

# **A STUDY OF HOUSEHOLD ACCOUNTING AND ITS PROBLEMS FOR THE JOB COSTING CALCULATION OF THE PROFESSIONAL GROUPS IN NONGMAKHA VILLAGE, NONG TA TAEM SUB-DISTRICT, PRAN BURI DISTRICT, PRACHUAP KHIRI KHAN**

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## **Abstract**

The purpose of this research was to study household accounting and its problems for the job costing calculation of the professional groups in Nongmakha village, Nong Ta Taem sub-district, Pran Buri district, Prachuap Khiri Khan. The study's data were collected by in-depth interviews and were analyzed using Pearson Correlations Coefficient.

The result of the study revealed that the farmers know the significance and benefits of household accounting, and they can apply the knowledge that gained from training courses from various departments to create their household accounting. After getting the trainings, the farmers know the difference between the household expense and job expense and create their own household accounting and job accounting in the same book, whereas some people hadn't created yet because the accounting's difficulty and exhaustion from work. As the problems of creating household accounting for the job costing calculation was the quantity of family's members and their occupations, but educational level and average income was not.

**Keyword:** Household Account, Income, Expenditure, Occupational Cost Account

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## **Introduction**

Thailand is an agricultural country (Imwidthaya, 1995). Most of the population is cultivating, making livestock and producing local products for sale. Life is focused on working for a living based on the concept of sufficiency economy. However, in order for the farmers to live in accordance with the concept of sufficiency economy, it is very important to know income, expenditures, and savings in everyday living data. The household accounting is a tool that is of great importance for farmers in keeping household accounts to know the financial status of each household (Llewellyn, & Walker, 2000). The public and private sectors understand the importance of educating the community to enhance knowledge and understanding in the preparation of household accounts for extensive and continuing education.

Benefits of recording a household account is to let the community know the financial status of the household and use it to control household expenses. The benefits of keeping a record of household accounts could lead to gathering information on the various cost which the household must pay to invest in the household occupation (Teerakanon & Onputtha, 2019). Nowadays, the public and private sectors continue to encourage communities to develop household accounting to cost accounting for finding ways to reduce the household cost as well as farmers to reduce unnecessary expenses and various production factors. In order to reduce production costs, allowing farmers to increase their income and able to be self-reliant on the basis of the sufficiency economy philosophy.

Therefore, the researcher is interested in the current state of the household accounting that leads to occupational cost thinking. The problems and obstacles in the preparation of household accounting to career cost accounting. The case study of the farmer group in the village of Nong Makha Nong, Ta Taem Subdistrict, Prachin District in Prachin Khan Province. To use as a guideline for enhancing knowledge and can be applied in the preparation of household account for the occupational cost account in the next step.

## **Research objectives**

1. To study the current situations in the preparation of household account to occupational cost account in daily life.
2. To study the problems and obstacles in the preparation of household account to occupational cost account in daily life.

## **Concepts, theories, and related researches**

### **Concept of sufficiency economy**

Sufficiency economy is the royal initiative of His Majesty King Rama IX that has been given for more than 30 years. It is a concept that is based on Thai culture. The development guideline based on modesty, rationality, self-immunity, as well as use of knowledge and virtue. It is the basis for life which is essential to have "wisdom and persistence" which will lead to "happiness" in life. Sufficiency

economy is a philosophy pointing to the way of life and behavior of people at all levels, starting from family level, community level, to the state level in both the development and administration of the country to proceed in the middle way (Piboolsravut, 2004). Especially in the economic development to keep pace with the globalized world. Sufficiency refers to modesty, reasonableness, as well as the need for a reasonably well-controlled immune system against any impact caused by changes both inside and outside. In order to accomplish this requires knowledge, prudence and great care in bringing various academic to use in planning and implementation of every step and at the same time to strengthen the spiritual foundation of the nation. The government officials, theorists and businessmen at all levels require to have a sense of virtue, honesty, and the right knowledge to live with patience, perseverance, wisdom and prudence. In order to be balanced and ready to support the fast and spacious change both objects, society, environment and culture from the world. Therefore, the meaning of sufficiency economy consists of the following features:

Modesty means not too little and not too much without hurting themselves and others, such as production and consumption at a moderate level.

Rationality means making decisions about the level of sufficiency. Must be logically based on relevant factors as well as taking into account the expected consequences of such actions.

Immunity means preparing for impact and change in various fields to happen, taking into account the possibility of various situations expected to happen in the future.

The conditions of making decisions and performing various activities as to be in the sufficiency level are as follows:

1. The condition of knowledge consists of knowledge about various academics. The prudence to put that knowledge into account for planning and careful implementation.
2. Moral conditions that must be strengthened and have an awareness of morality, be honest, patience, perseverance, and use of intelligence in living.

### **Concepts of household account to occupational cost account**

Household accounting refers to the application of accounting principles for recording household income and expenses (Llewellyn, & Walker, 2000). By recording the daily amount of the household's payments that shows the date, month, year, receipt and amount.

The purpose of household accounting is for each household knows the income and expenses for daily living. This is considered a way of learning for life development according to the sufficiency economy philosophy.

Principles or methods of keeping household accounts has an important component as follows:

Income is money that is earned from a career. The income may be in the form of salaries, trade, agricultural products, etc.

Expenditure is money spent to obtain items or services, including items used in daily life, plants, animals, etc.

Household revenue and expenditures recording means taking a record of the financial information to know how much money has left. By taking income minus expenses, if income is greater than expenses then has the profit and if income is less than expenses then there is a loss.

