

Investigating the Factors Affecting the Household Accounting in Bangkeaw Samut Songkhram

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Abstract—This research aims to study the knowledge, attitude toward household accounting of people in Bangkeaw Samut Songkhram. The sample used in this study was the people in tambol bangkeao Mueang Samut Songkhram province. The sample size for 100 households by using the accidental sampling and data collection was a questionnaire. Statistical analysis for frequency, percentage, mean, minimum, maximum value and standard deviation. It was found that the most of the respondents are farmers for 63.4%. Most of them are male, with an average age of 49.54 years. The education is vocational. The average household income is 60,873.74 per year. The respondent has the deposit with the bank for 64.4 percent. The greatest influence to do the household accounting of farmers is the bank expert. All the advice about doing household accounts get it from the staff of the bank for agriculture and agricultural cooperatives. The farmers for 57.3% do household accounting during the night time.

Keywords—Bangkeaw Samut Songkhram, Household Accounting, Knowledge, Sufficiency Economy

I. INTRODUCTION

At the present time the farmers' family have not given the importance to the financial management of the family.

Therefore, the family doesn't know the financial status and spend not saving. The cause of unbalanced income and spending too much and unable to the financial planning in the future. Moreover, the bank has to focus on financial management system of the customer. Especially for the farmers' family to make all of them can be a stable and sustainable with the globalization changing. The better solution is the bank have to create one project under the name of "The farmers' family together to do household accounts." by encouraging farmers to take note of household accounts regularly and keep on continuously until become their habit. The main objective is to create a self-learning and analysis of the financial management for the farmer family. After all of them get the knowledge the spending behavior will change to the money carefully and saving money. The spending behavior will base on the need and link with the decision to operate the different family achieve more efficiency. This will result in better to the development of the economic system foundation of the country to strong policies for the government. This research typically separates employment from and earnings of the head of household and his or her spouse (who will both be referred to as household heads in this paper) from that of secondary household members, with the consensus finding being that increases in labor

earnings inequality among male household heads was the primary driver of the 1980s rise in household income inequality. Similarly, the role of spouses' earnings correlations have changed over the past 30 years. In contrast to the 1980s, when rising correlations of spouses' earnings accounted for rising inequality, in the early 2000s changes in spouses' earnings correlations actually accounted for income inequality declines. Thus, part of the slowdown in income inequality that has occurred can be attributed to this changing trend in spouses' earnings correlations. It is important to note that all analyses in this paper describe factors accounting for inequality changes, but do not necessarily indicate a causal relationship. This matches the approach of earlier income inequality decomposition research. However, while recognizing this limitation, this paper demonstrates how factors accounting for income inequality trends have evolved over time and no longer reflect those observed in previous research exploring the 1980s. [1]

Even though doing household accounts would be beneficial to farmers greatly but still have a problem such as farmers neglect to do household accounts, not keep the accounting record. The farmers have no changes in behavior, not reduce their own expenditure. Therefore, the researcher wants to study accounting, attitude problems of the farmer towards accounting household. To adjust the strategy of the bank suite for the customers. The household accounting is linked to the saving of the customer this will affect the farmer's assets and also the behavior in obtaining loans from bank.

II. LITERATURE REVIEW

The definition of household accounts

Household accounts mean the record amount to pay every day for the household items by date and keep on simple recording for it. The household accounts are complex forms for the farmer, such as the household survey data for the preparation of a master plan to support rural communities by encouraging farmers to household accounts.

The related documents.

The data from the research and related literature review, it was found that the Monitoring and Evaluation Division Bank for Agriculture and Agricultural Cooperatives conducted a study and evaluation of farmer's family in Thailand regard the confederate household accounting. [2]

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The result found the most of the farmers revenues will spend for household expenditure for 82.4 percent. The mainly result all of them need the training from the government officials regarding how to record revenue and expenses into account household level accuracy for 41.4 percent.

The majority of the sample behavior has been change in the household spending, such as a plan to spend the money and income increase for 70.0 percent, improve in the classification of expenses not necessary expenditure. In additional found they can reduce alcohol, cigarettes, the dress and planning for the remaining money to spend. In case of income over the expenditure. Mainly to keep the household and the bank.

Most of the sample think the household accounting is useful and make money savings increased for 68.1 percent. The record of income and expenditure would be record in the account household for 89.8 percent and continuously. The problems and obstacles in the household accounting. Most of them say not enough time to do the household accounting early evening. The bank should encourage farmers to the importance and benefits of household accounting that make generate the income and cutting unnecessary expenditure to save money for use in times of need.

