



# Household Financial Management in Rural Village of Thailand during Pandemic Crisis based on Sufficiency Economy Philosophy



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## Abstract

Household accounting is an important aspect of financial sustainability. Every family must be accountable for their finances and ensure proper bookkeeping tendencies for several reasons. The objectives of this research were: 1) to study household accounting according to sufficiency economy philosophy in rural village, northeastern region of Thailand. 2) to study the correlation between personal factors and household finances based on the sufficiency economy philosophy. The sample group was 173 people from the village. The research instrument was a questionnaire, data analysis tools were descriptive statistics and inferential statistics (T-test and one-way ANOVA). Results of this study showed household financial management could help survive through an economic crisis (during the COVID-19 pandemic) with the highest level followed by fundamentals of sustainability and rural villager's knowledge in accounting aspect was at the middle level at statistically significant 0.5, the population with different factors in age, occupation, education, and a family member had an impact on household accounting and the population with different factors in gender and marital status had no impact on household accounting based sufficiency economic philosophy. In conclusion, rural villagers are poorly informed about financial management, which explains the poor financial sustainability in those areas.

## Keywords

COVID-19 pandemic;  
financial management;  
household accounting;  
rural village;  
sufficiency economic  
philosophy;

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## 1 Introduction

Poverty has been rooted in Thailand and has been becoming a major problem at the national level. Most of the population in Thailand have uncertain incomes that was not enough to meet their basic needs. They have been suffering from inequality and lack of potential to improve their quality of life forcing them to stay below any social standard and having a negative impact on the country's development (Manokarn, 2017). Poverty has 2 root causes; one is an individual factor, and another is an external factor. Major individual factors are including lack of knowledge in operation and strategy, improper way of life, overconsumption, capitalism, norms, etc. (Busaba Aree, 2014). Needs are necessities that must be there while wants are things that the family can do without. Household accounting will help differentiate these two areas and be able to spend money more wisely. With rising rates of household income inequality in the US as a result of marriage patterns and labour earnings (Larrimore, 2014), households must be more accountable for their finances. Also, household accounting is important because of the unreliability of the modern employment setup. The recent pandemic ushered in an unprecedented tenure of labile employment policies, which do not protect the employee. Millions globally lost employment during that period, as social distancing rules were rolled out. One important lesson that was taught was the need for financial household accounting (Prasetyo, 2020). It gives you an upper hand when times of adversity come knocking. Always bookkeep for such moments when every single finances matter most.

For rural villagers, household accounting makes even more sense given the economic setting in the rural areas. According to research, rural villagers had general knowledge about financing (Murari, 2019). That justifies the need for heightened surveillance as far as household accounting and bookkeeping in rural setups are concerned. Also, the fact that the sources of income for rural villagers are in stark contrast with that of their urban counterparts, the need for household accounting is even more justified (Arundee & Thiphoom, 2015; Suvachittanont & Sangsirimongkolying, 2013). Rural villagers earn their income mainly from informal jobs such as agriculture, which lack the proper framework of financial accountability (Whitelaw et al., 2020; Grubaugh et al., 2020). Urban people earn their income from professional white and blue-collar jobs, which are equipped with accountability frameworks such as financial records of earnings and the breakdown of each earning. That makes it easy for accountability, as opposed to crude earnings from the rural setups which are prone to misuse. The impact of bookkeeping in rural setups has been illustrated through research, highlighting how bookkeeping practices through accounting agencies are crucial in assisting rural farmers in bookkeeping practices and the overall increased productivity as a result (Hendriks & Gelderblom, 2022).

The development of the people is the main aim of emphasizing household accounting. That is also what forms the pillar of the sustainable economy philosophy, an innovative approach meant to ensure maximum benefit for all stakeholders as opposed to shareholder profits. It is anchored on three main components of moderation, reasonableness, and prudence (Nacaskul et al., 2015). It aims to ensure that sustainable development is achieved through the integration of physical, social, and even spiritual dimensions. It is the same aspect of sustainability that household accounting aims to achieve (Attamimi et al., 2020; Silveistr et al., 2022). With mainstream economics being a major cause of inflations and economic disturbances, sufficient economy philosophy aims to eradicate this through moral behaviour and moderation in financial decision-making (Mongsawad & Thongpakde, 2016). It is through such holistic practices that a sustainable economic model for the community can be generated. There is a solution that the people of Thailand can rely on, it is sufficiency economic. Sufficiency economics is the philosophy that emphasizes self-reliance, self-knowledge, and self-awareness (Borgonovo & Peccati, 2009; Wang, 2002). It was introduced by His Majesty King Bhumibol Adulyadej the Great (King Rama IX) who realized how important self-immunity. Reminding the people of Thailand to live responsibly, especially in the financial aspect which is one important factor in their

