrument quality was found that the language using was appropriate but the sample should be improved to be clearer.

The assessment form of appropriateness and feasibility for the future wheels concerning to the loan, scholarships, and public relations, were in the Rating Scale. The investigation found that most of the question items were appropriate but should add points of saving and some objective wordings should be adjusted objectively and clearly.

Procedure

The research procedure was approached by 4 steps as follows; 1st step was the assessment of welfare for teachers and educational personnel under the Office of the Vocational Education Commission by applying Matrix Analysis (Wongwanich, 2007), 2nd step was the analysis of 1st step's results concerning to the operation results which should be improved urgently only in order to lead to new alternatives development by using Causes and effect analysis, 3rd step was the new alternatives development concerning to welfare for teachers and educational personnel, which considering only the causes of operation results being improved urgently from the result of 2nd step by using Future Wheels (Glenn, 1994), and 4th step was the assessment of

feasibility and appropriateness of new alternatives for welfare providing to teachers and educational personnel.

Analysis Results

The Results of Assessment and Causes of Welfare for Teachers and Educational Personnel

The responders of the welfare for teachers and educational personnel, and the analysis of causes and effects of the welfare (n=295), was found that more than half was female (53.56%), male (45.42%), and not specified (1.02%), most of the positions were teachers (81.02%), administrators (3.73%), and not specified (15.25%). For the affiliated organization, most of them were from Technical college (24.07%), Industrial and Community Education College (25.76%), Vocational College (22.03%), Polytechnical College (18.64%), and College Of Agriculture and Technology (9.50%) respectively, and experiences on their duties were about 34 years, approximately.

The Results Assessment of Welfare for Teachers and Educational Personnel

For present operation, it was found the service was at moderate to much level (M between 2.53 and 3.47), the Teachers Association Funeral Welfare Society had the highest value (M=3.47, S=1.15), whereas the dentistry had the lowest value (M=2.53, S=1.16).

For expected operation, it was found the service was at high level in every item (M between 3.88 and 4.48, the Teachers Association Funeral Welfare Society had the highest value (M=4.48, S=.88), whereas the Cha-am Residence, Petchaburi Province had the lowest value (M=3.88, S=1.08).

According to the operation in the present time and the expected operation, when analyzed by matrix, it was found that;

1. There was no expected operation with over-criteria quality.
2. The expected operation which was successful at the good level. There were 13 items included (1) loan for Teachers Development

Project (2) Pension Funds (3) Welfare Fund for Teachers and Educational Personnel (4) giving of decoration given by the King as praise (5) giving of insignia glorification and certificate (6) Teachers Association Funeral Welfare Society (7) Teachers Association Funeral Welfare Society in case of the death of couple (8) loan welfare project for Teachers Association Funeral Welfare Society (9) Finance and Accounting and Property of the Teachers Association Funeral Welfare Society (10) Finance and Accounting and Property of the Teachers Association Funeral Welfare Society in case of the death of couple (this item was overlapped between the expected operation result which was at the good level and the expected operation result which its quality was higher than the criteria) (11) insurance (12) accident insurance and (13) Money for morale from getting injured or sickness because of operation.

3. The expected operation which was unsuccessful and had to be improved and developed. There were low interests loan, scholarships for children of teachers and educational personnel to “Making Dream Come True” to develop the good persons to join working in the Office of the Welfare Promotion Commission for Teachers and Education Personnel, and public relations.

4. The expected operation result which was rather not good enough, but it seemed not to be worried about. It had 16 items included (1) financial clinic of teachers and educational personnel for debt problem solving (2) dormitory for the Office of the Welfare Promotion Commission for Teachers and Education Personnel (3) Cha-Am Residence, Petchaburi Province (4) Development Center of Teachers and Educational Personnel (Regional) (5) annual health check-up (6) medical clinic (7) Thai applied massage (8) dentistry (9) pharmacy (10) Thawee Bunyakettu Foundation (11) The foundation for education of Teachers and educational personnel’s children (12) The foundation for teachers and educational personnel, fire and natural disaster victims (13) The foundation for teachers and educational personnel who suffer from terrorism (14) welfare funds for teachers and educational personnel, dead persons from special operation (15) reduction of

train fares and (16) Golden Jupiter Award. These can be shown by the Figure 1.

