Guidelines of Funeral Welfare Management for the Elders in the Muslim Way, Kayohmati Community, Bajo District, NARATHIWAT Province

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ABSTRACT

This study aims to analyse the funeral welfare for the Muslim elders and to suggest guidelines regarding the funeral welfare management for the Muslim elders. The guidelines might help stakeholders to investigate and manage the welfare more effective and stable through participatory process. Further, this would help the group to get more members which would lead to a quality and sustainable funeral welfare for Muslim elders in the Kayohmati community. The design of this study is mixed method. First, the researchers employed phenomenological research to explore the community’s life experience for the primary data. The researchers investigated the meaningful aspects and understandings through conversations, in-depth interviews, focus-group interviews, and questionnaires. The researchers used content synthesis to form guidelines of the funeral welfare management, which was classifying and categorizing topics and arranging concepts. The qualitative data was carefully reconfirmed, and the quantitative data was analysed into frequency, average, and percentage. Moreover, to conduct the research professionally the researchers followed research ethics firmly and this research had been approved for research ethics code of conduct.

The findings regarding needs of the funeral welfare were as follows: the elder members who are low-income need career workshops to support their finance. Furthermore, it was found that community leader plays a key role in facilitating and encouraging collaboration among the community, government, and academic sectors to form public policy. Therefore, the government sector should collaborate with the community which the people could express their performance and self-autonomy and the findings confirmed that we can develop it to public policy and guidelines for the welfare founders, committees, and members to improve the welfare’s management system. Also, there could be guidelines to increase medical welfare and income for the elders. The novelty or originality of this study proposed the funeral welfare management model is getting from the management of Muslim welfare that is sustainable and fit with the local context, religion, knowledge, self-value, and belief in a particular area.

Keywords
Funeral welfare management, Muslim elders, Kayohmati community, Bajo district, Narathiwat province

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Introduction

In the past, Thai people had a life span of around 50 years, yet in the present, it is 73 years and it will be expanding to 80 years in the future. The death rate of Thai people is 400,000 per year and continues rising. In the next 20-30 years, it will be increasing to 600,000 per year which implies that the Thai population number will be stable. (National Statistical Office, 2017; White, 1982) In 2559, there were 10 percent or 9 million 65’s years old elders in Thailand and it was increasing continuously. This shows a rapid change in the elder population. According to several Thai populations between 2558 -2573, Thailand is becoming an aged society, and, in the future, it will be a completed aged society. This change portrays the future image of Thailand, additionally, a key concern goes to how the elders should be taken care of. The elders should earn basic rights according to the Act on the Elderly B.E. 2556, section 11 as “the elderly have rights to get medical supports and services conveniently and fast”.

The case of death, there is 2,000-baht bath funeral support for low-income elders. This support could be redeemed within 30 days after the dead announced. (Ministry of Social Development and Human Security, 2016)

Regarding the Southern region context, Narathiwat province has 83,671 elders in 60’s years and it is in a status of ageing society. The province gets funeral support from the government but in some districts, for example, Maung, Yeengo, and Bajo form funeral welfare for their people which are Chareekatmetee, Nawat, and Mueningkandiinya. In Bajo district, there are 4,449 elders which are 8.96 percent of 49,611 members. The Kayomati community established a funeral welfare fund for elders who have low-income, therefore, those elders could access a full function of the funeral according to the Muslim culture. Moreover, the welfare fund sets the terms in joining which are the prospects should 1) be 60 years or older and 2) not be government officers. Each member will earn 10,000 baht for the funeral expense including bathing, wrapping, praying, carrying, and burying the deceased. This welfare fund offers benefits more than the governments and people in the community trust in the management system which leads to an increase of the welfare fund member.

The researchers, government sector, and community agreed that a manager of the welfare fund was selected by the government sector who have a certain period in the position. When the manager is not in the position, there will be delays in having the new manager and financial and accounting management. It will cause insecurity and instability within the community. All the mentioned stakeholders brainstormed and suggested guidelines to maintain and improve the welfare sustainably.

Research Objectives
The objectives of this research were to: (1) analyze the funeral welfare fund for the elderly in the Muslim Way in Kayohmati community, Bajo district, Narathiwat province, and (2) to suggest guidelines to improve the funeral welfare management.

**Literature Review**

In this study of Development Practices to Welfare Funeral Management for the Elderly in the Muslim Way in Kayohmati community, Bajo district, Narathiwat province, the researchers reviewed related documents and research articles of Muslim funeral management, fund management, participatory concepts, and syarikatmati principles to conduct the research thoroughly and to suggest guidelines to improve the welfare based on the community as follows:

(A) **Muslim funeral concepts**

Steps of Muslim funeral includes bathing, wrapping, praying, and burying. It is believed that the steps should be provided to those who deceased for the community’s sake. The following details are for each step.