life. People could be encouraged by government sectors to gain knowledge in accounting and to use that knowledge to improve themselves at both the household level and community level. Leads to a proper plan for their future expense (Kasem Wattanachai, 2007).

Ban Pak Haed is a rural village in Kham Khuean Kao District, Yasothon province. It has a total population of 303 people from 93 households. This village had abundant natural resources that most of the people in the village relied on and using it for their agriculture. Since they haven't been familiar with household accounting, they could not acquire a notion of any financial plan (Komori, 2012; Llewellyn & Walker, 2000). Even though they could earn a little income, they did not know how to manage it. Household accounting can encourage and show the benefits of saving and financial strategy to them. Government agencies had coordinated with community leaders to educate people about an Income and expenditure account as a guideline to a sufficiency economic that will improve their quality of life in the community (Wang et al., 2011; Wang et al., 2011).

Therefore, researchers aimed to study the behaviour of household accounting according to the sufficiency economy philosophy of Ban Pak Haed Village, Na Kham Subdistrict, Kham Khuean Kao district, Yasothon province. This can create a guideline for people in the community and encourage them to do an income and expenditure accounting that will illustrate their amount of debt or savings. This can also support students to utilize their knowledge in accounting to serve people in the community that both students and people could acquire the most benefit (Silanoi, 2012; Choochom, 2015).

## 2 Materials and Methods

### *Research objectives*

1. To study household accounting according to the sufficiency economy philosophy.
2. To study the correlation between personal factors and household accounting according to the sufficiency economy philosophy.

### *Hypothesis*

Population with different personal factors in gender, age, marital status, occupation, education, and family member has different aspects in household accounting.

### *Research methodology*

The population was 303 people from Ban Pak Haed Village in Yasothon province, Thailand. The sample group was conducted by Taro Yamane formula with a total of 173 samples. Independent variables were containing:

- 1) Personal factors include gender, age, marital status, occupation, education, and family member.
- 2) Factors of income, expense, and household accounting include family income, family expense, debt, saving, period, source, and intention of accounting.

The dependent variable was household accounting according to sufficiency economic philosophy.

This research used a questionnaire as a research instrument to collect data with 5 levels of the Linkert scale divided into 4 parts:

Part1) contains questions about the personal factors of participants including gender, age, marital status, occupation, education, and family member.

Part2) contain questions about income, expense, and household accounting of participants including checklists of family income, family expense, debt, saving, period, source, and intention of accounting.

Part3) contain information on household accounting according to sufficiency economic.

Part4) contain open end question in a general suggestion about behaviours of household accounting according to the sufficiency economic of people in Ban Pak Haed Village.

Data Analysis using Descriptive Statistics such as frequency, percentage, mean, and standard deviation were used to collect and analyze data as per below:

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- 1) The personal information of participants was analyzed by frequency and percentage.
- 2) Information on income, expense and household accounting of participants was analyzed by frequency and percentage.
- 3) Information on household accounting according to sufficiency economic philosophy in 5 levels of the Likert scale was analyzed by frequency, percentage, and standard deviation.
- 4) Analyzing gender differences and household accounting by t-test.
- 5) Analyzing differences in age, marital status, occupation, education, and family member with household accounting by one-way analysis of variance (ANOVA).

### 3 Results and Discussions

Personal information showed that most of the population were female, aged more than 45 years, married, in the agricultural field of occupation, had education levels mostly lower than high school, and had 4-6 family members. As shown in table 1.