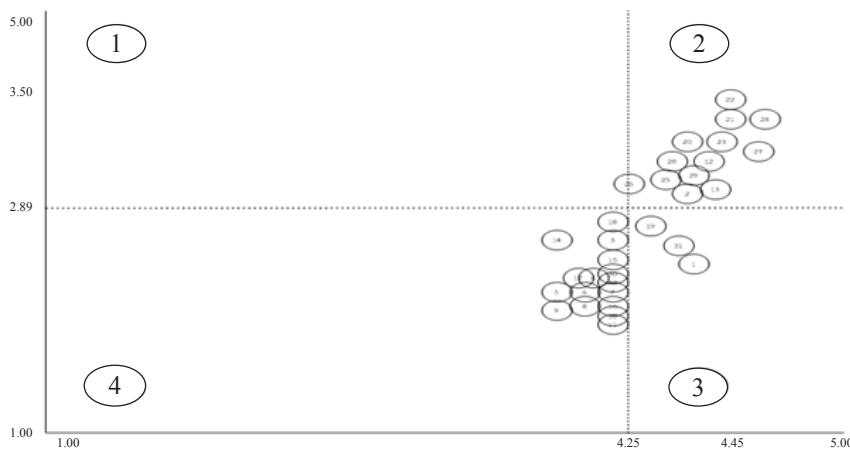


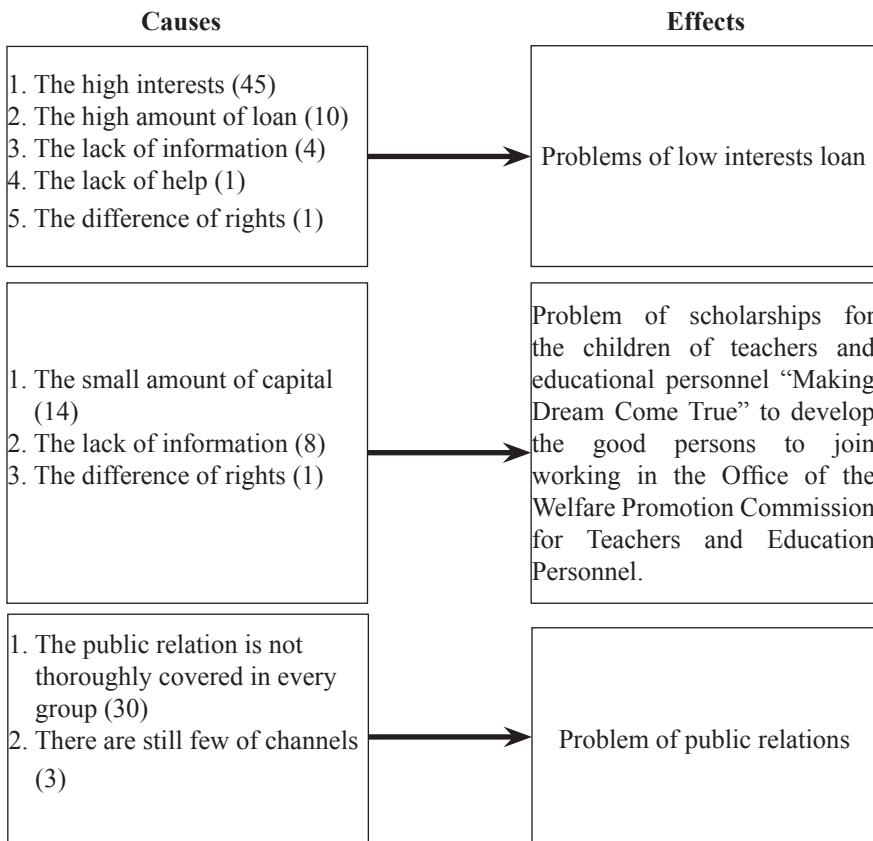
Figure 1 The Matrix Analysis Results of Welfare Assessment for Teachers and Educational Personnel

Note:

① substituted the expected operation results which had the quality higher than the determined criteria, ② substituted the expected operation results which were successful at the good level, ③ substituted the expected operation results which were unsuccessful and they are extremely necessary to be improved and adjusted, ④ substituted the expected operation results which were still at the bad situations but not to be anxious.

