

## Social Inclusion and Government Lottery-Funded Retirement Schemes: Implications for Social Justice and Well-Being in Thailand?

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### Abstract

This research examines the impact of government lottery-funded retirement schemes on social justice and well-being in the Kalasin Province, Thailand, by investigating citizens' purchasing behaviors regarding lottery tickets for retirement benefits. This study aims to answer the following research question: How do gambling, buyers' behavior, and decision-making factors relate to each other? As the new pilot pension scheme has not been implemented yet, this study focuses on lottery purchasing behavior as the baseline for the feasibility study of the new policy. Employing a mixed-method approach, we analyzed data from 400 quantitative participants through structured questionnaires and conducted 10 qualitative interviews using thematic analysis. Our findings reveal a notable incongruity: while quantitative data indicate a decline in ticket purchases, qualitative insights demonstrate consistent buying patterns, influenced by personal beliefs, familial obligations, and welfare considerations. The study identifies key factors such as fairness of the policy, perceived investment value, and potential interest returns as significant influences on purchasing decisions. These findings underscore the importance of refining the policy framework to enhance its contributions to social justice and well-being. Recommendations include diversifying marketing strategies, implementing affordable ticket pricing, and ensuring clear information dissemination. Future research endeavors may expand upon this analysis or explore alternative retirement funding models, thereby offering additional insights for social welfare policy reforms.

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## Introduction

As Thailand faces the demographic shift towards an aging society, the economic and social implications become increasingly significant. According to the United Nations World Population Ageing report, an aging society is characterized by a high proportion of elderly individuals, defined in Thailand as those aged 60 and above, comprising over 10 percent of the total population, or those aged 65 and above at a 7 percent threshold (United Nations, 2019). In Kalasin province, this demographic transformation is particularly pronounced, signaling a need for comprehensive policy interventions to ensure sustainable living conditions for the elderly (Kalasin Provincial Administrative Organization, 2023).

The transition towards a complete aging society, expected by 2026, poses unique challenges for Thailand, a developing nation grappling with the dual pressures of an increasing elderly population and a shrinking workforce (National Economic and Social Development Council, 2021). This demographic shift is accentuated by economic data from 2020, which indicates that low-income households often allocate significant portions of their earnings to government lottery tickets, seeking financial relief through luck (National Economic and Social Development Board, 2020). This behavior underscores a deeper concern about insufficient retirement savings and the lack of a reliable income source for the majority of the elderly population, amidst rising health-related expenses and the economic aftermath of COVID-19. (World Bank, 2020).

In Thailand, the challenge of inadequate pension systems, which fail to encompass the entire working-age population, significantly compounds social and economic issues. Research conducted by the Thailand Development Research Institute (TDRI, 2015) highlighted a concerning scenario: approximately 73 percent of the working-age populace is not enrolled in any pension scheme. Specifically, only 19.2 percent benefit from social security, while a scant 7 percent are civil servants. To address these disparities, the TDRI has proposed the creation of a National Pension Commission aimed at forging a more inclusive and sustainable pension framework. (TDRI, 2015).

Simultaneously, social spending is recognized as a pivotal mechanism for fostering human capital development and alleviating poverty within the nation. The government's commitment to enhancing the populace's access to essential services such as education, healthcare, and welfare is commendable. Nevertheless, the distribution and efficacy of these services are subjects of ongoing

debate. This discourse forms the crux of an article by Buracom (2016), which endeavors to scrutinize the distributional outcomes of public expenditure on education, health, and welfare across various demographics, employing a benefit incidence analysis with data from 2011—a critical juncture marked by the rollout and augmentation of numerous social initiatives in the aftermath of the 1997 financial crisis and in subsequent years. This analysis is crucial for understanding the differential impacts of social spending and for informing policy directions. (Buracom, 2016).

Amid these efforts, the Government of Thailand has made strides in bolstering social protection schemes, aiming to enhance the coverage and impact of welfare services. Examples of these policies include the Universal Coverage Scheme (UCS) for healthcare, the Old Age Allowance (OAA) for elderly support, and the Child Support Grant (CSG) for low-income families. Despite these initiatives, the effectiveness of such schemes in significantly reducing poverty and fostering justice remains a contentious issue. Chalamwong and Meepien (2012) underscore this point, highlighting the ongoing debates around the actual impacts of social protection mechanisms on poverty alleviation and the creation of a more just society. This backdrop emphasizes the necessity of continuous assessment and adjustment of social policies to ensure they effectively address the needs of the most vulnerable populations. (Chalamwong & Meepien, 2012).

