

Study of problems in household accounting preparation of Ban Chalae community, Chalae sub-district, Singhanakhon district, Songkhla province

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Abstract

The objectives of this study are as follows: 1) To study the problematic situation in household accounting practices. 2) To compare the problematic situation in household accounting practices based on gender, age, educational level, occupation, average monthly income, and average monthly expenditure. This research is a quantitative study using questionnaires and data collected from a sample group of 60 individuals who are responsible for household accounting practices in the Chalae community, Songkhla Province. The statistics used were percentage, arithmetic mean, standard deviation, and F-test for comparative analysis between variables. The results of the research found that individuals responsible for household accounting practices in the Chalae community have a moderate level of knowledge and understanding of accounting practices overall. However, they lack experience in household accounting and face difficulties in maintaining consistent records. Household accounting is perceived as complicated, time-consuming, and burdensome, with multiple responsibilities hindering the regular recording of household accounts. It can be seen that in preparing a household account, it is important to know the income and expenditure information to analyze what expenditures are necessary in order to make financial planning decisions. This leads to having more residual money or savings from saving expenses from the recorded information. It also makes it possible to plan to increase family income, which is the driving force for living a self-sufficient life and saving money to reduce debt problems and thus alleviate poverty.

Keywords: poverty, problematic in household accounting, accounting practices, household accounting, Songkhla

1. Introduction

In contemporary efforts to address global challenges, the concept of sustainability has emerged as a fundamental principle. It encompasses the responsible utilization of resources, striving for equal development, and the preservation of the ecosystem, all aimed at fostering a prosperous and resilient future for present and future generations. According to the United Nations in 1987 [17], sustainability entails meeting current needs without compromising the capacity of future generations to meet their own needs. This holistic approach recognizes the interdependence of environmental, social, and economic dimensions, seeking to strike a balance between progress and development on the one hand and the preservation of natural resources, biodiversity, and social well-being on the other. One of the key aspects of sustainability is promoting social equality by advocating for access to education, healthcare, and equal economic opportunities while also empowering marginalized groups, promoting gender equality, and safeguarding human rights, as highlighted by the United Nations Development Programme (UNDP) in 2020 [15]. By adopting a comprehensive development approach, sustainability ensures that no individual or group is left behind on the path towards achieving the 2030 Agenda for Sustainable Development, a comprehensive framework established by the United Nations [16]. This framework encompasses the Sustainable Development Goals (SDGs), which address various global challenges, including Goal 1, which focuses on eradicating poverty. Poverty remains a critical global challenge that affects millions of individuals, disrupting social and economic progress. To combat this issue, the United Nations has set Goal 1 as part of the 2030 Agenda for Sustainable Development to eradicate extreme poverty and create a sustainable future. Poverty is a multifaceted problem that extends beyond mere income inadequacy, encompassing limited access to comprehensive education, healthcare, clean water, and necessities. Ravallion [11] asserts that poverty is a multidimensional concept that includes both financial and non-financial dimensions, such as education, health, and living standards. A comprehensive understanding of poverty is essential for implementing effective strategies to tackle its challenges. Additionally, the International Labour Organization (ILO) noted in 2019 [5] that unemployment and underemployment contribute to poverty because vulnerable populations have limited access to suitable job opportunities.

The concept of household accounting seems to be related to development situations. Both men and women in Australia performed household accounting. The surviving records examined suggest that while areas of financial responsibility were defined by gender, there was little evidence of formalized hierarchical accountability between spouses, as is the case in Britain. [2] Individual financial decision-making behavior is goal-oriented, and each individual follows their distinct way of planning their finances [1], [9]. Individuals' financial planning is associated with self-control and self-regulation [8]. The process of mental accounting helps improve individuals' self-control and self-regulation in financial decision-making [7]. The current economic crisis, coupled with issues like speculative bubbles and rural vulnerabilities, among others, in Thailand, serves as a strong indication of this phenomenon. Financial literacy plays a crucial role in individuals' lives, and the government encourages communities to develop savings habits by establishing community cooperatives and providing knowledge and skills in accounting. This knowledge enables individuals to develop their ability to manage household finances and plan for future spending or financial forecasts. It is undeniable that Thai people frequently engage in extravagant and reckless spending, which results in daily expenses and debt accumulation [12] in the context of the Thai economy, which is characterized by materialism, technology-driven products, and other factors. The lack of spending plans and financial control over household liquidity are internal factors contributing to these problems. Many people do not accurately track their daily

or monthly income and expenses, leading to uneconomical spending and insufficient savings. The lack of knowledge and skills in managing money and maintaining household accounts exacerbates these issues. Consequently, individuals face challenges in their daily lives due to financial instability.