The Results Causes and Effects of Welfare for Teachers and Educational Personnel

According to the results of welfare assessment for teachers and educational personnel, it was found that there were 3 items which the expected operation results were unsuccessful and had to be improved and developed including (1) low interests loan (2) scholarships for children of teachers and educational personnel to “Making Dream Come True” to develop good persons to join working in the Office of the Welfare Promotion Commission for Teachers and Education Personnel and (3) public relations, which acquired the analysis of causes and effects as shown in the Figure 2.



Note: (...) substitutes the frequencies of given information.

Figure 2 The Analysis Results of Causes-Effects of Welfare for Teachers and Educational Personnel

According to the analysis results of causes, it was found that the problem of low interests loan was caused by high interests, amount of loan, lacking of information and help, and the difference of rights, respectively. The problems of scholarships for the children of teachers and educational personnel was caused by the few capitals, lacking of information, and the difference of rights, respectively. Also, the public relations was caused by the thoroughly uncovered public relations in every group, and there are still few of channels. The main causes in each item and problem would be conducted for the alternatives development.

The Results of New Alternatives Development of Welfare for Teachers and Educational Personnel

The informers were 30 teachers and educational personnel under the Office of Vocational Education Commission. They gave information of new alternatives development through the items considered as the main causes, namely high interests loan, few of scholarships for children of teachers and educational personnel, and lack of public relations. By brainstorming using Future Wheels in every point and items, it get the loan with high interests (LHI I-VI Model), the few of scholarships for children of teachers and educational personnel (FSCTEP I-VI Model), and lacking of public relations (LPR I-VI Model).

The results revealed as follows:

1. Loan with High interests (LHI),

LHI I Model, the development ways were to provide additionally financial institutes, to establish funds supported by government, to establish financial institutes by Office of the Welfare Promotion Commission for Teachers and Education Personnel, and fundraising. From analysis the consequent impacts, positive-negative results were found.

LHI II Model, the development ways were to organize the administrative systems in the Office of the Welfare Promotion Commission for Teachers and Education Personnel, to campaign the saving by seeking for loan sources, to increase funds, and to reduce the expenses of Office of the Welfare Promotion Commission for Teachers and Education Personnel. From analysis the consequent impacts, only positive results were found.

LHI III Model, the development ways were making agreement with any bank where gave the lowest interests, development cooperative system, issuing regulations of which provided interests lower than other banks, and paying dividend or compensates for members who borrow. From analysis the consequent impacts, only positive results were found.

LHI IV Model, the development ways were reduction of interests rate, supporting for members to invest in other types, and finding special methods for members to borrow and save. From analysis of consequent impacts, both positive and negative results were found.

LHI V Model, the development ways were to let Office of the Welfare Promotion Commission for Teachers and Education Personnel manage not operate depended on the bank, to chose the bank which could offer low interests for participating to the project, special methods for members to borrow and save. From analysis of consequent impacts, only positive results were found.

LHI VI Model, the development ways were not to make an insurance, to find the sources of loan with low interests, to reduce management fees, to borrow for investment, to non-profit, to emphasize members to borrow, and to give interests stable not more than 5%. From the analysis of consequent impacts, both positive and negative results were found.

2. Few of scholarships for the children of teachers and educational personnel (FSCTEP),

FSCTEP I Model, the development ways were to establish the particular funds, and to organize activities for funding for scholarships. From the analysis of consequent impacts, both positive and negative results were found.

FSCTEP II Model, the development ways were the determination of types of membership and mission of Office of the Welfare Promotion Commission for Teachers and Education Personnel, classification of the funds.

FSCTEP III Model, the development ways were allocation scholarships according to the size of members in educational institutes, increasing educational funds, legislation of clear rules and regulations, and having committees from educational institutes to be mutual committees for consideration.

FSCTEP IV Model, the development ways were bringing profits from other services to allocate the scholarships, and finding special methods for borrowing or for scholarship. From the analysis of consequent impacts, both positive and negative results were found.

FSCTEP V Model, the development ways were establishment of funds, seeking for further funds with various methods, and keeping subsidy from members who had children. From the analysis of consequent impacts, positive results were found.

FSCTEP VI Model, the development ways were reduction operational cost. From the analysis of consequent impacts, positive results were found.