Building on this foundational understanding, the discussion extends to an innovative study focused on Kalasin Province, where the feasibility of leveraging government lottery- funded retirement schemes as a vehicle for social justice and enhanced well-being is explored. This study aims to answer the following research question: The research question is: How do gambling, buyers' behavior, and decision-making factors relate to each other? This investigate into the purchasing patterns of government lottery tickets among citizens and the determinants of these behaviors, using a mixed-methods approach that combines the quantitative analysis of 400 participants with qualitative insights from 10 semi-structured interviews. The study's goal is to offer policy recommendations aimed at alleviating the financial hardships encountered by the elderly. A noteworthy proposal is the "National Savings Lottery" policy (สลากการออมแห่งชาติ), which envisions transforming regular lottery ticket purchases into a structured retirement savings plan. Under this scheme, a portion of the funds spent on lottery tickets would be allocated to individual retirement accounts, providing a dual benefit of immediate entertainment and long-term financial security. This approach seeks to address the financial vulnerabilities of Kalasin's aging population, which is heavily dependent on agriculture and faces limited

access to social security, thus presenting a novel solution to a pressing societal concern.

This cohesive narrative underscores the interrelated challenges of pension system inadequacies, the need for effective social spending, and the potential of creative financial solutions like the National Savings Lottery to enhance social welfare and security in Thailand. By shedding light on the nuanced motivations behind lottery ticket purchases and evaluating the efficacy of the proposed savings model, this research contributes to a broader understanding of financial planning for retirement in aging societies. It underscores the critical need for policy innovations that can secure the financial future of the elderly, ensuring their well-being in the face of Thailand's demographic and economic challenges. (World Bank, 2020).

### **Thailand's Government Lottery**

In Thailand, the government lottery, known locally as "SA-LAK-KIN-BANG-RAT- TA-BA," is a legally sanctioned form of gambling that has attracted significant attention from those inclined towards risk-taking activities and the allure of prize winnings. This lottery system offers participants the reassurance of lawful prize receipt upon winning, fully compliant with the nation's legal standards. The Royal Institute of Thailand (2011) describes the government lottery as featuring six-digit numbers printed on small sheets of paper, prepared by sellers for distribution to participants eager to engage in this gambling activity. These tickets often include symbols to assist in prediction efforts, with varying prizes allocated to winning ticket holders.

The inception of the government lottery in Thailand dates back to its introduction from the United Kingdom during the reign of King Rama V. Initially aimed at charitable endeavors, the lottery's focus gradually shifted towards generating state revenue over time. (Government Lottery Office, 2022). Currently, the Office of the Government Lottery oversees the distribution process, which involves prominent traders and sub-agents rather than direct sales to the public. In response to overpricing concerns, online sales channels have been introduced. (Government Lottery Office, 2022).

Although the Office of the Government Lottery operates with profitability in mind, it upholds its commitment to social welfare by allocating lottery proceeds to fund various social assistance initiatives. The lottery not only serves as a revenue source for the state but also plays a pivotal role in strengthening

social ties among participants. The interactions and consultations within the lottery community foster trust and improve social relationships, contributing to greater social cohesion. Furthermore, the Office of the Government Lottery encourages involvement in policy discussions among both winners and losers, further enhancing social integration. (Center for Gambling Studies, 2014).

The government lottery in Thailand significantly contributes to social assistance and welfare, striking a balance between profit generation and societal support. Ueychai (2013) highlights that the Office of the Government Lottery funds diverse social initiatives across education, religion, healthcare, sports development, social welfare, environmental conservation, and cultural arts. In education, lottery proceeds upgrade schools, early childhood centers, libraries, labs, and provide technological equipment. Religious projects benefit from funds for constructing and renovating sites for various religions and promoting teachings through events. Healthcare and public welfare receive funds for hospital facilities, cardiac and cancer centers, dialysis machines, prosthetic limbs, and mobile medical services. In sports, the lottery sponsors competitions and training programs, and upgrades facilities. Social welfare initiatives include vocational training for people with disabilities, educational opportunities for underprivileged children, skill training for disabled youths, and disaster relief. Environmental conservation efforts, like solar cell projects, and cultural arts promotion, including traditional puppetry and mural paintings, also receive funding. Overall, the government lottery dedicates substantial resources to enhance the quality of life and welfare of its citizens (Ueychai, 2013). The government lottery in Thailand serves as a mirror to the complex web of social interactions within society, illustrating how individuals forge and nurture relationships. Research into the role of the government lottery in fostering social connections has shown that both buyers and sellers of lottery tickets engage in networks marked by shared knowledge and communal experiences, fostering a unique sense of belonging or even creating exclusive communities. These networks are built on a foundation of trust and a mutual understanding of beliefs. The Center for Gambling Studies points out that the government lottery acts as a communal risk-sharing endeavor, with participants being mindful of their financial limits to prevent adverse effects on their own lives and those of others. Rather than viewing the expenditure on lottery tickets as mere losses, they consider it a form of investment. However, in rural areas, underground lotteries gain more traction due to their perceived lower risks and greater chances of winning.