The benefits of accounting for income and expenses are important as follows:

1. Make awareness of daily income and expenses.
2. Make sure the remaining money each day.
3. Helps to plan household spending such as savings, investment, and debt repayment, etc.
4. Can be applied in career planning as to reduce the cost of occupation.

Government policies aimed at eradicating poverty and rural development to improve people's quality of life (Grindle, 2004). Sustainable happiness based on the right balance and reasonable modesty according to the philosophy of sufficiency economy according to the royal initiative. The Cooperative Auditing Department has determined project policy to promote the preparation of occupational cost accounting for farmers. For promoting the preparation of individual accounts that focus on enhancing knowledge for farmers about the benefits of taking accounting records for income, expenditure, and extending to occupational cost accounting. Including the information from the account to be used for planning household spending and in the professional practice to create financial discipline by using account as an indication (Cooperative Auditing Department, 2018).

The project of poverty solution and social/health development supported by the Office of Research Fund (TRF), which uses household accounts as a tool to operate in 17 provinces (Kamphaeng Phet, Kalasin, Chai Nat, Chaiyaphum, Nakhon Pathom, Nakhon Phanom, Nakhon Phanom, Nakhon Si Thammarat, Yasothon, Phatthalung, Phitsanulok, Songkhla, Satun, Surat Thane, Uttaradit, Uthai Thani, and Ubon Ratchathani). These projects allow villagers to record household expenses and then import to computer process. There is a forum to analyze the data on why the villagers are poor, the income is not enough, and how to reduce unnecessary expenses, which is a useful management. More importantly, it also helps in democracy because it is a common matter. It is also beneficial to village development, sub-district, district, and province because the community with household information would lead the community development. In addition, there were cases from villagers who recorded their household accounts who could reduce their debt, such as the case of Mrs. Kamonporn Hat Chuntod, Village Headman, Moo 9, Suea Hok Subdistrict, Mueang District, Chainat Province. She used to rent more rice fields, invest more in chemical fertilizers and pesticides. Unfortunately, the storm blows and destroys the rice plant. Until finally, experiencing a joint debt problem of 1 million baht, but with a period of only 3 years, 2007-2010 she can pay off all debts and has savings. She also was able to buy a new pickup truck and successfully built a big house. She began to register household accounts in the year 2007 by separated into two books, the account of household expenses and farm account (production investment account). The beginning of the accounting period was in the farming season. Once the data was obtained, then it was analyzed and found that their family borrowed money from BAAC and the

belief in chemical fertilizers and pesticides that bought from the store. When selling rice, she had to pay off the debt but old debts cannot be paid out. After learning from household accounting their family switched from using chemical fertilizers to organic fertilizers and organic substances in insecticides for the production cycle at the end of 2007. These caused the production cost to immediately decrease. Profit from farming that year is 7 hundred thousand baht, so it can be used for debt. For farming three times a year, the debt was reduced accordingly until the debt was paid. In addition, her husband who served as a spray pesticide in the field has health improvement. From the original with abnormal heart health problems and must see a doctor regularly, but now that he has better health and do not need to see doctor very often since the year 2009 except for the regular health check-ups. On the household expenditure, it controls the expenditure of both consumption and shopping. They used to buy new outfits very often but now putting on the existing clothes instead. It also reduces other high expenses as well. The 697 households capable of managing debt. The 34,000 households from the 17 provinces participated in the program found that they can pay off debt in 1 year approximately 55,250.91 baht. If separated by occupation, the farmer group has an average of 58,071.98 baht in debt reduction per year. The employee group has average of 26,574.24 baht per year, while the civil service occupation 43,854.96 baht per year in debt reduction while the personal trading business has an average of 64,197.44 baht per year. The household accounting creates household financial management like a mirror for display their own status. It gave the villagers the idea of forming a group to reduce costs in other areas, for example setting up a labor bank in Chaiyaphum Province. In order to restore the assistance of the farmers in doing various tasks and reduce the wages that have to be paid 150-250 baht per day, resulting in love and unity in the community. These are community strengths that have already happened in many areas. This example prompts action that should be followed. In order to affect the way of reforming Thailand to a happy country (Research Fund Office, 2010).

Making a household account is not the only solve the debt problem, it also uses as evidence in applying for a loan from financial institutions. The story of Khun Fongchan Tatui, a northern person, to trade on Koh Sarai, Satun province. She was persuaded by the poverty-solving project team of Satun Province to join as a volunteer to register household accounts. After making a household account, she began to adjust her spending habits and planning to create a future for her children. She wanted to have her own home, which is the Baan Eua-Arthorn project in Satun province. The little trading doesn't make her earn much money because of uncertain income. There is no financial evidence to obtain a loan from a financial institution. For the condition of those who have the right to subscribe for a home, the generosity of the National Housing Authority (NACC) is Thai nationality, not bankrupt, and attach a credit bureau blacklist. It is important to have a family income of not more than 30,000 baht / month. The evidence for applying for a loan from a financial institution is identity card of house registration copy. This is not a problem for "Fongchan" but proof of income such as a salary slip, or a copy of a deposit account is the problem. This is a limitation for people with low incomes or those with multiple non-regular income for unable to reach the home generosity project. When "Fongchan" went to talk to

the staff of the Satun Government Savings Bank, the officer asked for documents especially proof of income. "Fongchan" said that neither the pay slip nor a copy of the deposit account, but she made a household account that shows household financial movements. The bank officials agreed to a waiver by letting her make a household account for the past 3 months to see income and her family expenses. She said that she had been doing a household account for 6 months and gave it to the bank staff. The account can be used as evidence to certify the ability to pay in installments. She was approved for a loan to buy a home for generosity. Fongchan now has her own first house. It is house number 1250/75, Klong Khut Subdistrict, Mueang District, Satun Province. Fongchan's dream has come true and she is very proud to be able to build a future for her children. Thanks to the Government Savings Bank who agreed to installment for a household account as evidence for applying for credit. This will motivate more villagers to do household accounts (Singiam, 2010).