3. Lacking of public relations (LPR),

LPR I Model, the development ways were making communication plan, using of technology, and applying concepts of knowledge management, and public relations for reflecting the responsibility through society. From the analysis of consequent impacts, positive results were found.

LPR II Model, the development ways were organizing the administration system, organizing the particular organization, determining the policies of public relations, and budgets allocation to be more increased.

LPR III Model, the development ways were organizing the contest or competition activities, sending e-mail or SMS to all members, organizing the journals, organizing the links of public relations news thorough the websites of educational institutes, organizing the basis of membership online information, and organizing the public relations to educational institutes. From the analysis of consequent impacts, only positive results were found.

LPR IV Model, the development ways were organizing the meeting of members through various regions, finding the various channels for public relations, and having various committees to become the representatives of public relations. From the consequent impacts, only positive results were found.

LPR V Model, the development ways were increasing public relations channels through the accessed media, and having the Office of the Welfare Promotion Commission for Teachers and Education Personnel established in educational institutes. From the analysis of consequent impacts, only positive results were found.

LPR VI Model, the development ways were increasing effectiveness of public relations, increasing communication channels, training and seminar of member representatives at least 2 times per year, and increasing members according to the recruitment. From the analysis of consequent impacts, only positive results were found.

The Results of Assessment on Feasibility and Appropriateness on the New Alternatives for Welfare for Teachers and Educational Personnel

The informers were the providers of welfare for teachers and educational personnel, under the Office of Welfare Promotion Commission for teachers and educational personnel, who were mostly involved with the target groups conducting the future wheels for 27 persons. For the assessment on feasibility and appropriateness of Model from the previous step, that was loan with high interest (LHI I-VI Model), few of scholarships for the children of teachers and educational personnel (FSCTEP I-VI Model), and lacking of public relations (LPR I-VI Model), the results are showed in the Table 1. The assessment results of feasibility and appropriateness of new alternatives on welfare for teachers and educational personnel in terms of loan with high interests were at the moderate to good (M between 3.28 and 3.85). The first rank was LHI III Model. The feasibility and appropriateness of few of scholarships for the children of teachers and educational personnel were between moderate level and good level (Mean between 3.32 and 3.79). The first rank was FSCTEP II Model. The issue of feasibility and appropriateness of lacking of public relations were between moderate level and good level (M between 3.38 and 4.05). The first rank was LPR VI Model.

Table 1 The Assessment Results of Feasibility and Appropriateness of New Alternatives in the Welfare for Teachers and Educational Personnel

| Assessment | I Model | | II Model | | III Model | | IV Model | | V Model | | VI Model | |
|--|---------|------|----------|-----|-----------|-----|----------|------|---------|------|----------|------|
| | M | S | M | S | M | S | M | S | M | S | M | S |
| Loan with High interests | | | | | | | | | | | | |
| Feasibility | 3.42 | .66 | 3.75 | .77 | 3.93 | .88 | 3.39 | 1.11 | 3.78 | 1.02 | 3.27 | .97 |
| Appropriateness | 3.50 | .60 | 3.66 | .75 | 3.77 | .78 | 3.30 | 1.04 | 3.70 | .90 | 3.29 | .94 |
| Total | 3.46 | .63 | 3.70 | .76 | 3.85 | .83 | 3.34 | 1.08 | 3.74 | .96 | 3.28 | .95 |
| Rank | 4 | | 3 | | 1 | | 5 | | 2 | | 6 | |
| Few of scholarships for the children of teachers and educational personnel | | | | | | | | | | | | |
| Feasibility | 3.39 | 1.02 | 3.78 | .84 | 3.57 | .99 | 3.71 | .99 | 3.25 | 1.03 | 3.69 | 1.07 |
| Appropriateness | 3.51 | 1.03 | 3.81 | .75 | 3.58 | .94 | 3.79 | .90 | 3.39 | 1.09 | 3.56 | 1.03 |
| Total | 3.45 | 1.02 | 3.79 | .80 | 3.58 | .97 | 3.75 | .94 | 3.32 | 1.06 | 3.62 | 1.05 |
| Rank | 5 | | 1 | | 4 | | 2 | | 6 | | 3 | |
| Lack of public relations | | | | | | | | | | | | |
| Feasibility | 3.93 | .81 | 3.91 | .86 | 3.92 | .92 | 3.38 | .99 | 3.41 | .98 | 4.00 | .80 |
| Appropriateness | 3.97 | .79 | 3.92 | .82 | 4.00 | .87 | 3.37 | .98 | 3.52 | .93 | 4.08 | .73 |
| Total | 3.95 | .80 | 3.91 | .84 | 3.96 | .90 | 3.38 | .98 | 3.46 | .96 | 4.05 | .77 |
| Rank | 2 | | 4 | | 3 | | 6 | | 5 | | 1 | |

