Community and Social Development Journal : CSDJ
Vol 27 No 3 September–December 2026: e286625 : TCI 1

Guidelines for Addressing Debt Burden Among Personnel in the Academic Division of Chulachomklao Royal Military Academy

Arewon Sutthipongpan
Department of Law and Social Science, Academic Division, Chulachomklao Royal Military Academy, Nakhon Nayok, Thailand
E-mail: areewan.su@crma.ac.th
(Received: 23 January 2026, Revised: 1 August 2026, Accepted: 4 August 2026)
https://doi.org/10.57260/csdj.2026.286625

Abstract

This research aimed to study the debt burden and the factors contributing to debt and propose strategies to alleviate the debt burden among personnel in the Academic Division of the Chulachomklao Royal Military Academy (CRMA). A mixed-methods approach was employed with 256 personnel from the Academic Division for the 2023 academic year. Quantitative data were collected using a questionnaire to analyze debt levels and contributing factors. The qualitative phase focused on developing solutions, drawing insights from key informants, including Academic Division personnel, the Deputy Manager of CRMA's Savings Cooperative, and a Senior Director from TMBThanachart Bank Public Company Limited. In-depth interviews were conducted, and data were analyzed using descriptive statistics, inferential statistics, and content analysis. Hypotheses were tested using logistic regression with Chi-square statistics, odds ratio (OR), and a 95% confidence interval (CI). Findings: The study found that 69.10% of personnel in the Academic Division had outstanding debt, with 19.10% carrying debts exceeding 1 million baht. The primary cause of debt was borrowing for household expenses. Factors contributing to the debt burden included the desire for self-development, academic aspirations, and expenditures on goods and services. Proposed solutions for managing debt were categorized into three approaches, consistent with the study's results: 1) Self-Managed Solutions: Establishing financial discipline guided by the principles of the Sufficiency Economy Philosophy. 2) Cooperative-Managed Solutions: Improving the Savings Cooperative's loan and reserve-fund systems to provide lower-interest credit. 3) Institutionally-Supported Solutions: Setting up debt relief clinics to provide personalized debt management counselling and financial planning education.

Keywords: Debt burden, Contributing factors, Debt management strategies

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Introduction

A national household survey in Thailand revealed that over half of households (52.70%) are in debt, with an average debt level of 208,733 baht per household. This figure reflects a rising trend across all debt categories, particularly household expenditures (National Statistical Office, 2021). Additionally, a survey on the living conditions of civil servants highlighted debt as a pressing issue affecting their quality of life. Low-interest loan rates have made borrowing more accessible, contributing to increasing debt levels. Moreover, the declining ability to repay debts has led many to rely on future income, creating financial instability.

Operational-level civil servants are the most vulnerable to insufficient income for basic living, followed by professionals, particularly teachers and police officers—groups prioritized by the government for debt resolution efforts (Department of Public Relations, 2021). Personnel and educators at Chulachomklao Royal Military Academy (CRMA) face similar challenges as they are salaried civil servants. Research by Supapoj (2017) found that most Royal Thai Army personnel carry substantial debt. Analysis of direct salary payment data revealed an aggregate debt exceeding 1.3 billion baht, which has contributed to stress and diminished work performance.

This issue is further compounded by broader economic challenges. The COVID-19 pandemic, regional conflicts, and climate change-related disasters have driven inflation and increased the cost of goods and services. These factors exacerbate financial pressures, leading to more debt accumulation. Debt, in turn, causes stress and negatively impacts job performance. As repayment ability diminishes, individuals may resort to both formal and informal borrowing, trapping them in a cycle of debt that is increasingly difficult to escape.

Studying the debt behaviors of personnel within CRMA's Academic Division provides insight into debt sources and factors influencing financial burdens. Identifying these factors is crucial to developing sustainable strategies for resolving debt issues. When personnel achieve financial stability, they gain personal security and improved quality of life, leading to enhanced work performance. This ultimately benefits CRMA and the Royal Thai Army by fostering a resilient and capable workforce.

Research Objectives

1. To Examine the Debt Burden of Personnel in the Academic Division of Chulachomklao Royal Military Academy.

This objective seeks to analyze the extent and nature of the debt burden experienced by personnel within the Academic Division. It involves identifying the types and levels of debt, as well as its impact on their financial stability and overall quality of life.

2. To Investigate the Factors Contributing to the Debt Burden of Personnel in the Academic Division of Chulachomklao Royal Military Academy.

This objective aims to explore the underlying causes of debt accumulation among personnel. The focus is on examining individual, economic, and institutional factors that influence their financial behaviors and contribute to their debt levels.

3. To Propose Strategies for Resolving the Debt Burden of Personnel in the Academic Division of Chulachomklao Royal Military Academy.

The final objective involves developing practical and sustainable strategies to address the debt challenges faced by personnel. This includes recommendations for individual financial management and institutional support mechanisms to alleviate financial stress and improve economic well-being.

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Research Framework

The concept of debt burden, as defined by both Thai and international scholars, refers to financial obligations arising from loans, hire-purchase agreements, or guarantees. The characteristics of debt include the amount, type, source of the loan, purpose of borrowing, monthly repayment amount, and loan duration. The factors influencing debt burden can be categorized as follows:

1. Personal Factors: Gender, affiliation, age, educational level, rank, job position, work experience, income sources, average monthly income, average monthly expenses, housing status, number of dependents, marital status, spousal income, and role as the head of the household. (Modmonthin and Theerampon, 2025; Mekara, 2022)

2. Demand Factors: Basic needs, investment aspirations, and self-development goals. (Boonsong et al., 2020; Mekara, 2022)

3. Value Factors: Academic, economic, and social values (Boonsong et al., 2020; Navaritsavi and Srisorn, 2023).

4. Behavioral Factors: Spending behaviors on essentials, online shopping, personal indulgences, travel, and instalment-based purchases (Mekara, 2022; Supapoj, 2018).

Understanding these factors offers insights into the causes and implications of debt, enabling the development of effective financial strategies that foster both short-term stability and long-term growth.