### **Related research**

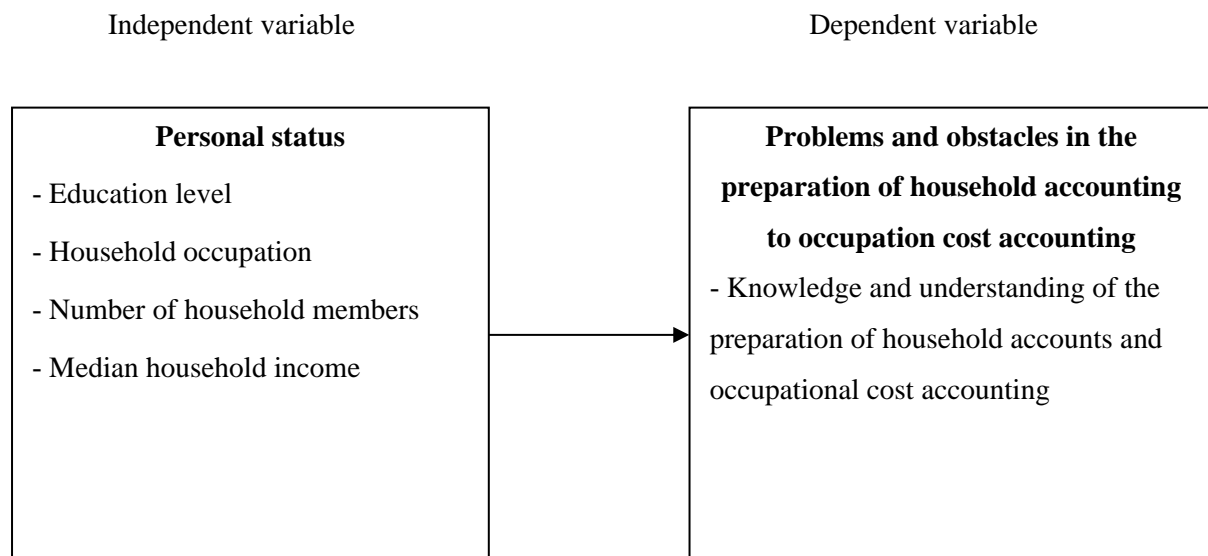
For this section, let's look at past researches. The researcher has compiled various documents and research papers. In order to understand of household accounting for occupation cost account, the contents are as follows:

Thaweechan (2013) has studied the integration of household accounts to strengthen the wisdom of an account based on the Philosophy of Sufficiency Economy: A Case Study of Baan Klang Community, Khayung Subdistrict Uthumphon Phisai District Sisaket Province. The objectives are to (1) study the current status of the preparation of household accounts in daily life according to the philosophy of sufficiency economy (2) to study attitudes, problems, and obstacles to their application of household accounting, and (3) to study guidelines for enhancing accounting wisdom to the Ban Klang community, Khayung Subdistrict. Uthumphon Phisai District Sisaket Province. The results of the study found that, overall, the community of villagers had knowledge of income, expenditure, cost calculation criteria, and savings criteria. The villagers have knowledge of modesty principle at a high level. The villagers have awareness and promote knowledge and have practical skills in recording household accounts. They also have a thinking system based on the principles of sufficiency economy and can be applied in daily life at a moderate level.

Petchpradab et al. (2013) studied the results of academic service in accounting knowledge and cost per group of housewives, Village 2, Kosit Subdistrict, Tak Bai District, Narathiwat Province. The study objectives are 1) To create a learning process and apply knowledge to benefit in the preparation of cost accounting according to the needs of the housewife group. 2) To assess the results of the efficiency and effectiveness of community academic service work of the Faculty of Management Science, Narathiwat Rajanagarindra University. 3) To serve as a guideline for the model development in providing academic services, providing knowledge for the highest results and opinions on the correct cost process. The study found that most of them were successful at high level. The occupation cost book found that most of them experienced moderate achievement in cost separation.

Office of Agricultural Economics (2014) has followed up the accounting wisdom development project to the occupation cost accounting. The training for farmers to be able to make accounting in their occupations and to reduce unnecessary expenses. Step into the way to reduce costs and increase revenue. Prepare to continue to stimulate the project with emphasis on self-reliance based on the sufficiency economy philosophy.

### Conceptual framework



### Research methodology

Research on "Conditions and problems in the preparation of household accounting into occupation cost accounting" is a survey research. By using questionnaire data collection method and in-depth interviews. The details of conducting research are as follows.

### Population and sample

The population includes occupational groups in Nong Makha village, Nong Ta Taem Subdistrict, Pramburi District, Prachuap Khiri Khan Province.

Sample group in this research applied to the agricultural occupation group in Nong Makha village, Ta Taem sub-district, Pramburi district, Prachuap Khiri Khan Province. A total of 30 households were sampled in the questionnaire and 18 households in the in-depth interview.

### Tools used for data collection

1. The primary data collection is from the sample group. The questionnaire is divided into parts as follows:

Part 1 is a question to gather information about the respondents.

Part 2 is a question to gather problems and obstacles in the preparation of household accounting to occupation cost accounting, which is divided into 4 areas:

- 1) Knowledge and understanding of the preparation of household and occupational cost accounting.
- 2) Training in the preparation of household accounts and occupational costs accounting.
- 3) Application in the preparation of household accounts to occupational cost accounting.
- 4) Practical aspects in the preparation of occupational cost accounting.