Research conducted by [3] examining the preparation of household accounts among farmers in Mae Phlu Subdistrict and Chai Chumphon Subdistrict, Laplae District, Uttaradit Province, revealed that farmers recognized the significance of household accounting as a means to plan and increase family income, aligning with the principles of the sufficiency economy. They also acknowledged the importance of saving money through district cooperatives to mitigate debt problems and foster financial wisdom in the community. Recognizing the significance of the Ban Chalae community in the Chalae sub-district, Singhanakhon district, Songkhla province, where household accounting has been practiced for a considerable period, the researcher selected this community as a case study to investigate the issues surrounding household accounting. The aim was to gain insights into the challenges faced in the preparation of household accounts and to develop guidelines for enhancing and promoting the practice of household accounting. By doing so, the objective is to create a protective shield for the community and foster sustainability.

2. Materials and Methods

2.1 Research objectives

2.1.1. Study of problems in household accounting preparation in Ban Chalae community, Chalae sub-district, Singhanakhon district, Songkhla province.

2.1.2. A comparative study of the problems in household accounting preparation in Ban Chalae community, Chalae sub-district, Singhanakhon district, and Songkhla province, classified by gender, age, education level, occupation, average monthly income, and average monthly expenditure.

2.2 Conceptual Framework and Research Hypothesis

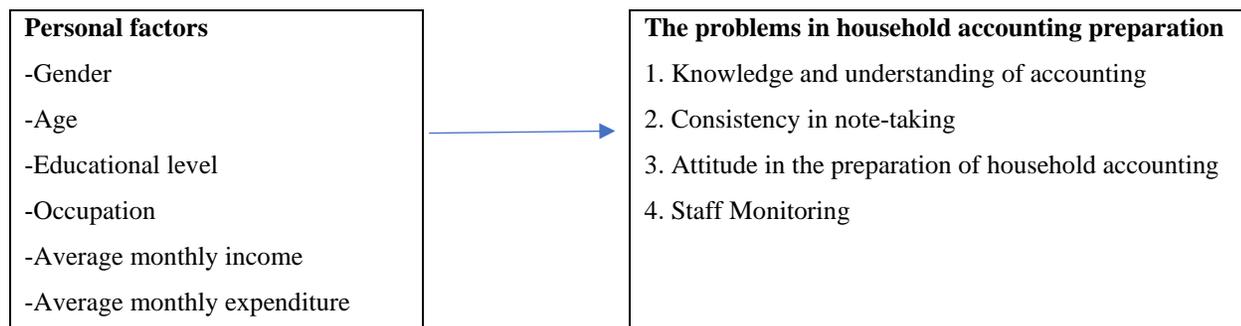


Figure 1 Research Conceptual Framework

2.3 Research hypothesis

In a study of problems in household accounting preparation in Ban Chalae community, Chalae sub-district, Singhanakhon district, Songkhla province, the researcher has applied the conceptual framework of the relevant study and research to determine the assumptions in the study as follows: Hypothesis Problems in household accounting preparation in the Ban Cha

Lae community were classified by gender, age, education level, occupation, average monthly income, and average monthly expenditure.

2.4 Research methodology

Population and sample were the populations of Ban Chalee Community, Moo 1, Pak Chong, Chalee Sub-district, Singhanakhon District, Songkhla Province, totaling 202 households. A simple sampling method was used because the household size was in the hundreds. Therefore, only 30% of the sample was used from the total number. Therefore, the sample group in the survey was 60 households. Research tools in this research include a questionnaire, which is a tool to collect and gather information with closed-ended and open-ended questions. This was created to study the state of the problem of household accounting for the population in Ban Chalee Community Village, Chalee Sub-district, Singhanakhon District, Songkhla Province, divided into 3 parts: Part 1 is a question about the general information of the respondents. Part 2 opinion level: State of problems in preparing household accounts. Part 3 is a questionnaire on other suggestions.

2.5 Data analysis and statistics used

In this study, the data that has been gathered was subjected to analysis utilizing the subsequent statistical methods. The study examines the frequency and proportion of respondents providing general information, as well as the mean and standard deviation used to analyze problem circumstances on each side. Statistical values exhibit comparability. The F-test is a statistical method commonly used for doing comparative analysis and hypothesis testing. The Pearson correlation coefficient, also known as correlation, is a statistical measure used to analyze the correlations between variables.