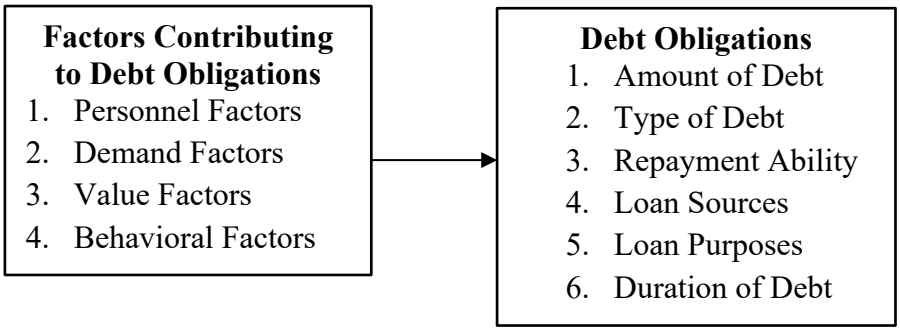


Figure 1 Research Framework

Methodology

This study was conducted in two phases, aligned with the research objectives: This research adopted a sequential explanatory mixed-methods design, in which the quantitative phase (Phase 1) was conducted first to establish the extent and correlates of debt burden, and its results informed and were followed by the qualitative phase (Phase 2), which explored and developed debt-reduction solutions in greater depth.

Phase 1: Studying the Debt Burden and Contributing Factors among Personnel in the Academic Division of Chulachomklao Royal Military Academy

A quantitative research approach was employed to gather data through questionnaires. The population consisted of 294 personnel from the Academic Division during the 2023 academic year. This group included:

1. Commissioned Officers: Administrators, instructors, and support staff (201 individuals).

2. Non-commissioned Officers, Contract Employees, and Government Workers: Support staff (93 individuals).

Out of the distributed questionnaires, 256 were returned with complete data, resulting in a response rate of 87.08%.

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Sampling Technique: Given the small, fully identifiable population (N = 294) of the Academic Division for the 2023 academic year, a total population sampling (census) approach was used rather than probability sampling; questionnaires were distributed to all 294 personnel, and the 256 complete responses (87.08%) represent the analytic sample. Because response was not 100%, and because the study aims to draw inferences applicable to comparable personnel populations rather than to describe only this specific cohort, inferential statistics (chi-square and logistic regression) were retained to test the significance and strength of association between personal factors and debt burden.

Questionnaire Structure: The questionnaire comprised four parts: Part 1 covered personal factors together with rating-scale items on demand, value, and behavioral factors contributing to debt; Part 2 covered debt burden characteristics (amount, type, repayment ability, loan source, purpose, and duration), skipped by respondents with no debt; Part 3 used a 5-point Likert-type rating scale to assess the psychological, social, and economic impacts of debt burden; and Part 4 consisted of open-ended questions soliciting short- and long-term debt-reduction suggestions.

I**nstrument Validation and Reliability:** Three experts with teaching experience and research in debt-related areas reviewed the research tools for content validity. Adjustments were made to ensure accuracy and relevance. The Item-Objective Congruence Index (IOC) yielded an average score of 0.93 (range 0.33–1.00) across all items. Items scoring below the acceptable threshold of 0.67 were revised based on expert feedback (e.g., simplifying the age-group categories and the gender-identity response option) prior to piloting. The revised questionnaires were piloted with 30 personnel outside the primary study population. Reliability was assessed using Cronbach's Alpha Coefficient (KR-20), yielding a score of 0.795, indicating sufficient reliability for use.

Data Analysis

1. Descriptive Statistics: Frequencies, percentages, mean (M), and standard deviation (SD) were calculated to analyze the debt burden and contributing factors.
2. Inferential Statistics: Hypotheses were tested using:
   - Chi-square analysis to examine the independence of variables (Pearson, 1900; Wijitwanna, 2022).
   - Binary Logistic Regression Analysis to assess odds ratios (OR) and 95% confidence intervals (CI) (Hosmer and Lemeshow, 2000; Sogunle and Sogunle, 2020).

Phase 2: Proposing Solutions for Addressing the Debt Burden of Personnel in the Academic Division

A qualitative research approach was used, employing in-depth interviews with purposively selected participants. The key informants included:

1. Ten personnel with debt from the CRMA Savings Cooperative. Interviews continued until data saturation was achieved.
2. Experts such as the Deputy Manager of the CRMA Savings Cooperative and a Senior Director from TMBThanachart Bank Public Company Limited. Selection criteria included authority over loan approvals and over 10 years of financial experience.

Key informants were purposively selected to capture three complementary perspectives essential to formulating feasible debt-reduction guidelines: 1) personnel with lived experience of debt, who could describe actual repayment behaviors, constraints, and needs from the debtor's viewpoint; 2) the Deputy Manager of CRMA's Savings Cooperative, who has direct authority over internal loan policy and could assess the institutional feasibility of proposed measures; and 3) a Senior Director from TMBThanachart Bank, representing an external commercial-lending perspective and current best practices in debt restructuring. This

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triangulation across debtor, internal-institution, and external-financial-sector viewpoints was intended to ensure that the resulting guidelines were grounded in personnel's real needs while remaining operationally and financially viable.

The interview results were summarized to draft a proposed strategy for addressing the debt burden. This draft was then evaluated by three financial experts with over 10 years of experience. These experts included a professor in personal finance management, the CRMA Cooperative Store Manager, and the Head of the Accounting Division at CRMA. Based on their feedback, the draft was refined into a finalized strategy.

Data Collection Tools

1. Semi-structured Interviews: Used to guide discussions with key informants and participants.

2. Assessment Forms: Evaluated the draft debt resolution strategies. The assessment form was a semi-structured, open-ended instrument. For each of the six proposed short- and long-term guidelines under the three approaches (self-managed, cooperative-managed, and institutionally supported), experts provided qualitative judgments on 1) the appropriateness and 2) the practical feasibility of each guideline, together with free-form suggestions for revision. Responses were analyzed thematically and used to refine the guidelines into their final form.

Data Analysis: Content analysis was applied to derive insights from qualitative data.

Trustworthiness of the Qualitative Data: Trustworthiness was addressed in two ways. First, data-source triangulation was achieved by drawing on three distinct informant perspectives (indebted personnel, the Savings Cooperative's Deputy Manager, and a commercial bank Senior Director), allowing convergence across debtor, internal-institution, and external-financial-sector viewpoints to be cross-checked. Second, member checking was incorporated procedurally: the draft guidelines synthesized from the in-depth interviews were returned to a separate panel of three financial experts for evaluation and revision (see Assessment Forms above), so that the researchers' interpretation of informants' input was validated and refined before finalization.

