Liability Condition of Elementary School Teachers in Hat Yai District, Songkhla Province

Nantarat Jiropas¹, Dr. Kanda Chanyam², Assoc. Prof. Dr. Sujitra Jorajit³

1. M.A. in Human and Social Development, Faculty of Liberal Arts, Prince of Songkla University
2. Faculty of Liberal Arts, Prince of Songkla University
3. Graduate School, Hat Yai University

ABSTRACT

This study aimed to investigate liability condition, factors related to liability condition and effects of Government school teachers’ liability condition. The subjects were 247 government elementary school teachers in Hat Yai District, Songkhla Province. A questionnaire was used to collect the data which were then analyzed using frequency, percentage, S.D., and chi-square,

The results revealed that (86.1%) of the Government school teachers had liability and most (34.8%) had a debt of more than 1 million baht. 39.1% took out loans from Teachers’ Co-operative and Savings Banks and 36.9% from government banks. 42.5% paid their debt on average of more than 15,000 baht per month and most (66%) received enough income to pay for the expenses. It was found that factors related to liability condition including paying for housing installments, health care expenses, vehicles installments, amount of each installment, furthering of their education, gambling, smoking, and buying goods on installments had significant relationship with liability condition. Besides, it was found that liability condition affects the government servants at a low level and that it was significantly related to the effects from having liability on the mind and economy

Key words: liability condition, government school teachers, elementary schools, factors related to the liability condition, effects of having liability
INTRODUCTION

Teaching is a profession considered honorable and respected by everyone. Most teachers have close ties with the community so they have to behave well both in their private and social life. They have to lead an exemplary life for people in the community (Phongphaibun, 1997). In addition to that, society in the past was simple so teachers could lead a moderate life and did not have to be in debt unnecessarily. They could live happily and hence, had few private or family problems. This resulted in the devotion of time and themselves to their profession other than doing extra jobs. However, now Thailand is facing an economic crisis which fluctuates all the time, causing a rise in the cost of living and expenses but the income of people in general does not increase so some of them need to find a way out by borrowing money. Government school teachers, as a group of the country’s citizen, also have to face the problem of being in debt because almost 100% of the teachers’ income is from their salary but their expenses are various. (Numthong, 1997)

Although the government realizes that teachers have debt problems and has policy to solve it in order to decrease their debt burden, there are still many teachers still in debt. The problem not only affects the teachers’ expenses but also creates their mental problems as they become worried about the debt. As a result, creativity in teaching and attention to the students decrease (Phuwichit, 2007). If not quickly rectified, this will affect the quality of education in the long run. Hence, debt problems can be considered urgent that the government is trying to find the way to solve in order to bring moral and encouragement back to all the government school teachers in the country (Phuwichit, 2007).

Previous studies found that government school teachers under the Commission on Primary Education were those with the highest level of debt (Chongcharoen, 2003). The Songkhla Education Region 2 Survey of the teachers’ debt condition from 2004-2007 found that those under this education region had debt problems which kept increasing every year. Hence it is interesting to investigate the debt conditions of government school teachers under Songkhla Education Region 2, concentrating on the government elementary school teachers in Hat Yai District because Hat Yai has the highest number of elementary schools and teachers and it is the center of education and southern Thailand economy. It has the characteristics of a city, resulting in high cost of living. Hence, the researcher is interested in investigating the debt condition of government school teachers in this district since the results might lead to ways of solving their debt problems.
OBJECTIVES

This research has the following objectives:

1. To investigate the government elementary school teachers’ debt conditions
2. To study factors related to the debt conditions of government elementary school teachers in Hat Yai District, Songkhla Province
3. To study the effects of the condition of being in debt of government elementary school teachers in Hat Yai District, Songkhla Province

RESEARCH QUESTIONS

1. How are the debt conditions of government elementary school teachers in Hat Yai District, Songkhla Province?
2. What factors are related to the debt conditions of government elementary school teachers in Hat Yai District, Songkhla Province?
3. How are the government elementary school teachers in Hat Yai District, Songkhla Province affected by their condition of being in debt?

RESEARCH METHODS

Population and subjects

The population in this study was the government school teachers excluding administrators in 45 elementary schools in Hat Yai District, Songkhla Province, totaling 555. The subjects were selected using Yamane’s formula (1967, quoted in Prasitratthasin, 2001) totaling 233. The subject size was then increased to 300 to guard against lost and unreturned questionnaires. There were 287 questionnaires returned of which 247 were complete and correct. Hence, this study used 247 subjects in the data analysis.