The type of questionnaire in part 2 is a rating scale questionnaire, which is a questionnaire that allows respondents to rate their opinions on problems and obstacles in the preparation of household accounting to occupation cost accounting in 5 levels as follows:

|                                     |   |   |        |
|-------------------------------------|---|---|--------|
| The least problems and obstacles    | = | 1 | Point  |
| The minimal problems and obstacles  | = | 2 | Points |
| The moderate problems and obstacles | = | 3 | Points |
| The many problems and obstacles     | = | 4 | Points |
| The most problems and obstacles     | = | 5 | Points |

2. An in-depth interview with a sample group about the current conditions in the preparation of household accounting to occupation cost accounting in daily life.

### **Data collection**

#### **1. Primary Data**

The questionnaire was used to collect data by interviewing a sample of farmers in Nong Makha village, Nong Ta Taem Subdistrict, Pranburi District, Prachuap Khiri Khan province for the total of 30 households and conducted in-depth interviews with a sample of 18 households.

#### **2. Secondary Data**

It is obtained from books, journals, articles, research papers and websites. Related to the preparation of household accounting to occupation cost accounting.

### **Data analysis**

Analysis of data from questionnaires when receiving the questionnaire back. The researcher will take the information from the questionnaires that the sample responded to process and analyze by computer using a program and find the statistical values as follows:

1. Information about respondents that analysis using frequency distribution and percentage to describe the basic data characteristics of the respondents.
2. Finding the mean and the standard deviation of the questionnaire in part 2 to study the problems and obstacles in arranging the household accounting to occupation cost accounting. The interpretation criteria for grading mean can be divided into the following ranges.

Average score 4.21 - 5.00 The most problems and obstacles



Average score 3.41 - 4.20 The many problems and obstacles

Average score 2.61 - 3.40 The moderate problems and obstacles

Average score 1.81 - 2.60 The minimal problems and obstacles

Average score 1.00 - 1.80 The least problems and obstacles

3. Find the median to determine how much the mean is different from the median.

## Research results

The researcher used the responses from the Part 1 questionnaire about the general information of the respondents. Data were collected from a sample of 30 people. The results appear as shown in Table 1.

**Table 1** General data percentage of respondents

| Data                               | Number | Percentage |
|------------------------------------|--------|------------|
| <b>Gender</b>                      |        |            |
| Male                               | 5      | 16.70      |
| Female                             | 25     | 83.30      |
| <b>Age</b>                         |        |            |
| 20 to 30 Yrs.                      | 3      | 10.00      |
| 31 to 40 Yrs.                      | 4      | 13.30      |
| 41 to 50 Yrs.                      | 6      | 20.00      |
| 50 Yrs. or more                    | 17     | 56.70      |
| <b>Education level</b>             |        |            |
| Primary                            | 19     | 63.30      |
| Lower secondary education          | 1      | 3.30       |
| High school                        | 6      | 20.00      |
| Vocational certificate             | 2      | 6.70       |
| Diploma                            | 2      | 6.70       |
| <b>Career</b>                      |        |            |
| Vegetable gardening                | 4      | 13.30      |
| Mushroom farming                   | 5      | 16.70      |
| Pineapple cultivation              | 9      | 30.00      |
| Corn farming                       | 4      | 13.30      |
| Mango gardening                    | 5      | 16.70      |
| Chicken farming                    | 3      | 10.00      |
| <b>Number of household members</b> |        |            |
| 2 people                           | 2      | 6.70       |
| 3 people                           | 7      | 23.30      |

**Table 1** General data percentage of respondents (Cont.)

| pData                             | Number | Percentage |
|-----------------------------------|--------|------------|
| 4 people                          | 6      | 20.00      |
| 5 people                          | 3      | 10.00      |
| More than 5 people                | 12     | 40.00      |
| <b>Household income per month</b> |        |            |
| Less than 5,000 baht              | 2      | 6.70       |
| 5,000-10,000 baht                 | 11     | 36.70      |
| 10,001-15,000 baht                | 10     | 33.30      |
| 15,001-20,000 baht                | 3      | 10.00      |
| More than 20,000 baht             | 4      | 13.30      |

From Table 1, it was found that most of the farmers were female, 25 people, 83.30 percent, and 5 males, accounting for 16.70 percent, aged 50 years and over, 17 people representing 56.70 percent, followed by age 41 to 50 years, 6 people, representing 20.00 percent, and aged 31 to 40 years, 4 people, accounting for 13.30 percent. Having a primary education level of 19 people, or 63.30 percent, followed by the lower secondary level, 6 people, accounting for 20.00% and number 3, being in the vocational level / Vocational level 2 people, equivalent to 6.70% and Vocational Certificate / Diploma 2 people, equivalent to 6.70%. Career in pineapple cultivation for 9 people, 30.00%, followed by mushroom farming, 5 people, representing 16.70% and mango gardening, 5 people, 16.70% and number 3, working in vegetable gardening, totaling 4 people, representing 13.30% and 4 people do corn farming, representing 13.30 percent. The household member with more than 5 people, 12 households, representing 40.00%, followed by 3 members, 7 households, 23.30%, and 4 members, 6 households, 20.00%. The monthly income of 5,000. -10,000 baht for 11 households, 36.70%, followed by 10,001-15,000 baht, 10 households, 33.30%, and more than 20,000 baht, 4 households representing 13.30 percent.