1. **Bathing** refers to cleaning the corpse by Muslims who are well-trained. In case of the deceased was male, the ceremony takes place in a men’s mosque and male family members could bath the corpse. In this case the deceased was female, the ceremony takes place at a women’s mosque. Female members could perform the bathing. Also, there is a controversial issue on a wife bathes a husband which some people do not agree but some do (Muhamud, 2010).

2. **Wrapping** is to use 3-layer white cloth to wrap the body. Each layer is powdered with incense. The expense must be acquired from the deceased’s asset, heir, or Muslim welfare (Muhamud, 2010). Moreover, there is Yanaza prayer which happens after wrapping the body, then saying the prayer. The rules for saying Yanaza prayer is the deceased must be Muslim only and it should be placed in front of the praying person even the corpse is buried. The more people participate in the funeral, the more benefits a mosque will get (Muhamud, 2010).

3. **Burying** includes digging, delivering, and burying. To dig a grave, it should be fit with the body then wooden planks are placed to secure the corpse. To deliver the body, Muslims will walk from home to a praying area or a cemetery. Walking from home to a cemetery is the best way to deliver. People who are in the delivery must be quiet. Incense, prayer, music is not allowed. The followers could walk in front or aside yet walking after the body is recommended. To bury, the corpse must be secure by wooden planks and the grave should be deep enough. It is allowed to bury more than 1 body in a grave which is a man, a boy, a woman, and a girl respectively by putting a man’s body in Kibla way then bury a woman’s body. If those bodies are not in coffins, they have to separate by wooden planks. Male members are preferred to bury the deceased (Muhamud, 2010).

Besides, Islam encourages people to visit the deceased’s family for giving mental supports and allows the family to be in mourning by having 3 days off except a wife must be in mourning for 4 months and 10 days. If the wife is expecting, she should be in mourning until delivery. To be in mourning, people can wear normal clothes but cannot be moaning nor hurting themselves (Abdullor, 2019).

Table 1 Expenses on Islamic funeral

| Ceremony | Tools | Prices |
|----------|-------|--------|
| Bathing a corpse | - santan (to tear off the old clothing) | - 42 b_hdl |
| | - gloves | - 14 b_hdl |
| | - sponge or towel | - 8 b_hdl |
| | - gender or mortar | - 15 b_hdl |
| | - plastic bag | - 30 b_hdl |
| | - soap and shampoo | - 50 b_hdl |
| | - 7-night layon | - From the community |
| | - Camphor | - 20 b_hdl |
| | - Perfumery | - 300 b_hdl |
| | - cotton pad | - 250 b_hdl |
| | - A flower basket | - 200 b_hdl |
| | - Ad profusor | - 150 b_hdl |
| | - Nasal spray | - 100 b_hdl |

Source: (Tohsoh, personal communication, November 18, 2017)

(B) **Fund concepts**

The researchers introduced concepts of a village and urban community fund and process as follows: “village and urban community fund” been established to be a source of financial support for people in a community. The fund enhances collaboration among members, moreover, it employs systematic processes which are a unit of management and promotion for borrowers and a unit of procedure of a borrower. To establish the fund, there are 3 principles which are (1) readiness of the village or urban community (2) Revolving fund management in a community, and (3) Assessment and evaluation (Bureau of Educational Standards, 2002; Chareonwisarn, 2008).

According to the document analysis, a concept of village fund is based on poverty, inequality, accessibility, distribution of finance, and investment provided by the government. Consequently, low-income people turn to set their revolving fund system. The first local financial institution was established in 1965 at Lamplaimat district, Buriram province. Christians also had Credit Union in Bangkok at Dindang and Huakwang area and this institute is expanded to the urban community. In 1974, a savings group for production had been set by the government also many financial institutes had been set by locals and supported the government.