Results

1. Findings on the Debt Burden of Personnel in the Academic Division, Chulachomklao Royal Military Academy

1.1 Personal Factors Analysis

The analysis of 256 respondents revealed the following demographic and personal characteristics: Gender: A majority were male (69.10%). Departmental Affiliation: Most respondents were from the Preparatory and Academic Control Division (16.80%). The rest are distributed among 11 departments. Age Groups: The majority fell into Generation X (48.40%) and Generation Y (46.50%). Education: Over half (56.30%) held qualifications higher than a bachelor's degree. Rank and Position: Most were commissioned officers (67.20%), with nearly half serving as instructors (49.2%). Work Experience: A significant proportion (37.50%) had 11–25 years of experience. Income Source: Most relied solely on their salary for income (58.20%). Monthly Income and Expenditure: Only 18.8% earned more than 50,000 baht per month, while 16.0% reported monthly expenses between 10,001–15,000 baht. Living Arrangements: Over half (53.50%) resided in military welfare housing. Dependents: A third (35.90%) had no dependents. Marital Status: Over half (51.60%) were married, with the majority (51.20%) having spouses without income. Family Role: A majority (51.20%) identified as the head of their household.

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1.2 Analysis of Debt Burden

The analysis of debt among personnel revealed the following insights shown in Table 1

Table 1 Debt Obligations of Personnel in the Educational Division, Chulachomklao Royal Military Academy

Debt Obligations	Details	*N*	Number	Percentage
Debt Obligations	With debt obligations	256	177	69.10%
	Without debt obligations	256	79	30.90%
Amount of Debt	Less than 50,000 THB (<1,458$)	177	25	9.80%
	50,000–100,000 THB (1,458-2,916$)	177	25	9.80%
	100,001–300,000 THB (2,917-8,748$)	177	26	10.20%
	300,001–500,000 THB (8,749-14,580$)	177	16	6.30%
	500,001–750,000 THB (14,581-21,870$)	177	9	3.50%
	750,001–1,000,000 THB (21,871-29,160$)	177	27	10.50%
	More than 1,000,000 THB (>29,160$)	177	49	19.10%
Type of Debt	Formal debt	177	151	59.00%
	Informal debt	177	3	1.20%
	Both formal and informal debt	177	23	8.90%
Repayment Ability	No repayment	177	2	0.80%
	Occasional repayment	177	5	2.00%
	Minimum repayment monthly	177	45	17.50%
	Full repayment monthly	177	123	48.00%
	Others (partial or full repayment alternately)	177	2	0.80%
Loan Sources	Cooperative savings/welfare fund	177	107	41.80%
	Government Savings Bank/GSB/BAAC	177	32	12.50%
	Commercial banks	177	40	15.60%
	Pawnshops	177	4	1.60%
	Credit cards/leasing/personal loans	177	54	21.10%
	Relatives/parents/friends	177	17	6.60%
	Informal lenders	177	13	5.10%
	Others (Student Loan Fund)	177	2	0.80%
Loan Purposes	Building/purchasing housing	177	67	26.20%
	Repayment of existing debt	177	38	14.80%
	Household expenses	177	77	30.10%
	Investment	177	22	8.60%
	Education (self/children)	177	43	16.80%
	Purchasing conveniences	177	58	22.70%
	Others (land, loans for relatives, rent payments)	177	5	1.90%
Duration of Debt	Within 1 year	177	31	12.10%
	2–5 years	177	50	19.50%
	6–10 years	177	52	20.30%
	More than 10 years	177	53	20.70%

Source: Own elaboration

From table 1, the following conclusion can be drawn: Debt Obligations: Approximately 69.1% of personnel carried debt. Debt Amounts: 29.6% owed more than 750,000 baht. (>21,870$). 19.1% owed over 1 million baht. (>29,160$). Debt Type: Most debt was formal (59.00%), with only 3% attributed to informal loans. Repayment Ability: Nearly half (48.00%) were able to make full monthly repayments. Loan Sources: The majority borrowed from savings cooperatives or organizational welfare programs (41.80%). Credit cards, leasing services, or personal loans constituted 21.10%. Loan Purposes: Household expenses were the most common reason for borrowing (30.10%). Housing construction or purchase followed (26.20%). Debt Duration: 20.70% had been in debt for over 10 years. 20.30% for 6–10 years. 19.50% for 2–5 years. 12.10% had been in debt for less than one year. Most debt commitments were long-term in nature.

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2. Analysis of Factors Contributing to the Debt Burden of Personnel in the Academic Division, Chulachomklao Royal Military Academy

The analysis identifies three main categories of factors contributing to the debt burden: needs-based factors, value-based factors, and debt behavior factors.

2.1 Needs-Based Factors

Needs-based factors include basic needs, investment aspirations, and the desire for self-development. The findings revealed that the overall contribution of needs-based factors to the debt burden was moderate. A closer examination of each factor shown in Table 2.

Table 2 Demand Factors Contributing to Debt Obligations (Overall)

Demand Factors Contributing to Debt Obligations	*M*	*SD*	Interpretation
1. Basic needs	2.15	0.54	Moderate
2. Investment needs	2.24	0.53	Moderate
3. Self-development needs	2.32	0.50	Moderate
Total	**2.24**	**0.40**	**Moderate**

Note: *M* = Mean *SD* = Standard deviation
Source: Own elaboration

Basic Needs: The need to cover basic living expenses contributed moderately to the debt burden. Among these, the most significant contributors were: The increased desire to utilize direct payment rights for medical expenses beyond current entitlements. The aspiration to build or purchase a personal residence.

Investment Needs: Investment aspirations, particularly the desire to engage in high-return investments, were identified as significant factors, contributing substantially to the debt burden.

Self-Development Needs: The desire for self-development was the highest contributor among needs-based factors. Specific contributors include: Professional Training: A strong desire to participate in various training programs to enhance job performance.

Additional Learning Resources: Purchasing additional books to expand knowledge emerged as a significant contributor. Short-Term Specialized Courses: A moderate yet notable factor was the desire to enroll in short-term courses to gain specialized knowledge.