**Table 2** Mean, standard deviation, and the level of problems and obstacles in knowledge and understanding of the preparation of household accounts of the sample group

| Problems and obstacles   | Mean | Standard deviation | Level of problems |
|--|------|--------------------|-------------------|
| 1. You have accurate knowledge of household accounts.                                    | 2.63 | 1.033              | Moderate          |
| 2. You have an understanding of the process of recording accounts in household accounts. | 2.60 | 0.814              | Minimal           |
| 3. In your village, knowledge about occupational cost accounting is provided.            | 2.30 | 1.005              | Minimal           |
| 4. You have an understanding of the meaning of career costs.                             | 2.30 | 0.702              | Minimal           |
| 5. You have an understanding of the process of taking a career cost account.             | 2.50 | 1.009              | Minimal           |

From Table 2, problems and obstacles in knowledge and understanding of the preparation of household accounts and the occupational cost account of the sample was found. Have correct knowledge of the household rules. (mean 2.63, SD 1.033) was at the moderate level. Have an understanding of the process of recording accounts in household accounts (mean 2.60, SD 0.814), in village, knowledge of occupational cost accounting is provided (mean 2.30 SD 1.055), have an understanding of the meaning of occupational costs (mean 2.30, SD 0.702), and have an understanding of the process of taking a career cost accounting (mean 2.50, SD 1.009) are at minimal level.

**Table 3** Mean, standard deviation, and the level of problems and obstacles in accounting training of the sample households

| Problems and obstacles   | Mean | Standard deviation | Level of problems |
|--|------|--------------------|-------------------|
| 1. You have attended a training in the preparation of household accounts.  | 2.03 | 0.928              | Minimal           |
| 2. You have participated in the training of occupational cost accounting.  | 2.33 | 1.241              | Minimal           |
| 3. You have received training in the preparation of household accounts and occupational cost accounting from government agencies.        | 2.20 | 1.064              | Minimal           |
| 4. You want to receive training in the preparation of household accounts and occupational cost accounting for more than 1 time.          | 2.07 | 1.048              | Minimal           |
| 5. Training gives you more skills in the occupational cost accounting.   | 2.00 | 0.788              | Minimal           |
| 6. You want the trainers of household accounting and occupational cost accounting to follow up on the preparation of household accounts. | 2.17 | 1.020              | Minimal           |

From Table 3, problems and obstacles in the training of household accounting and the occupational cost accounting of the sample group, it was found that attended the training of household accounting (mean 2.03, SD 0.928), attended the training of career cost accounting (mean 2.33, SD 1.241), received training in keeping household accounts and occupational cost accounting from government agencies (mean 2.20, SD 1.064), attend training in household accounting and occupational cost accounting more than 1 time (mean 2.07, SD 1.048), training give more skills in occupational cost accounting (mean 2.00, SD 0.788), want the trainers of household accounting and occupational cost accounting to follow in the preparation of household accounts (mean 2.17, SD 1.020) are at minimal level.

**Table 4** Mean, standard deviation, and the level of problems and obstacles in application of the sample group.

| <b>Problems and obstacles</b>   | <b>Mean</b> | <b>Standard deviation</b> | <b>Level of problems</b> |
|---|-------------|---------------------------|--------------------------|
| 1. You have applied the knowledge from the household account registration training to practice. | 1.93        | 0.868                     | Minimal                  |
| 2. You have applied the knowledge to record occupational costs accounting.                      | 2.37        | 0.964                     | Minimal                  |

From Table 4, problems and obstacles in the application of household accounting to the occupational cost accounting recording of the sample group, it was found that the knowledge from the household accounting record training was applied (average 1.93, SD 0.868), have applied knowledge to record occupational costs accounting (mean 2.37, SD 0.964) are at minimal level.

**Table 5** Mean, standard deviation and the level of problems and obstacles in the implementation of occupational cost accounting of the sample group

| <b>Problems and obstacles</b>   | <b>Mean</b> | <b>Standard deviation</b> | <b>Level of problems</b> |
|---|-------------|---------------------------|--------------------------|
| 1. You think that the household account and career cost accounting is important.  | 1.80        | 0.847                     | minimal                  |
| 2. You think that the household account and occupational cost accounting are difficult in doing.                              | 3.23        | 0.858                     | moderate                 |
| 3. You have regularly recorded household accounts.  | 2.13        | 1.008                     | minimal                  |
| 4. You have regularly recorded occupation costs account.  | 2.43        | 1.073                     | minimal                  |
| 5. Taking a record of household accounts and occupational cost accounting make you know income and household expenses.        | 2.07        | 1.015                     | minimal                  |
| 6. When you know the cost of the occupation, you can take it into consideration and to reduce unnecessary occupational costs. | 2.13        | 0.900                     | minimal                  |
| 7. You need a calculator to help in the preparation of occupation cost accounting.  | 2.33        | 0.959                     | minimal                  |
| 8. You need stationery, including notebooks, accounts, pens, and erasers in the accounting of career costs.                   | 2.33        | 1.061                     | minimal                  |

From Table 5 , problems and obstacles in the implementation of the accounting of the occupational costs of the sample group, it was found that think that household accounting and career cost accounting is important (mean 1.80, SD 0.847), regularly record household accounts (mean 2.13, SD 1.008), regularly accounted for occupation costs (mean 2.43, SD 1.073), career cost accounting make knowing income/ household expenses (mean 2.07, SD 1.015), when knowing the cost of occupation, can consider it to reduce unnecessary occupational costs (mean 2.13, SD 0.900), want notebooks, accounts, pens and erasers in the accounting of career costs (mean 2.33, SD 1.061) are at minimal level. Think that the household account and occupational cost accounting are difficult in the preparation (mean 3.23, SD 0.858) is at the moderate level.