In the south of Thailand, the fund concept was employed in 1980 by the Keerewong savings group and Namkwao savings group, Songkla province. In 1982, a savings group of Klongpia subdistrict, Jana district, Songkla province was established. In 2015, the fisherman fund of Pakbang village, Jana district, Songkla province was set. In B.E. 2530, the Sakat fund of kwantoh, Satul province was established. The aforementioned was set up by its local wisdom elites. In 1989, the community bank was established by King Rama 9 cooperating with Kasetsart University. The community bank aims to encourage low-income people to save up money and
provide financial products (Chareonwisarn, 2008; Noisaree, 2007; Office of the National Village and Urban Community Fund, 2020; Wajaisit, 2003; Wannapira, 2017; Cohen & Norman, 1980; Dumas, 1991). This bank could improve people’s lives by decreasing expenses, increasing investment opportunities, and providing learning resources. The village and urban community fund concept aim to enhance self-autonomy, therefore, members of a community will be able to manage, evaluate, make decisions, and work together. The community would have a strong financial institute where their members can participate and collaborate. There are 6 purposes of having a community fund (Village and Urban Community Fund Office, 2020): (1) to build up a strong, transparent, and effective management community fund; (2) to have the fund as a tool for solving problems and making decisions; (3) to have a revolving fund for the members to invest or to save up; (4.) to have the members deposit and get loans from other financial sources (5.) To give loans to another village fund (6.) to improve the members’ life quality, security, and welfare. 

Research Scope On Welfare Funeral Management

This study: Development Practices to Welfare Funeral Management for the Elderly in the Muslim Way in Kayohmati community, Bajo district, Narathiwat province, the researchers set the scope as follows: (1.) Content This study aims to explore guidelines in developing the funeral welfare management for the elderly in the Muslim ways, Kayohmati community, Bajo district, Narathiwat province. (2.) Population and sample group (2.1) The population was 713 members which were 1. 700 active members 2. 12 committees (2 per village, 6 villages) 3. 1 founder. (2.2) A sample group was 263 members by using Taro Yamane table (Yamane, 1973; Podhisita, 2017) (3.) The area was Kayohmati community, Bajo district, Narathiwat province, (4.) The duration was from August – December 2017

Methodology

The study employs a research-based Development design which aims to analyse current context and problem and suggest guidelines (Boonprasaert, 2016) as follows: 

Procedure For Data Collection And Analysis

The researchers collected 2 types of data which are document analysis and field trip. (1) Document analysis refers to reviewing related documents and research, recording the data, classifying, categorizing ideas. The findings from this phase have been used to create research instruments and interview guidelines. The researchers cooperated with the welfare and stakeholders for a field trip. (2) Field trip the researchers collected data at the specific area and used the instruments which are
(2.1) Questionnaire It was created based on fund concept, participation, syarikatmati, welfare management. It consists of 5 sections which are 1) general information 2) survey on community welfare 3) participation of the community regarding welfare management 4) Syarikatmati and welfare management and 5) suggestions.

(2.2) In-depth interview and focus-group interview They are to study participation in welfare management. The aspects in the interview were developed based on related document and research which are 1) Ways of life 2) Local context, mindset 3) getting supports from the welfare 4) the funeral welfare management and 5) guidelines to improving the welfare

The researchers followed the research ethics code of conduct in every phase of the study to ensure all key informants regarding personal information.

To analyze the data, the researchers conducted as follow:

(1.) Questionnaires They were coded and analyzed as frequency, average, and percentage.

(2.) Participation data was analyzed as average and SD.

(2.1) Questionnaires They were coded and analyzed as frequency, average, and percentage.

(2.2) Interview forms to collect data, it was divided into 3 types Appleton (1995): 1. Analytic Induction 2. Typological Analysis and 3. Constant Comparison (Wongrattana, 2010) as

(2.1) Reconfirming the information with the sample group regarding the 5 aspects.

(2.2) Classifying the data by transcription then categorizing all the data systematically (Jongwuthiwet, 2010).

According to the procedure for data collection and analysis, it could be concluded as in Figure 1.

Figure 1: Diagram Of Procedure For Data Collection And Analysis Of Development Practices To Welfare Funeral Management For The Elderly In The Muslim Way In The Kayohmati Community, Bajo District, Narathiwat Province.

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Results And Discussion

The results and discussion of the study are as follows:

(1) The Analysis Of The Funeral Welfare Management For Elderly

(1.1) According to the questionnaire, the elderly aged between 60-65 years old and 66-70 years old respectively, 25.60 percent was female and 57.90 percent was male. 50.8 percent completed the primary school level. 91.3 percent were bakers, craftsmen, and farmers. 28.3 percent were Muslim. 100 percent was low-income and 81.5 percent earned 3,000 baths a month.

(1.2) The overall satisfaction of welfare management was at a high level (4.24). The item of “Having the welfare for helping temporary job members” was at the highest level (4.57) and “Participation in the welfare” was at the lowest level (3.88).

(1.3) The overall satisfaction of participation in welfare management was at a moderate level (2.91). The item of “being participated in planning” was at 3.20 and “being participated in the village representative” was at 2.62.