Overall, the results indicate that personnel in the Academic Division face moderate debt burdens due to their efforts to meet essential needs, pursue investment opportunities, and enhance their professional and personal capacities.

2.2 Analysis of Value-Based Factors Contributing to the Debt Burden of Personnel in the Academic Division, Chulachomklao Royal Military Academy

The value-based factors analyzed in this study include academic values, economic values, and social values. The findings indicate that these factors contribute to the debt burden at a moderate level overall (Table 3). Among the categories, academic values were identified as the highest contributing factor and the only category that had a high level of influence on the debt burden.

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Table 3 Value Factors Contributing to Debt Obligations (Overall)

Value Factors Contributing to Debt Obligations	*M*	*SD*	Interpretation
1. Academic values	2.66	0.46	High
2. Economic values	1.78	0.28	Moderate
3. Social values	1.78	0.43	Moderate
Total	**2.07**	**0.25**	**Moderate**

Note: *M* = Mean *SD* = Standard deviation
Source: Own elaboration

Academic Values:When examining specific aspects of academic values, all were rated at a high level. The most significant contributors were: The belief that continuous learning expands life opportunities. The perception that education is an investment. The idea that education helps build social networks and enhances societal recognition. The view that possessing higher academic qualifications increases acceptance within academic circles.

Economic Values: Economic values were found to contribute at a moderate level overall. Among these, the strongest influence was the belief that the first priority upon having sufficient funds should be to purchase a home. This was the only economic value rated at a high level of influence.

Social Values: Social values also contributed moderately to the debt burden. The most significant aspect was the belief that consistent participation in various activities increases visibility and respect from others in society.

2.3 Analysis of Behavioral Factors Contributing to the Debt Burden of Personnel in the Academic Division, Chulachomklao Royal Military Academy

The behavioral factors analyzed include spending on regular consumption, online purchases, personal indulgences, travel, and installment payments. The overall findings indicate that these behaviors contribute to the debt burden at a low level (Table 4). However, when broken down into specific areas, regular consumption behaviors were identified as the most significant contributor to debt.

Table 4 Behavioral Value Factors Contributing to Debt Obligations (Overall)

Value Factors Contributing to Debt Obligations	*M*	*SD*	Interpretation
1. Regular consumption	1.84	0.40	Moderate
2. Online shopping	1.69	0.49	Moderate
3. Personal indulgences (Vices)	1.47	0.38	Low
4. Travel Expenses	1.57	0.43	Low
5. Installment payments	1.66	0.46	Low
Total	**1.65**	**0.27**	**Low**

Note: *M* = Mean *SD* = Standard deviation
Source: Own elaboration

Regular Consumption Spending: Spending on regular consumption was categorized as having a moderate impact on debt. The most significant behavior was dining out three or more times per week, which contributed the most to the debt burden in this category.

Online Shopping: The impact of online shopping behaviors was also moderate. The most significant contributor was the frequent purchase of consumer goods online, which stood out as a key factor increasing debt.

Personal Indulgences (Vice): Spending on personal indulgences, such as gambling or purchasing lottery tickets, was rated as having a low overall impact. However, buying lottery

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tickets or engaging in underground lotteries was identified as the highest contributor within this category.

Travel Expenses: Travel-related expenses were categorized as having a low impact on debt. The most significant behavior was traveling to other provinces at least once a month, which contributed notably to the debt burden.

Installment Payments: Spending through installment payment plans was also rated as having a low impact. However, the most significant contributor within this category was the purchase of goods on a 0% interest installment plan, which contributed notably to the debt burden.

2.4 Results of Hypothesis Testing on Factors Influencing Debt Burden

The analysis revealed significant relationships between personal factors and the debt burden of personnel in the Academic Division of Chulachomklao Royal Military Academy. The findings are summarized as follows:

Consistent with Research Objective 2, the following hypotheses were formulated and tested: H1–H8: Personnel's gender (H1), age (H2), education level (H3), military rank (H4), job position (H5), work experience (H6), spousal income (H7), and family role (H8) are each significantly associated with debt burden. (H9): Departmental affiliation, income source, average monthly income and expenditure, housing type, number of dependents, and marital status are not significantly associated with debt burden.

Table 5 Summary of Hypothesis Testing Results for Personal Factors Associated with Debt Burden

Personal Factor	p-value	Group with Highest Debt Burden	Key Odds Ratio (OR)
Gender	0.026	Male (73.40%)	1.9× vs. female
Age	0.010	Generation X (77.40%)	2.0–4.0× vs. Gen Z/Y
Education Level	0.000	Sub-bachelor's degree (90.70%)	Bachelor's: 70% lower; higher degree: 80% lower
Military Rank	0.000	Non-commissioned officers (90.70%)	6.9× vs. commissioned; 6.3× vs. contract/government
Job Position	0.000	Support staff (86.10%)	2.3× vs. administrators; instructors 60% lower
Work Experience	0.021	>25 years of service (77.20%)	6.8× vs. 11–25 yrs; 2.8× vs. <1 yr
Spousal Income	0.005	Spouse earns 25,001–35,000 THB (95.20%)	9.8× vs. <25,000 THB; >35,000 THB: 40% lower
Family Role	0.000	Household head (79.90%)	3.4× vs. non-head

Source: Own elaboration. Full statistical detail for each factor is presented in narrative form below.

Gender

- Statistical Significance: Gender was significantly associated with debt burden ($p = 0.026$).
- Findings: Male personnel had a higher debt burden (73.4%) compared to females.
- Likelihood of Debt: Males were 1.9 times more likely to incur debt than females.

Age

- Statistical Significance: Age was significantly related to debt burden ($p = 0.010$).
- Findings: Generation X (aged 42 and older) had the highest debt burden (77.4%).
- Likelihood of Debt: Generation X was 2.0 times more likely to incur debt than Generation Z (under 27) and 4.0 times more likely than Generation Y (aged 27–42).

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Education Level

- Statistical Significance: Education level was significantly associated with debt burden ($p = 0.000$).
- Findings: Personnel with less than a bachelor's degree had the highest debt burden (90.7%).
- Likelihood of Debt: Those with bachelor's degrees and higher qualifications were 70% and 80% less likely to incur debt, respectively.