3. Results and Discussion

From Table 1, the general information of the respondents found that the general information of the respondents was 38 females, representing 63.30%. 22 males, representing 36.70%, and 31-40 years old, representing 51.70% a bachelor's degree or high vocational certificate. There were 31 people, representing 51.70%. The occupation had a career in trade; 29 people, representing 48.30%, had an average monthly income. 10,001–20,000 baht, 33 people, representing 55.00%, with an average monthly expenditure of 4,001–10,000 baht, 38 people, representing 63.30%.

Table 1 presents the general information of the respondents (n=60).

General information	Number (total 60)	%
Gender		
Male	22	36.70
Female	38	63.30
Age		
20-30 year	8	13.30
31-40 year	31	51.70
41-50 year	19	31.70
More than 51 years	2	3.30
Education Level		
Elementary School	6	10.00
Secondary/Vocational Certificate	21	35.00

Bachelor/High Vocational Certificate	31	51.70
Postgraduate	2	3.30
Occupation		
Trade	29	48.30
Government Service	10	16.70
Farmer	18	30.00
Other	3	5.00
Average income per month		
Less than 4,000 baht	2	3.30
4,001-10,000 baht	12	20.00
10,0001-20,000 baht	33	55.00
More than 20,000 baht	13	21.70
Average monthly expenditure		
Less than 4,000 baht	2	3.30
4,001-10,000 baht	38	63.30
10,0001-20,000 baht	10	16.70
More than 20,000 baht	10	16.70

From Table 2, the average, standard deviation, and level of agreement regarding the problems in household accounting preparation in Ban Chalee Community, Chalee Sub-district, Singhanakhon District, Songkhla Province, in terms of knowledge and understanding related to accounting as a whole are as follows:

Overall knowledge and understanding of accounting: The average score is ($\bar{x} = 3.49$, S.D. = 0.980), indicating a moderate level of agreement. There is a strong agreement on the lack of resources for further studying household accounting ($\bar{x} = 3.88$, S.D. = 1.236) and the lack of experience in household accounting ($\bar{x} = 3.70$, S.D. = 1.139). It is believed that household accounting should involve collecting accurate income and expenditure data ($\bar{x} = 3.50$, S.D. = 1.066), but there is a lack of knowledge and understanding in this area ($\bar{x} = 3.50$, S.D. = 1.236). Additionally, there is a moderate level of agreement that the inability to read hinders the recording of transactions ($\bar{x} = 2.87$, S.D. = 1.359).

Consistency in note-taking: In general, there is a high level of agreement on the consistency of note-taking ($\bar{x} = 3.76$, S.D. = 0.893). However, it is widely agreed that currently, there is no continuous and consistent recording of household accounts ($\bar{x} = 3.87$, S.D. = 0.873), leading to feelings of boredom and repetition ($\bar{x} = 3.87$, S.D. = 0.999). Household accounting is perceived as complicated and time-consuming ($\bar{x} = 3.68$, S.D. = 1.255), and the significant responsibilities involved make it challenging to maintain consistent record-keeping ($\bar{x} = 3.63$, S.D. = 1.134).

Attitude towards household accounting: Overall, there is a high level of agreement regarding the attitude towards household accounting ($\bar{x} = 3.73$, S.D. = 0.924). When considering each aspect, there is a strong agreement that the tools used for recording household accounting are outdated ($\bar{x} = 3.88$, S.D. = 1.151), and there is a lack of recognition of the importance of household accounting ($\bar{x} = 3.70$, S.D. = 1.062). Furthermore, after recording household accounts, the data is not utilized effectively ($\bar{x} = 3.66$, S.D. = 1.068), and there is limited experience in preparing household accounts ($\bar{x} = 3.65$, S.D. = 1.039).

Follow-up from officials: Overall, there is a high level of agreement regarding follow-up from officials ($\bar{x} = 3.66$, S.D. = 1.102). When considering each aspect, there is a strong agreement that there is a lack of assistance, advice, and explanations in recording household accounts ($\bar{x} = 3.73$, S.D. = 1.177). The community does not actively promote training in household accounting ($\bar{x} = 3.67$, S.D. = 1.231), and officials do not follow up on household accounting ($\bar{x} = 3.58$, S.D. = 1.177).