(1.4) The overall satisfaction of participation in the working process was at a moderate level (3.00). The item of “participating inactiveness” was at 3.18 and “participating in budget support was at 2.87.

(1.5) The overall satisfaction of participation in earning the welfare benefits was at a moderate level (3.12). The item of “earning proper budget in arranging the funeral” was at 3.64 and “earning other fringe benefits from the welfare” was at 2.31.

(1.6) The overall satisfaction of participation in following up and evaluation was at a moderate level (2.82). The item of “participating in following up and evaluation of the budget management” was at 2.92 and “participating in following up and evaluation of the welfare’s successfulness” was at 2.78.

(1.7) The overall satisfaction of syarikatmati and the welfare management was at a moderate level (2.54). “Syarikatmati concept was perceived as important” was at 4.41 and “Do not follow the Islamic rules would lead to negative effects” was at 1.56.

(1.8) The overall satisfaction of guidelines in developing the welfare was at a moderate level (2.96). The item of “The members need medical welfare to be increased” was at 4.39 and “The member needs the mosque to collaborate in running the welfare” was at 1.63.

People in the community is Muslim. All the elderly attends religious ceremonies every week. They are farmers. The local wisdom elites are good at many aspects such as crafting, child delivery, bone treatment, fortune-telling, politics, and social sciences, and management. Further, they work with the funeral welfare.

The welfare provides a budget on funeral ceremonies to members. The member will pay 300 baths bath first for their budget and the welfare will collect 20 bath each time when there is the dead announced which relates to the research of Jeawkok (2019). On Syarikatmati: a case study of the Kuwai community, Su-ngaiPadi district, Narathiwat province. It was found that the fund aimed to help low-income members regarding funeral ceremony expenses. The budget collected 120 baths bath once a year from January to March. The deceased family would get 1,000 baths bath. In the case of a deceased person the fund would get 2,000 baths bath. The member will pay 300 baths bath for their own funeral. The welfare provides a budget on funeral ceremonies to members. The member will pay 300 baths bath first for their budget and the welfare will collect 20 bath each time when there is the dead announced which relates to the research of Jeawkok (2019). On Syarikatmati: a case study of the Kuwai community, Su-ngaiPadi district, Narathiwat province. It was found that the fund aimed to help low-income members regarding funeral ceremony expenses. The budget collected 120 baths bath once a year from January to March. The deceased family would get 1,000 baths bath. In the case of a deceased person the fund would get 2,000 baths bath. The member will pay 300 baths bath for their own funeral.

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Proposing Guidelines In Improving The Welfare Management

According to the proposed guidelines, an additional concern was a medical expense. This relates to a study from Kama (2009) and Puri (2004), on Syarikatmati: a case study of Baan Wang community, Wang district, Narathiwat province. It was found that the community had funeral welfare and elderly fund. There were 259 members. The members would get 500 baths twice a year for medical support and 3,500 baths for decreasing (Parinyasutinun, 2016; Kamput, 2015). The researchers introduced medical support and career support to the community for further projects. For career support, the welfare could help the elderly to continue working by providing tools which go in line with Jeawkok (2017) study. It was found that the Tana community spent some money from the fund to arrange fishing tools at a cheap price for the members. This was a strategy to encourage members to work and earn extra income.

(2.1) In the past, the funeral welfare experienced problems regarding finance which affected the deceased’s family. The researchers and the stakeholders brainstormed and collaborated to gather information and form practical guidelines. The community leaders should take the key role in facilitating members and coordinating with stakeholders. Moreover, the government should have the community take part in improving and developing, therefore, people could live their lives effectively.

People in the community are Muslim. All the elderly attends religious ceremonies every week. They are farmers. The local wisdom elites are good at many aspects such as crafting, child delivery, bone treatment, fortune-telling, politics, and social sciences, and management, further, they work with the funeral welfare.

The welfare provides a budget on funeral ceremonies to members. The member will pay 300 baths first for their budget and the welfare will collect 20 baht each time when there is the dead announced. The committees and members will have every meeting together to lessen miscommunication. The 10,000 bath budget is enough for one funeral ceremony which relates to the study of Jeawkok (2019) that a fisherman community in the Andaman Sea had established welfare based on the culture and Islam, moreover, participation from everyone created community welfare.