Table 1  
Personal information

Personal Information	Amount (people)	Percentage
<i>Gender</i>		
Male	79	45.7
Female	94	54.3
<i>Age</i>		
Less than 25 years	22	12.7
25 - 35 years	47	27.2
36 - 45 years	49	28.3
More than 45 years	55	31.8
<i>Marital status</i>		
Single	55	31.8
Married	107	61.8
Widowed	11	6.4
<i>Occupation</i>		
General employee	24	13.9
Agriculture	99	57.2
Merchant	8	4.6
Government employee	8	4.6
State enterprise employee	3	1.7
Company employee	1	0.6
Freelance	15	8.7
Others	15	8.7
<i>Education</i>		
Lower than high school	109	63.0
High school	42	24.3
Diploma	9	5.2
Bachelor's degree	12	6.9
Higher than bachelor's degree	1	0.6
<i>Family member</i>		
1 - 3 people	18	10.4
4 - 6 people	138	79.8
More than 6 people	17	9.8

From table 2 the information on income, expense, and household accounting showed that most of the families had a monthly income of more than 15000 THB, monthly expenses of 5000-10000 THB, family debt was less than 10000 THB from their vehicle, monthly balance less than 5000 THB, and monthly saving less than 1000 THB. They did household accounting 1-2 times a week for 2-3 years.

Table 2  
Information on income, expense, and household accounting (1\$=36.5 THB, 2022)

Information about income, expense, and household accounting	Amount (people)	Percentage
<i>Total income of the family (monthly)</i>		
Less than 5,000 THB	5	2.9
5,000 - 10,000 THB	61	35.3
10,001 - 15,000 THB	23	13.3
More than 15,000 THB	84	48.5
<i>Total expense of family (monthly)</i>		
Less than 5,000 THB	29	16.8
5,000 - 10,000 THB	72	41.6
10,001 - 15,000 THB	19	11.0
More than 15,000 THB	53	30.6
<i>Total current debt of family</i>		
Less than 10,000 THB	100	57.8
10,000 - 50,000 THB	20	11.6
50,001 - 100,000 THB	8	4.6
More than 100,000 THB	45	26.0
<i>Sources of debt</i>		
Consuming products	48	27.7
Equipment and tools	70	40.5
Vehicles	97	56.1
Mortgage	21	12.1
Others	27	15.6
<i>Total balance (monthly)</i>		
Less than 5,000 THB	77	44.5
5,000 - 10,000 THB	45	26.0
10,001 - 15,000 THB	10	5.8
More than 15,000 THB	41	23.7
<i>Saving (monthly)</i>		
Less than 1,000 THB	58	33.5
1,000 - 5,000 THB	54	31.2
5,001 - 10,000 THB	24	13.9
More than 10,000 THB	37	21.4
<i>Frequency of household accounting</i>		
1 - 2 times per week	85	49.1
3 - 4 times per week	36	20.8
5 - 6 times per week	8	4.6
Everyday	44	25.5
<i>Period of household accounting</i>		
Less than 6 months	33	19.1
6 - 12 months	47	27.2
2 - 3 years	59	34.1
More 3 years	34	19.6
<i>Where did you learn about household accounting?</i>		
Self-learning	83	48.0
	36	20.8

Government agencies	114	65.9
Leader of community	15	8.7
Educational organization	16	9.2
Television	1	0.6
Others		
<i>Are you conducting household accounting according to a sufficient economy?</i>		
Conducting	148	85.5
Used to conduct	25	14.5
<i>Objectives of household accounting according to sufficiency economy philosophy</i>		
To secure the future	140	80.9
To follow policies of government agencies	9	5.2
To control family expense	9	5.2
To know the income and expenses of family	84	48.6
Others	1	0.6

From table 3 the information on participants of household accounting based on sufficiency economic philosophy was at a high level ( $\bar{x}$ = 3.69, S.D.= .495). Considering each aspect, household accounting helps to survive the economic crisis (during the COVID-19 pandemic) aspect was at a high level ( $\bar{x}$ = 3.95, S.D.= .830). Following household accounting establishes sustainability life aspect was at a high level ( $\bar{x}$ = 3.82, S.D.= .729) and the level of understanding in household accounting according to sufficiency economic aspect was at the medium level ( $\bar{x}$ = 3.41, S.D.= .842).