Military Rank

- Statistical Significance: Rank was significantly related to debt burden ($p = 0.000$).
- Findings: Non-commissioned officers had the highest debt burden (90.7%).
- Likelihood of Debt: Non-commissioned officers were 6.9 times more likely to incur debt than commissioned officers and 6.3 times more likely than contract employees and government workers.

Job Position

- Statistical Significance: Job position was significantly associated with debt burden ($p = 0.000$).
- Findings: Support staff had the highest debt burden (86.1%).
- Likelihood of Debt: Support staff were 2.3 times more likely to incur debt than administrators or directors, while instructors were 60% less likely to incur debt.

Work Experience

- Statistical Significance: Work experience was significantly related to debt burden ($p = 0.021$).
- Findings: Personnel with more than 25 years of service had the highest debt burden (77.2%).
- Likelihood of Debt: Personnel with over 25 years of experience were 6.8 times more likely to incur debt than those with 11–25 years, 6.3 times more likely than those with 6–10 years, 3.1 times more likely than those with 1–5 years, and 2.8 times more likely than those with less than one year.

Spousal Income

- Statistical Significance: Spousal income was significantly associated with debt burden ($p = 0.005$).
- Findings: Personnel whose spouses earned 25,001–35,000 baht per month had the highest debt burden (95.2%).
- Likelihood of Debt: These personnel were 9.8 times more likely to incur debt than those whose spouses earned less than 25,000 baht and 1.7 times more likely than those whose spouses had no income. Personnel with spouses earning more than 35,000 baht were 40% less likely to incur debt.

Family Role

- Statistical Significance: Being the head of the household was significantly related to debt burden ($p = 0.000$).
- Findings: Heads of households had a higher debt burden (79.9%).
- Likelihood of Debt: Heads of households were 3.4 times more likely to incur debt than those who were not.

Non-Significant Factors

Other personal factors, including departmental affiliation, income source, average monthly income, average monthly expenses, housing type, number of dependents, and marital status, were not significantly related to debt burden.

Synthesis of Contributing Factors: Taken together, the eight personal factors above indicate a composite, rather than isolated, risk profile. Personnel who are male (OR = 1.9), aged over 42 years/Generation X (OR = 2.0–4.0), hold sub-bachelor qualifications (debt

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prevalence of 90.7%), serve as non-commissioned officers or support staff (OR = 6.9 and 2.3, respectively), have more than 25 years of service (OR up to 6.8), and act as household heads (OR = 3.4) face compounding debt risk. Conversely, dual-income households in which a spouse earns above 35,000 THB per month act as a protective factor, reducing debt likelihood by 40%. This pattern indicates that debt burden in the Academic Division is concentrated among long-serving, lower-rank personnel who also bear primary financial responsibility for their households — a profile whose income growth has structurally lagged behind rank and tenure. This composite risk profile, together with the needs-, value-, and behavior-based factors identified in Sections 4.2.1–4.2.3 (self-development needs, academic values, and regular consumption spending), forms the empirical basis for the three-tiered debt-reduction strategy presented in Section 4.3 and directly informs the prioritization of non-commissioned officers and long-serving support staff as the target group for intervention.

3. Strategies for Resolving the Debt Burden of Personnel in the Academic Division, Chulachomklao Royal Military Academy

The proposed strategies for addressing the debt burden of personnel are divided into three main approaches: self-managed solutions, cooperative-managed solutions, and institutionally-supported solutions by the Chulachomklao Royal Military Academy or the Royal Thai Army. These three approaches are theoretically grounded, respectively, in the Sufficiency Economy Philosophy, Maslow's hierarchy of needs and Alderfer's ERG theory, and Richard E. Walton's quality-of-work-life framework, each of which is elaborated together with supporting empirical studies in the Discussion section below.

Approach 1: Self-Managed Solutions

1. Developing Financial Discipline in Spending: Plan spending to maximize value, focusing on necessity and sufficiency. Prepare monthly income and expense records or household budgets guided by the Sufficiency Economy Philosophy.
2. Fostering Financial Discipline in Saving: Save consistently before spending. Set financial goals, regularly review financial status, and understand the benefits of saving.
3. Debt Management: Avoid unnecessary borrowing. Systematically manage debts by prioritizing repayments, starting with high-interest debts. Ensure timely, full, and consistent debt repayments.
4. Adjusting Financial Behaviors: Prioritize saving before spending. Adopt a sufficient and rational spending pattern while cultivating long-term financial discipline.
5. Earning Additional Income: Engage in supplementary income activities that do not interfere with regular work.
6. Enhancing Skills and Qualifications: Pursue self-development to increase income opportunities or transition to higher-paying professions.

Approach 2: Cooperative-Managed Solutions

1. Improving Cooperative Reserve Systems: Source funds from internal and external avenues to provide lower-interest loans for personnel, helping reduce high-interest debts.
2. Loan Approval Criteria: Incorporate factors such as additional income and collateral into eligibility considerations. Address informal debts not reflected in salary slips and credit bureau data to prevent over-indebtedness.
3. Debt Repayment Options: Offer lower interest rates than external lenders. Facilitate loan refinancing or temporary repayment pauses.
4. Affordable Installment Options: Collaborate with cooperative stores to provide essential goods at reasonable prices through installment plans.
5. Expanding Online Marketing Channels: Leverage digital platforms to increase economic opportunities for personnel.

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Approach 3: Institutionally-Supported Solutions

1. Lunch Program: Provide free or subsidized meals as part of personnel welfare.
2. Supplementary Income Opportunities: Utilize unused military spaces for personnel with debts to generate additional income.
3. Support for Side Businesses: Provide training and sales channels for personnel and their families to develop supplementary businesses.
4. Salary Adjustments: Align salaries with current economic conditions to improve financial stability.
5. Financial Advisory Clinics: Offer personalized financial advice, including savings strategies, retirement planning, and household budgeting. Assign coaches for case-by-case support while maintaining confidentiality.
6. Improved Welfare Benefits: Enhance benefits such as government housing and overtime compensation for personnel.
7. Mandatory Financial Literacy Training: Ensure all personnel receive fundamental financial education to foster informed economic behaviors.