Subject sampling

The subjects were selected by way of stratified random sampling (Phimonsit, 2007, quoted in Chongkon, 2008) following the administration division. Hat Yai District consists of 13 Tambons: Patong, Ban Phru, Khuan Lung, Thung Yai, Kho Hong, Tha Kham, Nam Noi, Khlong Hae, Khu Tao, Chalung, Khlong U-tapao, Hat Yai and Thungsow and in each Tambon, there are a number of elementary schools. The population in each school was then identified and the population size was compared to the number of subjects from each school to make the total of all subjects required.
The instrument used in the study was divided into 4 parts.

Part 1 was the questionnaire on personal information with listing questions on information needed. Part 2 dealt with the teachers’ debt conditions in the form of listing questions. Part 3 was about factors related to the condition of being in debt. The questions were in listing questions and 5-point rating scale. Part 4 dealt with the effects of being in debt with 5-point rating scale questions.

Three experts examined the questionnaire for content validity. Then the questionnaire was improved and piloted with 30 government school teachers with similar characteristics with the subjects in order to check its reliability. It was found that the questionnaire about values related to the condition of being in debt and the effects of being in debt had α-coefficient of .8695 and .9595.

Data analysis and statistics used

The data was processed using SPSS/for windows. Descriptive statistics—frequency, percentage, mean, S.D and also chi-square were used.

RESULTS OF THE STUDY

It was found that 86.1% of the government school teachers were with liability, 65.6% of these were females and 54.7% were 51-60 years old. 86.6% were bachelor’s degree holders and 57.1% received the salary of more than 30,000 baht. 82.2% had been government servants for more than 20 years. 36.4% had additional income. 83.4% were married and 51.8% of their spouses were also government servants. 30.4% of their spouses had more than 30,000 baht income per month. 54.7% had 2 children, 71.7% of which were still studying. 27.5% spent more than 10,000 baht on children’s education per month. 23.5% had persons under care beside their own children and 34% of these spent more than 1,000 baht per month on the persons they had to be responsible for.

As for the teachers’ debt conditions, it was found that teachers with debt of more than 1,000,000 baht were of the highest number (34.8%). 39.1% borrowed from Teachers’ Cooperative and Saving Banks and 36.9 borrowed from government banks. 42.5% paid back their debt more than 15,000 baht per month and 66% had enough income to cover their expenses.

Factors related to the condition of being in debt included physical needs (mortgage), securities, vehicle installments payment, and development of self-potential by furthering their education were significantly related to their debt condition in terms of cash at
.01. Calamity behavior (gambling) was significantly related to their debt conditions in terms of cash at .05. Physical need in terms of health care, calamity behavior (smoking), buying goods on installments, were statistically significantly related to the debt conditions in terms of average monthly payback at .05. Securities need in terms of vehicles installments and amount for monthly payback were significantly related to the debt condition in terms of monthly payback at .01.

As for the effects of being in debt, it was found that the condition of being in debt affected the teachers at a low level. In addition, debt condition in terms of their monthly payback was found to be significantly related to the effects of being in debt in terms of feelings at .05. The debt condition in terms of cash was significantly related to the effects of being in debt in terms of economy at .05. and the debt condition in terms of average monthly payback was statistically significantly related to the effect of having debt on their economy at .001.

**DISCUSSION**

**Debt conditions of government elementary school teachers**

The study found that most had debt of more than 1,000,000 baht. They borrowed from Teachers’ Cooperatives and Savings Banks and government banks and paid back their debt more than 15,000 baht per month. However, they had enough income to cover the expenses. It can be seen that a lot of teachers were in debt. This was partly because they wanted to live their life appropriately to their social status which resulted in much higher expenses (Phongphaibun, 1997)—building or buying accommodation, vehicles, children’s education and daily expenses. This was in line with Inthakun, (2004) and Chongkraichak (2004) who found that the prominent causes of teacher’s being in debt were buying accommodation, daily expenses, buying cars or motorcycles in cash or installments, investment in extra jobs, self-development, children’s education, caring for parents, buying electrical appliances in cash or installments, and their own health care. From the workshop on solving debt problems of government school teachers under the Ministry of Education (Office of Educational Funds and Welfare, 2002, quoted in Inthakun, 2004), it was found that government school teachers were the target of all lenders, both government and private because it was convenient to collect the debts since the institutions the teachers were in helped in collecting the debts for them every month. So there were a lot of teachers in debt with many financial institutions and had to spend almost half of their salary to pay back for their debts. However, in general, the
teachers’ income was enough to cover their expenses because some of them had savings in many forms such as putting shares with friends and doing extra jobs. When they needed money, they could use their savings. (Sinthon, 1995, quoted in Tejawong, 2002)