Table 3  
Household accounting based on sufficiency economic philosophy

Household accounting based on sufficiency economic philosophy	Mean	S.D.	Interpretation
Level of understanding in household accounting according to the sufficiency of economic	3.41	.842	Medium
Household accounting helps control purchase behaviour	3.57	.717	High
Household accounting helps eliminate unnecessary expense	3.76	.799	High
Summary of purchase behaviour helps eliminate unnecessary expense	3.77	.734	High
Household accounting creates a strong foundation in family	3.73	.738	High
Household accounting creates a balanced life	3.82	.729	High
Household accounting reduces debt crisis by balancing income and expense	3.74	.679	High
Household accounting helps survive economic crisis (during a pandemic)	3.95	.830	High
Household accounting leads to moderate practice	3.42	.786	Medium
Household accounting establishes sustainable life	3.64	.714	High
Household accounting helps prepare for changes	3.79	.695	High
Total	3.69	.495	High

From table 4-9 the study showed that a statistically significant 0.5 population with different factors in age, occupation, education, and a family member had impacted household accounting according to sufficiency economic philosophy. Population with different factors in gender and marital status had no impact on household accounting according to sufficiency economic philosophy.

Table 4  
Correlation between gender and household accounting based on sufficiency economic philosophy

Gender	Amount	Mean	Std. Deviation	Std. Error Mean
Male	79	3.69	.55	.06
Female	94	3.69	.44	.05

Independent Samples Test					
	F	Sig.	t	df	Sig. (2-tailed)
Equal variances assumed	8.28	.005	-.01	171	.99
Equal variances not assumed			-.01	148.82	.99

Table 4 shows that different gender did not influence household financial

Table 5  
Correlation between age and household accounting according to sufficiency economic philosophy

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between-group	2.18	3	.73	3.07	.03*
Within group	39.95	169	.24		
Total	42.13	172			

\*Statistical significance at 0.05

Table 5 shows that different ages influence household accounting at a statistical significance of 0.05.

Table 6  
Correlation between marital status and household accounting

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between-group	.06	2	.03	.12	.89
Within group	42.07	170	.25		
Total	42.13	172			

Table 6 shows that different marital statuses did not influence household accounting.

Table 7  
Correlation between occupation and household accounting based on sufficiency economy philosophy

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between-group	4	7	.57	2.47	.02*
Within group	38.13	165	.23		
Total	42.13	172			

\*Statistical significance at 0.05

Table 7 shows that different occupations influenced household accounting at a statistical significance of 0.05.



Table 8  
Correlation between education and household accounting based on sufficiency economy philosophy

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between-group	3.94	4	.97	4.34	.002**
Within group	38.19	168	.23		
Total	42.13	172			

\*\* Statistical significance at 0.01

Table 8 shows that different levels of education influenced household accounting at a statistical significance of 0.01.

Table 9  
Correlation between a family member and household accounting according to sufficiency economic philosophy

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between-group	7.13	2	3.56	17.31	.000**
Within group	35	170	.21		
Total	42.13	172			

\*\* Statistical significance at 0.01

Table 9 shows that different amounts of family members influenced household accounting at a statistical significance of 0.01.

The general information showed that most of the participants were female, aged more than 45 years, married, working in the agriculture field, level of education in high school, and had 4-6 members in the family. Information on income, expense, and household accounting aspects showed that most of the participants had an income of more than 15000 THB per month, household expenses of about 5000-10000 THB per month, source of debt mostly from the vehicle, the monthly balance of less than 5000 THB, monthly saving less than 1000 THB, they committed household accounting 1-2 times a week for 2-3 years. They learn how to calculate household accounting from their community leader. Most of them are conducting household accounting according to sufficient economy philosophy because they wanted to secure their future. Information on conducting household accounting according to sufficiency economy philosophy showed that participants had a high level considering from household accounting helps survive economic crisis (during a pandemic), followed by household accounting creating balance life aspect, and level of understanding in household accounting. The correlation between personal factors and household accounting according to sufficiency economy philosophy at a statistical significance of 0.05, showed that different ages, occupations, education, and family members had different factors while different gender and marital status has no significance.

## 4 Conclusion

The pandemic crisis makes people realize household accounting is important. The research showed Thai rural villagers cannot conduct household accounting regularly. Household financial management could help to survive during the pandemic economic crisis, build a sustainable foundation, and prepare for any changes. Community leaders must encourage them to improve their financial discipline and increase their savings.

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