Table 2 Mean, standard deviation, and agreement level

Problem conditions on each side	(\bar{x})	(S.D.)	Agreement level
Knowledge and understanding of accounting			
Cannot read, so cannot take notes	2.85	1.363	Moderate
Household bookkeeping will require data collection. Correct income and expenditure	3.50	1.066	Very
Lack of knowledge and understanding of household accounting	3.50	1.000	Very
You also lack experience in household accounting	3.70	1.139	Very
Lack of resources to study more about household accounting	3.88	1.236	Very
Total	3.49	0.980	Moderate
Consistency in note-taking			
At present, there is no continuous and regular household accounting record	3.87	0.873	Very
Repetitive boredom occurs.	3.87	0.999	Very
There is a very responsible task that makes it impossible to keep records of household accounts	3.63	1.134	Very
Household bookkeeping is cumbersome and time-consuming.	3.68	1.255	Very
Total	3.76	0.893	Very
Attitude in the preparation of household accounting			
1. Little experience in household accounting	3.65	1.039	Very
2. When household accounting records are not applied. advantage	3.66	1.068	Very
3. Do not see the importance of household bookkeeping.	3.70	1.062	Very
4. Tools that take household accounting notes are not up-to-date.	3.88	1.151	Very
Total	3.73	0.924	Very
Staff Monitoring			
1. Lack of help, advice, and explanation in keeping household accounting records.	3.73	1.177	Very
2. The authorities do not follow up on household accounting records.	3.58	1.253	Very
3. Your community is not encouraged to receive household accounting training.	3.67	1.231	Very
Total	3.66	1.102	Very

From Table 3, it can be seen that overall there was much agreement ($\bar{x} = 3.66$). When considering each side, it was found that there was a lot of agreement, namely, consistency in taking notes ($\bar{x} = 3.76$), attitude in preparing household accounts ($\bar{x} = 3.72$), followed by staff monitoring ($\bar{x} = 3.66$) and a moderate opinion on knowledge and understanding of accounting ($\bar{x} = 3.48$).

Table 3 Average and overall level of agreement level

Problem conditions on each side	(\bar{x})	Agreement level
1. Knowledge and understanding of accounting	3.49	Moderate
2. Consistency in note-taking	3.76	Very
3. Attitude in the preparation of household accounting	3.73	Very
4. Staff Monitoring	3.66	Very
Total	3.66	Very

A comparison of problems in household accounting preparation in the Ban Cha Lae community classified by gender, age, education level, occupation, average monthly income, and average monthly expenditure can be summarized as follows:

From Table 4, it was found that the comparative analysis of the differences in the problem conditions in the preparation of household accounting classified by sex, in which each side had a Sig value greater than 0.05, considered that there was no difference in the problem conditions in the preparation of household accounting classified by gender.

Table 4 Compares the study of problems in household accounting preparation, classified by gender.

Problem conditions in household accounting	p-value
1. Knowledge and understanding of accounting	.075
2. Consistency in note-taking	.081
3. Attitude in the preparation of household accounting	.694
4. Staff Monitoring	.677

* (p.<0.05)

From Table 5, it was found that there was no statistically significant difference in the comparison of the problems in the preparation of household accounting by age, education level, occupation, by average monthly expenditure. The significance level observed of problem conditions in household accounting was higher than the defined significance level (p.>0.05), except classified by average monthly income. Overall, each aspect was not significantly different statistically. The significance level observed (sig.) was higher than the defined significance level (p.>0.05), except for the consistency of recording. The issue of household accounting is complicated and time-consuming. and follow-up from officials on the issue of lack of assistance advice and explanations for recording household accounts at the observed significance level (sig.) less than the defined significance level (p.<0.05)

Table 5 The comparison of problems in preparing household accounting classified by age, education level, occupation, average monthly income, and average monthly expenses.

Problem Conditions in Household Accounting	Age		Education level		Occupation		Average monthly income		Average monthly expenditure	
	F	p	F	p	F	p	F	p	F	p
Knowledge and understanding of accounting	1.185	.324	.891	.452	.338	.798	3.096	.034	2.081	.113
Consistency in note-taking	.863	.466	.022	.996	.333	.801	4.108	.011	0.85	.473
Attitude in the preparation of household accounting	.922	.436	.543	.655	.881	.457	4.248	.009	2.230	.095
Staff Monitoring	.557	.645	.129	.943	1.243	.303	4.709	.005	4.644	.006

* (p.<0.05)

4. Discussion

The above research results can be discussed by separating the issues according to the research objectives as follows:

4.1 Knowledge and understanding of accounting. The respondents had a level of agreement with the problem of household accounting in terms of accounting knowledge and understanding. The overall level is moderate. When considering each side, it was found that there was much agreement—that is, there was a lack of resources to study further household accounting and a lack of experience in household accounting, and there was a moderate agreement that household accounting must have accurate income and expenditure data. Other factors were a lack of knowledge and understanding of household accounting and being unable to read and, therefore, unable to take notes. This is in line with the research of [19], which studied factors affecting household accounting of arts and crafts groups in the central provinces at a high level.