Lottery participation, be it through government or underground channels, remains a widespread activity in Thailand, with its popularity largely driven by beliefs in fortune, influenced by social norms,

traditions, and community gossip. Regular lottery participants often possess robust social networks that facilitate the exchange of "lucky" numbers, cementing strong connections among people who share similar cultural beliefs and backgrounds. (Office of the Government Lottery, 2022). In response to the significant role social ties play in the government lottery system, the Thai government has implemented strategies to incorporate public input for the program's enhancement. This includes setting up forums and utilizing online platforms to address feedback from a broad spectrum of stakeholders, including lottery buyers, sellers, and government representatives. (Office of the Government Lottery, 2022). Such initiatives underscore the government's dedication to reinforcing its relationship with the citizenry. The widespread acceptance of the government lottery in Thailand highlights the intricate relationship between social bonds and communal activities, emphasizing the importance of trust, shared beliefs, and cultural practices in influencing individual behaviors and community dynamics. Furthermore, exploring the government lottery as a tool for financial policy reveals its viability, albeit necessitating significant adjustments from the existing setup. These modifications would include adjusting prize allocations to better reflect real-world conditions and minimizing the risks associated with such policy implementations in the future. (Chalamwong & Meepien, 2012).

### **Government Lottery-Funded Retirement Schemes**

The "Government Lottery-Funded Retirement Schemes" represents an innovative and progressive proposal introduced by a leading political party in Thailand. This initiative seeks to harness the state lottery as a mechanism for retirement savings, offering a novel approach for citizens to invest in their future financial security while enjoying the entertainment value of lottery participation. The scheme proposes that individuals buying government lottery tickets before reaching 60 years of age will see their spending directed towards a retirement savings fund. Upon turning 60, participants can access these funds, augmented by interest, thus promoting early financial planning and a savings culture from an early age. For those aged 60 and older, the scheme adapts: any lottery ticket purchase becomes an investment not for personal retrieval but as a financial legacy for their heirs, such as children or grandchildren. This element introduces a family-oriented perspective, aiming to cultivate a tradition of intergenerational financial support and stability.

One of the scheme's strengths is its potential appeal, given the widespread popularity of the government lottery across diverse Thai communities. By tapping into the existing lottery enthusiasm,

the scheme could engage a broad audience in proactive financial planning and saving for retirement. Nevertheless, the successful implementation of this scheme requires careful consideration of several key aspects. The financial logistics of transforming lottery ticket sales into a source of retirement savings necessitates a detailed examination. Specifically, the current lottery structure, involving 1,000,000 tickets per set with a total value of 48,000,000 baht and the allocation of winnings, must be scrutinized. (Ruenthip, 2024). The project's feasibility hinges on the revenue from lottery ticket sales to agents, which is approximately 70,000,000 baht per set, considering the cost of prizes constitutes about 68.57 percent of the total revenue. (Ruenthip, 2024). This income is critical to ensure the scheme's capacity to fulfill its promise of delivering accumulated savings to participants upon reaching retirement.

Evaluating the feasibility and ensuring the enduring success of the "Government Lottery-Funded Retirement Schemes" necessitates a thorough assessment. A consideration for enhancing the scheme's sustainability could involve amending the existing policy to redistribute only 50% of the principal sum to participants at retirement, allocating the remainder to various government-led investment projects. This adjustment would mitigate the financial strain of disbursing the complete principal and accrued interest in one go, fostering a more viable model for retirement savings. (Ruenthip, 2024). The "Government Lottery-Funded Retirement Schemes" presents an intriguing concept that leverages the broad appeal of the government lottery to address retirement savings challenges. It proposes an innovative way for Thai citizens to think about and prepare for their financial future post-retirement. With meticulous planning, necessary policy reforms, and efforts to raise public awareness, this initiative has the potential to evolve into a crucial program, significantly contributing to the financial security of retirees in Thailand.