Note: M=Mean, S=Standard Deviation

Conclusion

1. The expected operations and welfare for the teachers and educational personnel which unsuccessful and had to be improved were 3 items; (1) the low interests loan (the cause was mostly from high interests loan), (2) the scholarship for the children of teachers and educational personnel to “Making The Dream Come True” to develop good persons to join working in the Office of the Welfare Promotion Commission for Teachers and Education Personnel (the cause was mostly from few of funds), and (3) the public relations (the cause was mostly from lacking of public relations thoroughly).

2. The new alternatives of welfare for teachers and educational personnel by dividing into 3 groups of model, that was the loan with high interests model (LHI I-VI Model), the few of scholarships for the children of teachers and educational personnel model

(FSCTEP I-VI Model), and the lacking of public relations model (LPR I-VI Model). The feasibility and appropriateness were between moderate level and much level in every group.

2. The new alternatives of welfare for teachers and educational personnel by dividing into 3 groups of model, that was the loan with high interests model (LHI I-VI Model), the few of scholarships for the children of teachers and educational personnel model (FSCTEP I-VI Model), and the lacking of public relations model (LPR I-VI Model). The feasibility and appropriateness were between moderate level and much level in every group.

3. The feasibility and appropriateness of the model at the first rank which had to be improved in each group included (1) the loan with high interests (LHI III Model), which the development ways included making agreement with any bank providing the lowest interests, development the cooperative system, legislation to let the interests lower than banks, paying the dividend for members taking loan, (2) the few of scholarships for teachers and educational personnel (FSCTEP II Model), the development ways included determination of types of membership and the missions of the Office of the Welfare Promotion Commission for Teachers and Education Personnel, classification types of funds and establishment the committees for allocating the funds, and (3) the lacking of public relations (LPR VI Model), the development ways included increasing the public relations and the channels of communication, training and seminar the representatives at least 2 times per year, and increasing members according to the recruitment.

Discussion

According to the low interests loan, its cause was mostly from the high interests, therefore, this was the requirement of servicers who needed to deserve saving and worthiness in accordance with Kraisornkowit (1998) who said that the welfare management had to consider the effectiveness principles about the least investment and

time but the benefits were the most, both of quality and quantity. According to this, it is in accordance with Kechornnant (2002) who mentioned the welfare system which had main purposes on response of the needs of members, such as, need of economical and secure and safety, etc. Hence, the authorities taking responsible of welfare management have to find out, make a plan, and provide the welfare and benefits as well as the services which any person need for their own benefits and families. Moreover, when any person get response what they need, they will feel being connected with the organizations. From a survey revealed that the low interests loan was the 5th rank of the things that personnel of various organizations in Thailand needed most for the first 10 ranks. Moreover, this is in accordance with the research of Chaiyana (2008) who found that the teachers and educational personnel in the rough areas of Chiang Mai Province had the most expectation towards the management of low interests loan. From this research, it was found that the model of loan with high interests had the development ways for solution, that was, making an agreement with any bank providing the lowest interests, development the cooperative system, legislation the rules and regulations to let the interests lower than banks and paying dividend for members taking loan.

According to the scholarships for the children of teachers and educational personnel “Making the Dream Come True” to develop the good persons to join working in the Office of the Welfare Promotion Commission for Teachers and Education Personnel, its cause was mostly from few of scholarships. For the scholarship, it was the way of human potentials development which is in accordance with Ponpetcharat (2001) who concluded that the objectives of welfare management to increase the potential of workers, will affect the effectiveness of the organization finally. Moreover, it is in accordance with Pigors and Myers (1956 cited in Lerdkrai, 2003) who mentioned the significance of educational welfares influencing the development, for example, giving the scholarships to help the civil servants or

employees having the opportunity to study further as well as helping the children's education. According to the research results, it revealed that there were still few of scholarships for the children of the teachers and educational personnel, which had the development ways including the determination of membership type, the determination of mission of the Office of the Welfare Promotion Commission for Teachers and Education Personnel, the classification and establishment of committees for allocating the scholarships, when considered the ways, it revealed that it was the characteristics of policies which could delivered these things to the service users.