4.2 Consistency in taking notes. The respondents had a level of agreement with the problem of keeping a household account on the regularity of recording. Overall, it was at a high level. When considering each side, it was found that there was a great deal of agreement; that is, at present, there is no continuous and consistent recording of household accounts. Boredom, repetition, and household accounting are complicated and wasteful of time. This makes it almost impossible to record household accounts. This is consistent with the research of [6], who studied factors affecting the preparation of household accounting by the people of the Ban Pak Khlong Bang Pho Nuea community. Pathum Thani Province found the factors affecting the accounting of the household at a high level.

4.3 Attitudes toward household accounting. The respondents had a level of opinion on the situation of household accounting preparation in terms of attitude towards household accounting preparation. Overall, it was at a high level. When considering each side, it was found that there was a large agreement that the tools for recording household accounts were not up-to-date, and householders did not see the importance of household accounting. They have little experience in preparing household accounts, and when the household account was recorded, it was not utilized. This is consistent with the research of [3] studying the household accounting of farmers in Mae Phlu Sub-district and Chai Chumphon Sub-district, Laplae District, Uttaradit Province, and the research of [4] studied factors affecting the preparation of household accounting in the Huai Yang Subdistrict. Mueang Sakon Nakhon District, Sakon Nakhon Province, found that the factors affecting the preparation of household accounting attitudes toward preparing household accounts were also at a high level.

4.4 Follow-up from officials. The respondents had a level of agreement with the state of household accounting problems related to follow-up by officials. Overall, it was at a high level. When considering each side, it was found that there was much agreement and a lack of assistance, advice, and explanation in recording household accounts. The community is not encouraged to receive training in household accounting. Officials do not follow up on household account records. This is consistent with the research of [13], which studied the preparation of household accounts of the people in the community of Koh Yao Yai, Phang Nga Province. Promotion from government agencies is needed at a high level.

5. Conclusions

According to inquiries from villagers who have prepared household accounts, most of them had a good view of household accounting. This would suggest interest in expenses and income, which leads to more savings and helps reduce the problem of poverty. However, considering the research results, it can be seen that in preparing a household account, it is important to know the income and expenditure information to analyze what expenditures are necessary in order to make financial planning

decisions. This leads to having more residual money or savings from saving expenses from the recorded information. It also makes it possible to plan to increase family income, which is the driving force behind living a self-sufficient life. It also highlights the importance of saving money to reduce debt problems that lead to poverty alleviation, following the concept of sustainable development in Goal 1. However, in general, some household accountants lack the knowledge and expertise to understand the preparation of household accounts and the lack of consistency in recording the transactions that occur. Most of the accounts are still recorded in manual documents. This is consistent with the research of Mongkolsamai [10], who has studied accounting knowledge management according to the concept of a sufficiency economy and found that most communities do not record household accounts. This was due to the lack of knowledge and understanding of household accounting. Training and knowledge on how to prepare a household account helped the community reduce unnecessary expenses and have more savings. [14] studied research on household accounts according to the sufficiency economy guidelines for sufficient life found that the level of knowledge of most household heads was at a medium level, accounting for 55.0%, followed by a high level representing 41%. The main reason for accounting is to know the income expenses of the family that seeks a good status, and where household accounts were not prepared, it was because they did not understand the method of accounting. In these circumstances, it was seen as wasting time on an unnecessary task.

Attitudes towards the preparation of household accounting arise from not seeing the importance of preparing household accounts. Relevant government agencies should, therefore, promote and understand the villagers in the community so that they can see the importance of keeping a household account. For villagers to feel confident and see the benefits of setting up household accounts, suggested courses and step-by-step instructions on how to do it could help them get motivated and ready. Creating and promoting apps that villagers can use to set up their accounts could help them save time while setting them up and keeping their transaction records up to date. There should also be regular monitoring through community participation mechanisms. With such inputs, it is anticipated that the financial planning of households and communities can lead to the sustainability of the household and continue to strengthen the community's economy.

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