Factors related to debt conditions

The study found that physical needs in terms of accommodation installments and health care, securities in terms of vehicle installments and amount of the installments, self-potential development in terms of further education, their calamity behavior—smoking and gambling as well as buying on installments effect the teachers’ debt condition. Teachers wanted their own accommodation and still had to pay for it at the rate of about 5,000-10,000 baht per month. Health care expenses also increased their monthly expense by 200-400 baht in the case that they went to a private clinic or hospital and also when they were prescribed drugs not on the reimbursable list. Most teachers had their own vehicle they still had to pay for at the amount of 5,001-10,000 baht a month. Also, to further their education was another cause that forced them to use their savings. Besides, male teachers’ smoking habit, gambling, and buying on installments increased the teachers’ expenses. As could be seen, smoking caused about 100-200 baht a week; gambling, especially underground and government lottery caused about 100-500 baht each round; and buying on installments created the expenses of not less than 2,000 baht a month. All these could lead to the condition of being in debt as found in the studies of Inthakun (2004), Chongkraichak (2004), Nambundit (1999), Sonmai (2007) Pluempanya (2001), Tejawong (2002), Tricharoen (2004) and Wongwandee (2007).

Effects of teachers’ being in debt

The results revealed that being in debts affected the government school teachers at a low level. However, they affected them mentally and economically. This was partly because the teachers’ income was not enough for the present rising cost of living. This forced them to find ways to eliminate their debts, resulting in anxiety and restlessness that they did not realized the causes of. They also felt discouraged, hopeless and depressed. From the study of Ohio State University about being in debt, it was found that people with lower income would be more stressed because of the lower ability to pay back the debt and also the stress of being in debt. 25% said that they had insomnia and 20% could not fully concentrate because of worries about debt (Credit card debts causes deteriorating health, 2008). Apart from this, being in debt affected the economic status of the teachers because the more the debt, the more the money they had to pay back each month plus interest. Most of their income had to be paid for the debt. Hence, the money to be used for their daily expenses would be less or not enough, making it necessary to borrow more and, hence, debts seemed indefinite. This is in
concordance with Sinthon (1995, quoted in Tejawong, 2002) who stated that suffering from debt would occur when the borrowers could not pay back or scarcely could. This would also affect the family because after paying for the debt, there was not enough to pay for the cost of living, making it necessary to borrow because the income was not enough. It also complies with Nambundit’s (1999) and Kitkuakun’s (1997, quoted in Intakun, 2004) findings that most government school teachers did not have enough monthly income with less than 50% of salary left after paying for the debts. Those teachers solved their problems by taking out short term or long term loans from financial institutions like Teachers’ Cooperatives and Savings Banks or government banks.

SUMMARY OF THE RESULTS AND RECOMMENDATIONS

The study about the debt conditions of government elementary school teachers in Hat Yai District, Songkhla Province revealed that the teachers had more than 1,000,000 baht debt. They borrowed from Teachers’ Cooperatives and Savings Banks and government banks and paid back more than 15,000 baht per month. However, they had enough income to cover the expenses. Factors related to being in debts included physical needs, securities needs, needs for self development, calamities behavior like smoking and gambling, and buying on installments. Though the effects on the teachers were at a low level, being in debt affected the mind and the economic conditions of the teachers. The results of this study can make institutions involved –Office of the Welfare Promotion Commission for Teachers and Education Personnel and Songkhla Educational Service Area Office 2-understand and realize the importance of debt problems and make use of the findings in planning to solve the teachers’ debt problems in the future.

RECOMMENDATIONS FOR FURTHER RESEARCH

1. This study was conducted on government elementary school teachers. Future research could be done about debt conditions of teachers in private schools or those in other levels.

2. This study was on debt conditions of teachers as a whole. Further research should be qualitative study for deeper understanding of factors or other issues causing debts.

ACKNOWLEDGEMENT

I am very grateful for the consultation, guidance, and assistance from Dr. Kanda Janyam, Assoc. Prof. Dr. Sujitra Jorajit, Assoc. Prof. Niran Chulasup and Asst. Prof. Dr.
Srisuporn Chuangsakun, who helped make this thesis possible. I would like to express my deepest and sincerest thanks to them all here.

I would like to thank Assoc. Prof. Niran Chulasup and Assoc. Prof. Chusak Charunsawat, and the Director of Songkhla Education Region 2 for their validation of the research instruments and all the school directors in Songkhla Education Region 2 who facilitated and gave the permission for data collection. Lastly, I would like to thank Faculty of Liberal Arts and PSU Graduate School for their financial support in conducting this research.

REFERENCES