According to the issues of public relations which their causes were from lacking of public relations on every group, which were, it was necessary to be conducted correctly and quickly since the public relations was considered as the transfer of news through the public actively and quickly. This is in accordance with Amorntham (2009) who said that the welfare management had to have the criteria which should have been determined clearly and publicized the involved thoroughly, the welfare should have been given thoroughly as the boundary and characteristics of welfare could be reached. Moreover, this is in accordance with the research of Piroon (2011) who found that the public relations towards the teachers and educational personnel of Kampangpatch as overall image were at the much level. The highest average items included the finding out information of the service users from the data base of computer. Secondly, the quickness and correctness included the clear and perfect of notice board or instruction, which included the logging in website of the Office was easy, convenient, and quick. Moreover, the suggestions according to the opinions of teachers and educational personnel, Kampangpatch found that the lowest average items included the requirement of up to date and quick news. In addition, this research results were found that the model which lacked of public relations, which was ranked as the first rank had the development ways which possibly to be treated, that were

to increase the effectiveness of public relations, to increase the channels of communication, to train and seminar the representatives at least 2 times per year, and to increase the quantity of members according to the recruitment.

According to the assessment results and development of new alternatives of welfare management for teachers and educational personnel got from research by the technique of analysis and assessment from the results to the causes, and finding out the ways to solve obviously and orderly, helped to discover the deep answers. For the assessment, the technique of matrix analysis was used, the analysis technique emphasizing the results showing the expected operation of the organization in terms of strength and weakness which should have been developed or improved. From the assessment results, the causes of those results would be found out, and took them to be improved or developed by the way of future wheels. This is the way to create the consequence of the situations of trends, and the management of thinking and questioning system involved with the future, and the powerful way for surveying future (Wongwanich, 2007). In brief, the appropriate techniques in each step continuously, the deep answers were found.

Recommendations

From the research results, there are the recommendations for leading to the practical as follows:

According to the research results which found the development ways of loan with high interests, the suggestions for practical are included to make the agreement with the banks providing the lowest interest, to develop as cooperative system, to legislate the rules and regulations which provided the interests lower than the banks, and to pay dividend yield for the members who loaned. The Office of the Welfare Promotion Commission for Teachers and Education Personnel should try out the development ways to use and assess

as well as following success in order to lead to the development of the cause on high interests to be in accordance with the users' requirement.

According to the research results which found the development ways of scholarships for the children of teachers and educational personnel were few, the suggestion for practical are included the determination of membership type, the determination of mission of the Office of the Welfare Promotion Commission for Teachers and Education Personnel, the classification of scholarships, and establishment of committees for allocating the scholarship. The Office of the Welfare Promotion Commission for Teachers and Education Personnel of teachers and educational personnel should applied in terms of policies to lead to the development of causes of scholarships which were still few for the children of teachers and educational personnel.

According to the research results which found the development ways of public relations not thoroughly in every group, the suggestion for practical are include the increase of effectiveness of public relations, the increase of communication channels, the training and seminar of representatives for at least 2 times per year, and the increase of members quantity according to the recruitment, the Office of the Welfare Promotion Commission for Teachers and Education Personnel of teachers and educational personnel should increase the channels of communication to catch up with the change happened quickly.

For further research, (1) It should have the research and system development of control and follow for expected operations in terms of welfare for the Office of the Welfare Promotion Commission for Teachers and Education Personnel of teachers and educational personnel by applying the information technology, (2) It should have the research and comparison of requirement and necessity towards the welfare of the Office of the Welfare Promotion Commission for Teachers and Education Personnel of teachers and educational personnel based on the areas both in terms of regions and the office where they are member with and (3) It should

have the research to confirm the models of loan with high interests, and few of scholarships for children of teachers and educational personnel, and the lack of public relations, such as to confirm by the method of statistical analysis, and confirm by the qualitative methods.

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