The studies of the attitude and behavior of customers for the bank towards accounting household. The purpose of the study was to study the attitude and behavior of farmers who borrow money from the bank towards accounting households. The study results can be summarized as follows: the behavior of the customers found most of them have been distributed from the account household for 87.8 percent. They received advice about household accounting for 93.3 percent. Never taught accounting households can be applied to practice after training for 68.9 percent. [3]

The attitude of the respondent to the household accounting, it was found that respondents mainly attitude level agree to do household accounts. They all want to know the exactly income and expenditure of their own in each month for make a financial plans to spend carefully and not pay for the extravagant for 4.27. In additional according to the sufficiency economy will make the household saving more money represent by the average of 4.26. Most of them think the accounting household should be simple use and also make a living and living better than before.

The BAAC most farmers are interested to do the household accounts because that is useful and gives detailed revenue – expenses of each month. It also plans to repay the debt in full and on time. The bank has set savings rise it also makes farmers has change the spending habits of the household follow by the accordance with the sufficiency economy.

III. METHODOLOGY

This research was a survey and instrument are questionnaires to collect the data for empirical study. The study focused on the chief of villages and householders in Bangkeaw Samutsongkhram. A total of 100 samples of householders were collected. The qualitative method of in-depth interview was conducted with 5 chief of villages. Descriptive statistic was use in order to understand the household accounting. [8]

The research conceptual framework is shown in Fig. 1.

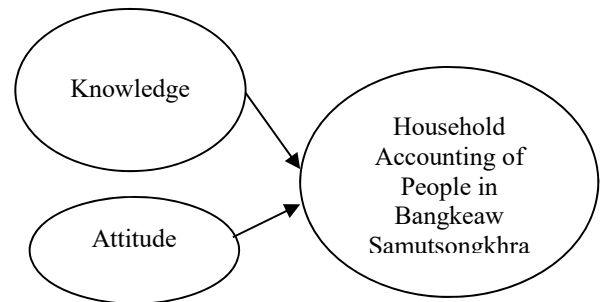


Fig. 1 Research Conceptual Framework

IV. FINDINGS

In order to focus on trends devoid of household accounting variations, we proceed by considering income inequality trends across peak years of median income in each personal. The first row of Table 1 presents the actual average annual percentage change in Gini coefficients for each Household accounting. Household income inequality, measured using the increased at a rapid rate of 0.97 percent per year . While it continued to rise in subsequent government support, this increase was small compared to that seen in the 1980s. In the Bangkeaw Samutsongkhram it increased by an average of just 0.08 percent per year, and in the 2000s it increased by an average of 0.10 percent per year. This mirrors the household income inequality trends observed by the discussion that follows, considers the factors accounting for these trends. [4]

TABLE I
DESCRIPTIVE OF HOUSEHOLD ACCOUNTING

Factors	N	minimum	maximum	mean	SD
Personal					
Household Accounting Knowledge	100	1.67	4.00	4.01	.55
Household Accounting Experience	100	1.00	4.00	2.99	.63
Government Support.					
Organizational Responsiveness	100	1.00	4.00	3.04	.61
The Household Accounting Method					
Difficult	100	1.00	4.00	2.89	.61
Time Period	100	1.78	4.00	3.34	.47

The first major factors considered in the analysis are earnings and employment changes among male head of households.5 before addressing these key factors, the analysis first controls for the underlying demographic shift from declining marriage rates in the United States since the 1970s. While this shift in marriage patterns provides an underpinning for inequality growth, matching findings for the 1980s, it alone cannot explain substantial inequality growth.[5]

TABLE II
ESTIMATED AVERAGE ANNUAL PERCENTAGE CHANGE IN THE SIZE-ADJUSTED
HOUSEHOLD INCOME GINI COEFFICIENT ATTRIBUTABLE TO FACTOR
COMPONENTS BY BUSINESS CYCLE

	1979-89	1989-00	2000-07	1979-07
(1) Actual Gini average annual percentage change	0.97	0.08	0.10	0.40
Average annual percentage change accounted for by:				
(2) Marriage rates	0.13	0.05	0.10	0.09
(3) Male head employment	0.03	-0.02	0.05	0.02
(4) Male head earnings distribution	0.65	0.36	-0.35	0.29
(5) Female head employment	-0.15	-0.16	0.08	-0.10
(6) Female head earnings distribution	0.09	0.01	0.17	0.08
(7) Spouses' earnings correlation	0.14	0.02	-0.05	0.04
(8) Non-head labor earnings distribution	-0.01	-0.10	-0.02	-0.05
(9) Non-head labor earnings correlation	0.03	-0.03	-0.02	0.00
(10) Private non-labor income distribution	-0.09	0.04	0.08	0.00
(11) Private non-labor income correlation	0.08	-0.01	-0.01	0.02
(12) Public transfers distribution	0.01	-0.06	0.02	-0.02
(13) Public transfers correlation	0.06	-0.01	0.03	0.02

From Row 2 of Table 1 we see that it accounts for approximately 0.09 percent per year of inequality growth over the three business cycles and has been relatively stable over time. Thus, we turn our attention to those factors, such as employment and earnings, which are generally viewed as more important for household income inequality trends. Over the past 30 years there has been a general decline in work among male heads of households, although this decline is primarily concentrated among part-time workers (those working less than 35 hours per week or less than 50 weeks of the year) rather than among full-time workers. Using the reweighting technique described previously, the relationship between these employment declines and inequality growth can be observed.