Discussions

The study on strategies for addressing the debt burden of personnel in the Academic Division of Chulachomklao Royal Military Academy revealed several key points for discussion:

Debt Situation and Contributing Factors

The finding that gender was significantly associated with debt burden, with male personnel 1.9 times more likely to incur debt, is consistent with the Puey Ungphakorn Institute for Economic Research (Chantara et al., 2019), which found that men carry larger loan balances than women, and with Punyakrit Supapoj (2018), who attributed higher male indebtedness to the household-head role assumed early in men's careers. This aligns with the present finding that household heads were 3.4 times more likely to incur debt than non-heads. Similarly, the higher debt burden among non-commissioned officers (6.9 times more likely than commissioned officers) mirrors Suaysuwan and Chansom (2021), both of whom linked debt among non-commissioned personnel to insufficient income relative to expenditure and the absence of supplementary income sources. This directional pattern is further corroborated by a more recent nationwide study, Modmonthin and Theerampon (2025), which analyzed 2023 national household survey data and found that a household head's gender, age, and education level were all significantly and inversely related to the likelihood of holding both formal and informal debt simultaneously, while borrowing for business or education purposes was the strongest positive predictor of such dual indebtedness — a pattern consistent with the present study's finding that household-expense and education-related borrowing are leading debt drivers among personnel.

The predominance of self-development needs and academic values as the leading contributing factors can be interpreted through Maslow's hierarchy of needs and Alderfer's (1972) ERG theory. Once personnel's basic existence needs (salary, allowances, welfare, safety) are met, attention shifts toward growth needs — in this context, professional and academic advancement. Personnel's belief that continuous learning expands life opportunities and that education constitutes an investment reflects this growth orientation, echoing Wiyaporn (2016), who similarly found that academic-value-driven borrowing (for further study or academic promotion) was a leading cause of debt among educators. This reveals a paradox specific to military educational personnel: the very aspiration for professional advancement that the institution seeks to encourage is itself a primary driver of financial strain, underscoring the rationale for the professional-development loan program proposed in Section 4.3.

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Self-Managed Solutions

One effective approach identified was the development of financial discipline guided by the Sufficiency Economy Philosophy. The findings showed that most participants emphasized reducing expenses, practicing frugality, and spending only on necessities while adopting a mindset of sufficiency.

This aligns with the perspective of Krungsri Bank (2021), which highlighted that financial discipline can be cultivated through consistent habit formation. Referencing Maxwell Maltz's Psycho-Cybernetics, the theory suggests that habits can be formed by repeating specific actions daily for 21 consecutive days, eventually embedding them into routine behavior. In the context of financial discipline, starting with systematic saving is crucial. Two recommended types of savings accounts are:

1. Fixed Deposit Accounts
2. High-Interest Savings Accounts (e.g., online savings accounts without passbooks).

Participants also suggested diligently tracking income and expenses to understand personal spending habits better. This practice involves refraining from impulse purchases and shifting to planned buying, which includes: Listing items before shopping. Reflecting on whether a purchase addresses a genuine need or is merely a want, prioritizing necessities.

These practices mirror findings by Cheeking et al. (2020), which indicated that financial attitudes are the most significant factor influencing financial discipline among personnel at the Supreme Command Headquarters. Positive financial attitudes—shaped by education, upbringing, experiences, and environment—help individuals recognize the importance of financial management, making discipline easier to achieve.

This approach also reflects the Sufficiency Economy Philosophy, emphasizing:

1. Moderation: Living with neither excess nor deficiency.
2. Reasonableness: Thoughtful decision-making that prioritizes practicality and necessity.
3. Resilience: Preparing for change and managing risks prudently.

Additionally, this philosophy advocates for continuous learning about both theoretical and practical aspects of financial management while incorporating moral principles such as honesty, perseverance, and mindfulness in daily life (Navaritsavi and Srisorn, 2023).

Additional Strategies for Addressing Debt Burden

Self-Managed Solutions

Another effective self-managed solution is increasing income or pursuing additional occupations. This aligns with findings by Tiptipakorn and Siriwong (2016), who suggested earning additional income through overtime work or part-time jobs. Similarly, research by Sukharat (2023) confirmed that the best debt management strategy involves increasing income while reducing expenses. Finding multiple income streams positively impacts financial independence in two aspects:

1. Survival: Generating enough income from work and assets to cover expenses ensures basic financial independence.
2. Wealth: Having sufficient income from assets to sustain a comfortable lifestyle without relying on employment indicates financial freedom.

These strategies effectively address debt issues, providing personnel with financial independence. Research by Supawong (2006) also highlights that families of police officers seeking additional income require training in supplementary occupations, marketing channels, and support from the public and private sectors. Marketing and production planning were particularly emphasized.

In line with this, personnel in the Academic Division of Chulachomklao Royal Military Academy expressed a desire for the institution to assist in finding buyers or guaranteeing product prices. Suggestions included using vacant military spaces to allow indebted personnel to generate additional income through sales or other activities.

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Institutional Support Solutions

Institutional-level support focuses on savings cooperatives at Chulachomklao Royal Military Academy providing financial assistance. The study revealed a strong need for the cooperative to:

- Offer low-interest loans to reduce debts from informal or external sources.
- Implement repayment options with interest rates lower than external lenders.
- Allow personnel to refinance their debts or pause repayments temporarily.

These findings align with recommendations from Satanunphiphat (2016), who proposed that institutions establish internal cooperatives to provide emergency loans with reasonable interest rates. This could involve engaging informal creditors to integrate them into formal systems, thereby ensuring legal compliance and better financial oversight.

Additionally, providing welfare benefits, such as training for supplementary occupations, creating spaces for selling products, and facilitating marketing activities, can help personnel address debt sustainably. Institutions could also advertise these activities to position them as significant economic hubs within their respective regions.

Institutionally-Supported Solutions by the Royal Thai Army

One of the proposed strategies is adjusting civil servants' base salaries to align with the current socio-economic context while enhancing welfare support for personnel. This approach aligns with Richard E. Walton's concept of quality of work life, which outlines eight key components: 1) Fair and adequate compensation. 2) Safe and health-promoting work environments. 3) Opportunities for personal skill development. 4) Career advancement and job security. 5) Social integration within the organization. 6) Organizational justice and ethics. 7) Work-life balance. 8) Social relevance and connection (Bualuang, 2007, p. 14).