The researchers analyzed the quantity data and designed guidelines in improving the funeral welfare by employing a participatory concept which everyone could initiate, plan, act, earn, and evaluate. The members would be able to learn many aspects together, take part in planning policy, objectives, and working process, develop activities, and build up a relationship as shown in Figure 2.
The researchers introduced guidelines in developing the funeral welfare management which is analyzing the welfare, improving the community performance, raising the common understanding regarding income, age, congenital disease, and education which might affect welfare management, participation, and development based on the religion. Then, the researchers took all aspects into account to plan a procedure which is the budget will be collected from the elderly fund, the elderly and family must agree to terms and

Figure 2 Introducing guidelines in improving the funeral welfare management
Source: (authors' analyzed and design)
conditions, the welfare runs the funeral ceremony and career development. These would benefit the community and people could follow up and evaluate the welfare performance at the same time. The community leaders should facilitate, encourage, and coordinate stakeholders so it would lead to public policy for long-term management.

Conclusion and Discussion

According to the study, the discussion is as follows:

1. Analysis of elderly care management in the Kayohmati community

The people in the community are Muslim. Every week on Friday, all the elderly attend the Mosque for Islamic religious lectures. In the Kayohmati community, farmers are mainly the elderly and few of them are contractors. They have two annual festivals in the Kayohmati community: Ashura Day and Mould Day. The local wisdom elites are good in many fields, such as crafting, child management, bone care, fortune-telling, politics, social sciences, and management, and they also deal with funeral welfare. In addition, they are a part of welfare management that aims to provide members with a budget for funeral ceremonies. The members will pay 300 baht for the first time collecting their budget. The they will be collected 20 baht each time when there is the dead announced which relates to the research of Inda (2012). (Samue, 2015; Keeratinawanun & Rattanachuay, 2019; Rattanachuay, 2017) on Syarikatmati: a case study of the Kuwa community, Su-ngai Padi district, Narathiwat province. It was found that the fund targeted to help low-income members with funeral ceremony expenses. Also, contribute the reward to funeral prayers. Each family will be collected a budget of 120 baht once a year from January to March. The deceased family would get 1,000-bahts. In the case of a non-member, a mosque would take a responsibility for collecting the budget. The fund consisted of 9 committees in which the Islamic priest is the principle assigning the duty to the volunteer team. The money had deposited at an Islamic bank (Keeratinawanun, 2015; Puanghnham, 2019; Spicker, 2017; Sepulveda, 2014).

The committees and members attended every meeting together to brainstorm, make plans, and maintain the coordination of each village’s committee for reducing the risk of financial problems (Pinker, 2019; Dixon & Shik Kim, 2016; Hadley & Hatch, 2018). Every meeting was attended together by committees and representatives to brainstorm, make arrangements, and maintain the coordination of each village committee to minimize the risk of financial problems also, follow up and evaluate the management plans in order to manage matters properly budget which relates to the research of Cole et al. (2017) and Ronald et al. (2015), that conducts Participatory Action Research for the development community. The purpose of the study is to create, specifically solve community issues, which is the product of the brainstorming of many participants who started from the community to seek for the problems, solutions, and improve together (Marla, 2016; Benjaafar et al. 2018). As well as solving economic issues, politics, and group cooperation (Geir et al., 2018). Besides, to manage a 10,000-bahts welfare budget to assist g lower-income members in funeral ceremonies to complete the religious provision.

2. Proposing guidelines for improving welfare management in the community of Kayohmati

According to the proposed guidelines, an additional concern was medical expenses. This relates to a study from Rattanachuay (2017) on Syarikatmati: a case study of Baan Wang community, Wang district, Narathiwat province. They are Muslim. It was found that the community had funeral welfare and elderly fund. There were 259 members. This fund began with 72,900 baht, which is deducted as welfare from the elderly allowance of 300 baht. The members would get 500 baths twice a year for medical support and 3,500 baths for decreasing. The result after the proposed guideline to the founder and fund committee found that the way that can lead to improving welfare management for the elderly in Kayohmati community, and the fund is not sufficient.

Limitation And Study Forward

The limitations of the study are 1) Area of the study Due to the conflicts in the South of Thailand, we must collect the data as quickly as we could. Some aspects might not be explained in this study. 2) The process of collecting data might delay since the sample group must attend their religious ceremony. The study forward, we plan to study successful factors of the welfare and follow up the welfare officers’ performance on approving medical support (1,000 baht per year) and career support for the elderly.
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Authors Contribution

JirachayaJeawkok is responsible for conducted the experimented, analysed the data of the article. SawatLaipaporn is responsible for the conceptual framework and literature review., Nawapon Kewsuwun is responsible for writing, corresponding the paper, discussion, conclusion sections, and approved the final version of the manuscript. AbdulkhaligArrahimee: Responsible for grammar, words checked, discussion, conclusion sections, and planning manuscript outline.

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