The attitude of respondent to prepare a household accounting is divided into 12 themes, which are found in the issue of farmers' attitudes strongly disagree. The farmers are required to do household accounts. Bookkeeping households have more savings to be able to plan household debt form the bank. By the way the official training will increase more understanding and the rural household bookkeeping. [6]

The household accounts will clarify the details of revenue – and expenses of the family for each month. The respondent think the household accounts will make their live better. The household accounts can make all of them plan to increase income / reduce the unnecessary expenditure. The household account will help them to spend carefully and not wasteful. The

household accounts can be treated according to the sufficiency economy. [7]

TABLE III
THE ATTITUDE OF FARMERS BANK CLIENTS TO MAKE HOUSEHOLD
ACCOUNT.

n=396			
Question	mean	S.D.	meaning
1. Farmers are required to do household accounts.	4.58	0.68	strongly agree
2. Bookkeeping Services provide you with more savings.	4.54	0.723	strongly agree
3. Difficulty in making household account, you do not want to do household accounts.	3.92	0.875	agree
4. Bookkeeping Services, you can plan a bank debt at any given time.	4.57	0.703	strongly agree
5. The advice from the bank regularly makes you think I want to do more household.	4.62	0.615	strongly agree
6. To get help from the bank account, making it easier for households.	3.97	0.895	agree
7. Get training from the bank makes you understand the household account and put into action.	4.54	0.83	strongly agree
8. Bookkeeping Services enables you to know the details of revenue - expenses of families each month.	4.57	0.689	strongly agree
9. The household accounts you have and make a better living.	4.55	0.693	strongly agree
10. Bookkeeping Services, you can plan to increase revenue / expenditure reduction unnecessary.	4.52	0.731	strongly agree

The study recommendations in the preparation of household accounts of farmers found that farmers were the majority 89.40 percent want bank official staff to provide knowledge and advice. About bookkeeping households for continued represent by 75.25 percent. The bank would be provided training on bookkeeping households regularly for 80.56 percent. They wanted the Bank officials support for household accounting seriously for 70.45 percent. The officials sometime have to listen to the problems of farmers in the household account also as well.

TABLE IV
SUGGESTIONS FOR THE PREPARATION OF HOUSEHOLD ACCOUNTS.
n=396

Suggestion	number	percentage
1. People want the bank to provide the knowledge and recommendations about doing household accounts continued.	354	89.40
2. People like to have training about keeping household accounts.	298	75.25
3. People want the bank to promote or support the household account seriously.	319	80.56
4. People want to bank staff follow closely and listen to their problems. In the household accounts of farmers.	279	70.45

The result found that the sample had problems in most farmer's lack of experience in household accounting and they all lack of resources from public and private sectors to learn about bookkeeping household. In additional they lack of knowledge about bookkeeping household because the farmer

thinks the bookkeeping services is complicated and the lack of help from officials in the rural household accounts.

V. CONCLUSION

Numerous studies have documented the increases in knowledge and attitude regarding household accounting that occurred since the late 1970s. Despite close relationships between these series, there are numerous other factors that must also be considered to understand household accounting.

When disaggregating the increase in household income inequality into its component sources, during the business cycle when household income inequality growth was most pronounced, the increase came from an alignment of numerous factors all driving income inequality higher. During this period, male earnings changes accounted for two-thirds of the rise in household income inequality in will affect to personal factor and the household accounting method. However, declines in government support rates and an increased correlation between spouses' earnings further contributed to increasing knowledge, leading to the rapid overall income inequality growth. During the 1990s business cycle when the household accounting method was the slowest, while the contribution of government support changes slowed it did not slow nearly as much as household income inequality growth did. However, the contribution to rising income of marriage rate declines, spouses' earnings correlation changes, and changes to the non-head earnings distributions and public-transfers distributions all declined or reversed by the 1989–2000 business cycle, largely accounting for the slower inequality growth actually observed.[8]

In contrast, the most recent business cycle from 2000 to 2007 is notable because for the first time since at least 1979, male earnings inequality growth could not account for any increases in household accounting over a business cycle.

As this paper illustrates, the knowledge and attitude factors toward the household accounting for rising household income have changed over time and the relative importance of these factors is more different today than it was 30 years ago. It also highlights a substantial challenge in reducing inequality from its current elevated levels, as the primary factor mitigating inequality growth in the 1980s and 1990s—female employment growth—no longer accounts for income inequality declines. If female employment has reached a plateau and is unable to be increased further, other factors will have to drive any effort to reduce inequality going forward.

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