Additionally, these strategies resonate with findings by Nethin et al. (2017), who identified salary increases or additional allowances as effective measures for addressing primary school teachers' debt issues. Similarly, Puttaruksa (2021) found that compensation and welfare are the most significant factors influencing personnel's quality of work life, demonstrating a strong positive correlation.

Research by Insung et al. (2021) also supports the idea that adequate compensation and sufficient housing for personnel can significantly improve their quality of work life. These measures reflect the realities of the current economic situation, where the rising cost of living often outpaces the salaries of civil servants.

The Ministry of Finance has acknowledged these challenges, recognizing the need for adjustments to ensure civil servants, permanent employees, temporary staff, and enlisted military personnel can sustain their livelihoods amidst rising living costs. In alignment with the Cabinet's resolution, the Comptroller General's Department has been tasked with adjusting the temporary cost-of-living allowance to offset economic pressures and maintain financial stability (Thai PBS, 2024).

Integration of Quantitative and Qualitative Findings

Overall, the qualitative findings (Phase 2) converge with and extend the quantitative findings (Phase 1) rather than contradicting them. The quantitative results identified household expenses and self-development/academic aspirations as the leading statistical drivers of debt, and identified non-commissioned officers, long-serving personnel, and household heads as the highest-risk groups; the qualitative interviews independently generated solutions that directly target these same drivers and groups for example, Sufficiency-Economy-based spending discipline addresses everyday household-expense debt, while the proposed professional-development loan program addresses the specific academic/self-development driver identified quantitatively. No divergence was found between what quantitative analysis identified as significant risk factors and what qualitative informants identified as priority intervention points, which strengthens confidence in the proposed three-tiered strategy.

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Conclusion and suggestions

In overview, this study found that debt is widespread but largely manageable among CRMA Academic Division personnel, driven primarily by household expenses and by aspirations for self-development rather than by financial mismanagement; risk is concentrated among long-serving, lower-rank, household-head personnel, and is best addressed through the complementary self-managed, cooperative-managed, and institutionally-supported strategies detailed below.

1. Debt Situation Analysis of Educational Personnel at Chulachomklao Royal Military Academy. The analysis reveals that 69.10% of educational personnel carry debt burdens, with 19.10% holding debts exceeding 1 million baht. The majority of debts are within the formal financial system, with only 3% in the informal sector. The primary source of loans is cooperative savings or institutional welfare programs. Most personnel demonstrate full monthly debt servicing capacity. The primary purposes for incurring debt are household expenditures, followed by housing acquisition or construction, predominantly long-term debts. Most personnel are married and serve as heads of households, with non-income-generating spouses. This overall debt profile is consistent with Supapoj (2017), who found that most Royal Thai Army personnel carry substantial debt exceeding 1.3 billion baht in aggregate, and with the National Statistical Office (2021) finding that over half of Thai households are indebted, primarily for household expenditure. A detailed comparison with these and other prior studies is provided in Section 5.1.

2. Factors Contributing to Debt Burdens. The analysis indicates a moderate level of debt-inducing needs among educational personnel. Personal development aspirations, particularly in academic enhancement, emerge as the most significant factor driving debt accumulation, with academic values being the sole high-level contributor to debt burdens. Behaviorally, regular consumption expenditures are identified as the most substantial debt-inducing factor.

The study also reveals correlations between personal characteristics and debt propensity:

Gender: Males are 1.9 times more likely to incur debt than females. (This pattern, together with its likely explanation men’s greater tendency to serve as household heads is discussed in Section 5.1.)

Age: Generation X shows higher debt propensity compared to Generations Z and Y.

Education: Personnel with sub-bachelor qualifications exhibit higher debt likelihood than those with bachelor's or higher degrees.

Military Rank: Non-commissioned officers show higher debt propensity than commissioned officers, employees, and government officials.

Job Position: Support staff demonstrate higher debt likelihood than executives/ administrative staff and faculty.

Length of Service: Personnel with over 25 years of service show higher debt propensity than those with shorter tenures.

Spousal Income: Personnel whose spouses earn over 35,000 baht monthly show a 40% reduction in debt likelihood.

Family Status: Household heads exhibit higher debt propensity than non-heads.

Factors such as departmental affiliation, income sources, average monthly income and expenditure, housing characteristics, number of dependents, and marital status show no significant correlation with debt incurrence.

3. Debt Management Strategies. The study identifies three primary approaches to addressing debt issues among educational personnel at Chulachomklao Royal Military

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Academy: 1) Self-management strategies, 2) Cooperative savings assistance strategies, and 3) Institutional support strategies (from the Academy or Royal Thai Army). This data provides a crucial foundation for developing effective debt management strategies at both individual and institutional levels. Furthermore, the establishment of financial counseling clinics for unit personnel serves to provide education on pre-retirement savings, income-generating investments, household accounting, and financial planning. This includes the provision of personalized coaching and advisory services to address individual challenges on a case-by-case basis while ensuring strict confidentiality of personal data. Such initiatives align with the guidelines for fostering financial discipline among naval cadets to ensure future financial stability, which recommend the implementation of mentorship programs or expert-led personal financial counseling (Thianboonsong and Marin, 2023)

Recommendations

1. Establish a Loan Program for Professional Development: Given that the desire for self-development was identified as the most significant factor contributing to personnel debt, a loan program specifically aimed at professional growth should be implemented. This initiative could involve collaboration between the Chulachomklao Royal Military Academy's cooperative and external funding sources to provide personnel with low-interest loans for a suitable duration.

2. Create a Financial Counselling Clinic: The study revealed that 69.1% of personnel carry debt, with most of it stemming from household expenses rather than income-generating activities. Non-commissioned officers were found to have the highest debt levels and a greater likelihood of incurring debt compared to other groups. A financial counselling clinic could help personnel better manage their debts and foster a positive financial attitude, which is crucial for cultivating financial discipline. Priority should be given to supporting non-commissioned officers. This recommendation is reinforced by Saelee et al. (2025), who studied over-indebtedness among Thai civil servants and found that financial literacy and sound financial behavior were significant protective factors, while belonging to the “sandwich generation” — personnel financially responsible for two or more family generations simultaneously — significantly increased the risk of over-indebtedness. Their study specifically recommends targeted measures such as in-house financial advisors and financial-literacy promotion for this group, directly supporting the financial counselling clinic proposed here.