**Table 6** Mean, standard deviation, and the level of opinions on overall problems and obstacles in the preparation of household accounting to the occupation cost accounting of the sample group

| <b>Problems and obstacles in the preparation of household accounting to occupational cost accounting</b> | <b>Mean</b> | <b>Standard deviation</b> | <b>Median</b> | <b>Level of opinion</b> |
|--|-------------|---------------------------|---------------|-------------------------|
| 1. Knowledge and understanding of the preparation of household accounts and occupational cost accounting | 2.4667      | .70727                    | 2.5000        | minimal                 |
| 2. Household accounting training and occupational cost accounting  | 2.1333      | .79438                    | 1.9167        | minimal                 |
| 3. Application in the preparation of household accounts to accounting for occupational costs             | 2.1500      | .80032                    | 2.0000        | minimal                 |
| 4. The implementation of occupational cost accounting  | 2.3083      | .49863                    | 2.3125        | minimal                 |
| Total  | 2.2646      | .60558                    | 2.0938        | minimal                 |

From Table 6 , it was found that the sample group had a low level of opinion about problems and obstacles in the preparation of household accounting towards occupational costing (mean 2.2646, SD .60558, median 2.0938) found a difference between mean and median of .1708.

The problem in knowledge and understanding of the preparation of household accounts and occupational cost accounting were of minimal opinion (mean 2.4667, SD .70727, median 2.5000). The difference between the mean and the median was 0.0333, with the mean less than the median. It was shown that when sorted in ascending order and had a median greater than the mean, it was concluded that the majority of the samples gave the weight of problems and barriers to household accounting at a low level.

The problem in training for household accounting and occupational cost accounting was of a minimal opinion (mean 2.1333, SD .79438, median 1.9167), found a difference between mean and median of 0.2166, with the mean greater than the median. When sorted in ascending order, the median

was less than the mean, it can be concluded that the majority of the samples gave the weight of problems and barriers to household accounting at a minimal level.

The problem in application in the preparation of household accounts to occupational cost accounting (mean 2.1500, SD .80032, median was 2.0000) found the difference between mean and median of 0.1500, with the mean greater than the median. It was shown that when the mean was sorted in ascending order, the median was less than the mean. It was concluded that the majority of the samples gave the weight of problems and barriers to household accounting at a minimal level.

The implementation problem of the occupation costs accounting (mean 2.3083, SD .49863, median 2.3125) found the difference between mean and median of 0.0042, with the median greater than the mean. It was shown that when sorted in ascending order, the median was less than the mean. It was concluded that the majority of the samples gave the weight of problems and barriers to household accounting at a minimal level.

### Hypothesis testing

**Hypothesis 1** Education level correlated with the level of problems and obstacles in the preparation of household accounting to occupation costing accounting.

H<sub>0</sub>: Education level has no correlation with the level of problems and obstacles in the preparation of household accounting to occupation costing accounting.

H<sub>1</sub>: Education level correlated with the level of problems and obstacles in the preparation of household accounting to occupation costing accounting.

**Table 7** Show the relationship between educational level and the level of problems and obstacles in the preparation of household accounting to occupation cost accounting

| The level of problems and obstacles in the organization of household accounting to career cost accounting |                      |       |
|---|----------------------|-------|
| Education level   | Pearson Correlations | 0.290 |
|   | Sig. (2-tailed)      | 0.120 |
|   | N                    | 30    |

\* Reject statistical hypothesis at the significance level of 0.05.

From Table 7, the relationship between the education level and the problems and obstacles in the preparation of household account to occupational cost accounting by analyzing with correlation statistic at a significant level of 0.05, it was found that the educational level of the samples did not correlate with the level of problems and obstacles in the preparation. Due to the value Sig. (2-tailed) calculated over the statistical significance level set at 0.05.

**Hypothesis 2** Household occupation correlated with the level of problems and obstacles in the preparation of household accounting to occupation cost accounting.

H<sub>0</sub>: Household occupation has no correlation with the level of problems and obstacles in the preparation of household accounting to occupation cost accounting.

H<sub>1</sub>: Household occupation correlated with the level of problems and obstacles in the preparation of household accounting to occupation cost accounting.

**Table 8** Show the relationship between the household occupation and the level of problems and obstacles in the preparation of household accounting to occupation cost accounting

| The level of problems and obstacles in the preparation of household accounting to occupational cost accounting |                      |          |
|--|----------------------|----------|
| Household occupation   | Pearson Correlations | -0.404** |
|  | Sig. (2-tailed)      | 0.027    |
|  | N                    | 30       |

From Table 8, the relationship between household occupation and the level of problems and obstacles in the preparation of household accounting to occupation cost accounting. By analyzing with correlation statistics at a significant level of 0.05, it was found that the occupation of the sample was associated with the level of problems and obstacles in the preparation of household accounting to occupation cost accounting. This is because the calculated Sig. (2-tailed) is less than the established statistical significance level 0.05.

**Hypothesis 3** The number of household members correlated to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

H<sub>0</sub>: The number of household members has no correlation to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

H<sub>1</sub>: The number of household members correlated to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

**Table 9** Show the relationship between the number of household members and the level of problems and obstacles in preparation of household account to occupational cost accounting.

| The level of problems and obstacles in the preparation of household accounting to occupational cost accounting |                      |          |
|--|----------------------|----------|
| Household member   | Pearson Correlations | -0.424** |
|  | Sig. (2-tailed)      | 0.019    |
|  | N                    | 30       |

\*\* Reject statistical hypothesis at the significance level of 0.05.

From Table 9, the relationship between number of household members and the level of problems and obstacles in the preparation of household accounting to occupational cost accounting by analyzing with statistics for correlation at the significance level of 0.05, it was found that the household

member was related to the level of problems and obstacles in the preparation of accounting. This is because the calculated Sig. (2-tailed) is less than the statistical significance scale of 0.05.

**Hypothesis 4** The household income per month correlated to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

Ho: The household income per month has no correlation to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

H1 : The household income per month correlated to the level of problems and obstacles in the preparation of household account to occupational cost accounting.

**Table 10** Show the relationship between the household income per month and the level of problems and obstacles in preparation of household account to occupational cost accounting.

| The level of problems and obstacles in the<br>preparation of household accounting to<br>occupational cost accounting |                      |       |
|--|----------------------|-------|
| household income per month   | Pearson Correlations | 0.028 |
|  | Sig. (2-tailed)      | 0.884 |
|  | N                    | 30    |

\*\* Reject statistical hypothesis at the significance level of 0.05.

From table 10 show the relationship between average household income and the level of barriers in the preparation accounting, by analyzing with correlation statistic at a significant level of 0.05, it was found that the occupation of the sample did not correlate with the level of problems and obstacles. This is because the calculated Sig. (2-tailed) is greater than the statistical significance scale of 0.05.

### In-depth interviews

Results from in-depth interviews with sample groups to collect information about the current condition in the preparation of household accounts and inquire about problems and obstacles in the preparation of household accounting to occupational cost accounting are as follows:

1. The knowledge and understanding of the preparation of household accounts and occupational cost accounting.

From an interview with sample group found that most farmers have knowledge and understanding of the preparation of accounting. Farmers knew that they had to record their household income and that their occupational income was not related to household expenses such as seeds, fertilizers, medicine, workers' wages, and petrol. Some farmers still do not understand the cost of their occupation and still unable to classify the expenses from their occupation.

2. The training for household accounting and occupational cost accounting.



From interviews with sample group found that all farmers had received at least one training in household accounting and occupational cost accounting. Most of the farmers had received several training on the preparation of household accounts, which come from many agencies. The training is also provided to the villagers within the village. Farmers considered training necessary to educate them to understand of the preparation of household accounts and providing more professional cost accounting. The training management was beneficial to farmers to encourage them to understand the importance and apply the knowledge gained to create a household account and occupational cost account more accurately. Most farmers have a need for training in household accounting and occupational cost accounting to encourage them to apply the knowledge gained into practice in daily life.

### 3. Application in the preparation of household accounts to occupational costs accounting.

From interviews with farmers, it was found that most farmers were able to apply the knowledge gained through the training that can be applied to benefit the occupation. Farmers can classify household expenditures/income and occupational expenditure/income but cannot recorded in the household account book. As a result, the expenditure cannot be classified for each type in each production cycle. Also found that there are some farmers still unable to apply the knowledge from training on the preparation of household accounts to r occupational costs accounting because still unable to classify the expenditures related to occupation costs.

### 4. Practical aspects in the preparation of occupational cost accounting.

From interviews with farmers, it was found that farmers could be separated into 2 groups:

Group 1: Farmers who have created a household and occupational costs accounting, which some farmers doing it every day, every week, every month, and some made according to the production cycle. For recording occupational cost accounting, it was found that some farmers kept the household accounts together with the primary occupational accounts. Some farmers only recorded the household accounts while occupational cost accounting has not yet been recorded. Recording the accounts in the account book received from government agencies who came to train in the preparation of household accounts as shown in Figure 1. The inquiries about problems and obstacles, it was found that the farmers had problems with the accounting books of the agencies that were distributed that did not meet their daily expenses. Farmers then provided account books to record themselves. The household accounts were recorded together with the occupational cost accounts as shown in Figure 2. The government sector's occupational cost book is insufficient to meet the needs of farmers. The inquiries within the village, 100 baht per year will be awarded from the headman to the village who made a household accounting to encourage each household to create a household account. The farmers had the opinion that the financial institutions will grant loans to farmers by considering the occupational costs account from farmers which will encourage farmers to create the accounts.



**Figure 1** Shows a photograph of household receipt, payment account book and occupational costs book of government agencies

[illegible]

**Figure 2** Shows a photograph of the farmer's household receiving-payment account.

Group 2: Farmers who do not have a household account and occupation cost account. The farmers have reasoned that there is no time to prepare and back from work is already exhausted causing forgetfulness in accounting records. Some people still do not understand the accounting of occupational costs. Therefore, they would like to have more training on recording occupational cost accounting.

From inquiries, it was found that most farmers still record more household accounts than occupational cost accounts. They agree that daily household accounting records will reduce family problems of sharing money. If they do not record and do not have enough money to spend, there will be conflicts in the family. There is a record from daily, weekly, and monthly depending on each household. Some used to record household accounts and stop with the reason that there is no time and tired from work and then forgetting to record accounts.

From inquiries, it was found that some farmers who record occupational accounts reason that they can know the cost of profit, how much to invest, how much they can sell, know the debt, make them be able to plan for paying the debt on time. They also save because when knowing the expenses that are excessively necessary, the cost will be reduced.

## **Summarize and discuss research findings**

### **Research findings**

Most of the farmers were female, over 50 years old, an education level on elementary school. Most of them are farmers who grow pineapples, have 5 or more household members with the average household income of 5,000.00 - 10,000.00 baht per month.

From the collection of information about current conditions and problems in the preparation of accounting, overall there are problems and obstacles at minimal level which can be separated into each side as follows:

Knowledge and understanding of the preparation of household accounts and occupational cost accounting found that overall problems and obstacles were at a minimal level. When considering each item, found that the problems and obstacles in the knowledge of correct household accounts and knowledge of occupational cost accounting had a moderate level of barriers. An understanding of the recording process in household accounts, understanding the meaning of occupational cost accounting, understanding of the process of taking a career cost accounting record having problems and obstacles at minimal level. Most of the farmers have knowledge and understanding of the preparation of the household and occupational cost accounting.