3. Enhance Welfare Benefits for Personnel: The findings indicated that 58.20% of personnel rely solely on their salary and allowances as their primary income source, with 53.50% residing in military-provided housing. Additionally, 59.00% of personnel with debt borrowed through formal systems, primarily cooperatives or unit welfare programs (41.80%). To address these issues, the Academy or the Royal Thai Army should consider: Adjusting base salaries for civil servants to align with current economic conditions. Improving welfare benefits to enhance quality of life and work performance among personnel.

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New knowledge and the effects on society and communities

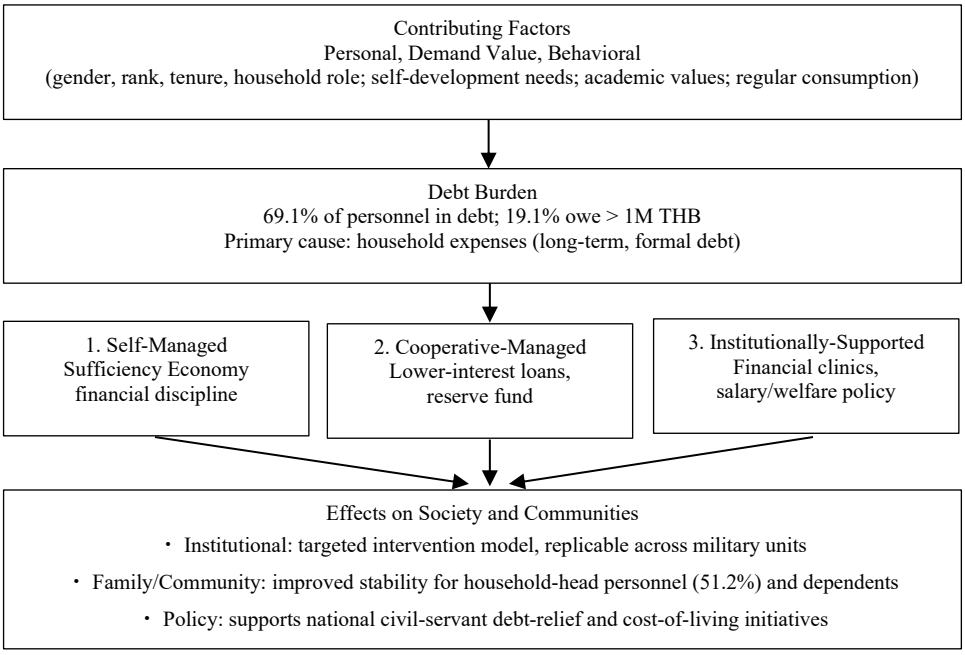


Figure 2 Conceptual framework linking contributing factors, debt burden, the three-tiered strategy, and societal effects. Source: Own elaboration

This research contributes new empirical knowledge regarding the debt burden situation among educational personnel in Thai military institutions, a population group that has not been systematically studied before. Existing knowledge, such as Supapoj (2017), had established only that Royal Thai Army personnel in general carry substantial aggregate debt, without disaggregating this burden by individual factors or by personnel type. The present study extends this prior knowledge by quantifying debt burden specifically among CRMA's Academic Division personnel and by identifying, through odds-ratio analysis, which personal characteristics significantly predict debt (e.g., rank, tenure, education, household headship). Most notably, whereas prior research on civil-servant debt (e.g., Nethin et al., 2017, on schoolteachers) attributed indebtedness mainly to insufficient compensation, this study's finding that academic values and self-development aspirations not merely economic necessity are the leading debt drivers among educational personnel is a new empirical contribution not previously documented. The study reveals that 69.1% of personnel in the Academic Division of Chulachomklao Royal Military Academy carry debt obligations, with 19.1% holding debts exceeding one million baht. This finding provides concrete evidence reflecting the severity of debt problems among military officers and civil servants within the Royal Thai Army.

The research identifies significant statistical relationships between personal factors and debt burden that constitute new knowledge in this field. Males are 1.9 times more likely to incur debt than females, while Generation X personnel show four times higher debt propensity compared to Generation Y. Notably, non-commissioned officers demonstrate 6.9 times greater likelihood of debt compared to commissioned officers, and personnel with educational qualifications below bachelor's degree level exhibit debt burdens as high as 90.7%. Furthermore, the study discovers that spousal income above 35,000 baht monthly reduces debt

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likelihood by 40%, highlighting the protective role of dual-income households against financial vulnerability.

A particularly significant finding is that academic values emerge as the sole high-level factor contributing to debt burden. Personnel who strongly believe that continuous education expands life opportunities and view education as an investment are more likely to borrow for self-development purposes. This new understanding reveals the paradoxical relationship between aspirations for professional advancement and financial burden among military educational personnel.

The effects of this research on society and communities are multifaceted. At the institutional level, the findings enable Chulachomklao Royal Military Academy and other military organizations to design targeted intervention programs for high-risk groups, particularly non-commissioned officers and personnel with lower educational qualifications. The proposed three-tiered strategy comprising self-management approaches based on Sufficiency Economy Philosophy, cooperative-level financial assistance, and institutional support through financial counselling clinics provides a practical framework that can be replicated across military units nationwide.

At the family and community level, since 51.20% of respondents serve as household heads with 3.4 times higher debt propensity, reducing their debt burden directly improves economic stability for entire families, including educational opportunities for their children. The recommendation to utilize vacant military spaces for supplementary income generation can stimulate local economies surrounding military installations while providing debt-affected personnel with additional revenue streams.

At the policy level, this research supports government initiatives to resolve civil servant debt problems by providing empirical evidence from military personnel. The finding that personnel with below-bachelor qualifications face the highest debt burden aligns with recent government policies adjusting cost-of-living allowances for civil servants without university degrees. The evidence also supports considerations for salary structure adjustments and welfare improvements across the Royal Thai Army, ultimately contributing to enhanced work performance and quality of life among military educational personnel who are responsible for producing future army officers.

Acknowledgments

This research was supported by the Development Fund of the Chulachomklao Royal Military Academy.

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