Training for household and occupational cost accounting have some problems and obstacles at minimal level. When considering each item, found that problem in the area of entering the household accounting training and the preparation of occupational cost accounting. Farmers want to attend the training which they think will provide more professional cost accounting skills. They want the trainees to follow up with the preparation of household accounts. There are problems and obstacles at an overall

minimal level. Most farmers received training in household accounting and occupational cost accounting.

In the application of household accounting to occupational cost accounting, the farmers have overall problems and obstacles at a minimal level. When considering each item, it was found that the problems and obstacles in the application of knowledge from household accounting, record-taking training, and apply knowledge to record occupational costs accounting. There are problems and obstacles at a minimal level, most farmers can apply their knowledge to the preparation of household accounts and account for their own occupational costs.

As for the implementation of occupational cost accounting, the sample groups of farmers had problems and obstacles overall at a minimal level. When considering each item, found that the problems and obstacles in opinion on household accounts and occupational cost accounting is difficult to prepare at moderate level. Household accounting and occupational cost accounting records make them known of household expenses. When career costs are known, they can be taken into account to reduce unnecessary career costs. The need for a calculator to help organize career cost accounting and the requirements for stationery include Notebooks, accounts, pens and erasers in the accounting of career costs has problems at a minimal level. Some farmers are of the opinion that the preparation of both account are difficult. Some farmers have both accounts in order to know income and expenses and reduce unnecessary expenses.

#### **Relationship with the level of problem and obstacles**

The number of household members was correlated with the level of problems and obstacles for household to occupational cost accounting.

Household occupation was correlated with the level of problems and obstacles in the preparation of household accounting towards occupational costing.

There is no relationship between level of education and the level of problems and obstacles in the preparation of household accounting towards occupational costing. There was no correlation between average household income and the level of problems and obstacles in the preparation of household accounting to occupation costing.

#### **Results of in-depth interviews**

Most of the farmers were female, over 50 years old, and had an education level at elementary school. There are 5 or more household members. They have an average household income of 5,000.00 - 15,000.00 baht per month.

#### **Current conditions, problems and obstacles in the preparation of household accounting to career costing.**

From in-depth interviews with farmers about the current condition problems and obstacles in the preparation of household accounting to career costing, which can be separated into each side as follows:

Knowledge and understanding of the preparation of household accounts to occupational cost accounting, most farmers have knowledge and understanding. The farmers know to record income, household expenses. They knew that income from occupation was not related to household expenses such as seed, fertilizer, medicine, workers' wages, and gasoline, etc. Some farmers did not understand the cost of occupation. As a result, the expenses from their occupation cannot be identified.

For the accounting training, all farmers were trained in the preparation of both accounts at least 1 time. Most farmers have received several trainings in household accounting, which has many agencies to provide training. In the village, training is also provided to the villagers. They want to understand the preparation of household accounts and providing more professional cost accounting. They think that training management was beneficial to farmers in order to encourage them to see the importance and apply the knowledge gained to create both accounts more accurately. Most farmers have a need for training in household accounting for encouraging them to understand the importance and apply knowledge gained into practice in daily life.

In the application of household accounting to occupational cost accounting, most farmers were able to apply the knowledge gained from training. They can be classified household expenditure and income from those of agricultural occupation. Some farmers were unable to bring their knowledge obtained from the training on the preparation of household accounting to create occupational cost accounting because the expenses related to the cost of occupation cannot be classified.

## **Discussion**

The results of the study showed that farmers see the importance and the benefits of preparing a household account, to know the income and expenditures in line with the results of the study on the integration of household accounting to strengthen the accounting wisdom according to the philosophy of the sufficient economy (Thaweechan, 2013). From the training, farmers can separate household expenditures and occupational costs expenditures, which corresponds to the results of the study on the results of academic service, cost accounting knowledge per housewife Narathiwat Province (Petchpradab et al., 2013). The current study results in the preparation of household accounts of most Nong Makha village farmers, only the household accounts were made. The preparation of accounts is also made in the same book for both household accounts and occupation cost accounting. If they want to know about the cost of occupation, they will come to summarize numbers later.

From the hypothesis testing, it was found that the number of household members and the occupation of the household was related to the level of problems and obstacles in the preparation of household accounting to costing occupation. Education level and average household income had no correlation with the level of problems and obstacles. There is no impact on the level of problems and obstacles in the preparation of household accounting to costing occupation.

The results of the study showed that knowledgeable farmers are understand the preparation of household accounts and occupational cost accounting from the training from outside agencies and

within the village regularly. Farmers can separate household expenses as an occupational expense. Most farmers have a household account. Some farmers have a household account and occupational cost accounting. Some farmers' accounts are organized according to the form of government agencies that provide training. Most of which only create a household account with no occupational cost accounting. Some farmers provide their own account books with designed channel to record the accounts based on their expenditures. Some farmers saw that the household accounting and occupational cost accounting is difficult to prepare. Some farmers have recorded household accounts and stopped recording accounts because the reason of no time and tired from work, therefore forgetting to record accounts.

### Research suggestion

From the study results, there are suggestions to be used as a guideline for the integrated planning for farmers as the preparation of household accounting to costing occupation as follows

1. Provide ongoing training for occupational cost accounting to increase knowledge of farmers.
2. Track recording of occupational cost accounting. To encourage farmers to have complete, continuous, and accurate accounting records.

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