## **Social Welfare**

Social welfare stands as a crucial element in enhancing the quality of life and standard of living for citizens across nations. Its effective provision requires governments to carefully align their policies with the evolving needs of the populace, a task that presents considerable challenges worldwide. In Thailand, the evolution of the welfare system has sparked varied discussions among scholars. Khamhom (2014) highlighted the influence of external factors like globalization on Thailand's social welfare, noting the surge in international labor migration and the consequent rise of undocumented foreign workers. This scenario underscores the urgent need for policy reform and the introduction of new social

protections to address the vulnerabilities and exploitation faced by this group. Furthermore, the Social Policy Development and Innovation Division (2021) pointed out the critical need for a unified approach to social welfare communication, especially in nations grappling with an aging population. With Thailand expected to see its elderly population reach approximately 20 million by 2038, making up around 30.4% of the total population, the role of elderly pensions becomes increasingly significant.

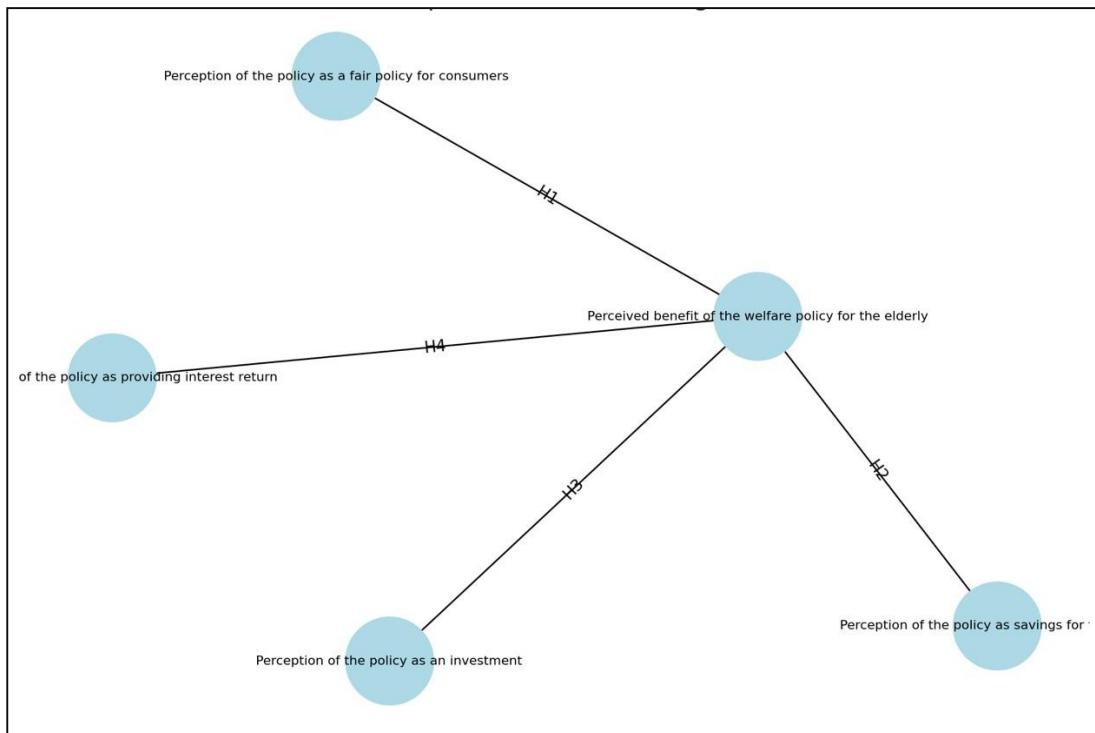
Data from 2017 reveals that pensions are a primary income source for 22% of Thailand's elderly, underscoring the importance of this support for financially vulnerable seniors. The anticipated cost of providing these pensions by 2026 is estimated at 139 billion baht, highlighting the growing necessity for elderly pensions in ensuring the financial security of older adults with minimal savings. These scholarly insights shed light on the intricate challenges and considerations involved in transforming Thailand's welfare system. Addressing the implications of a borderless world and preparing for an aging demographic are paramount for policymakers aiming to develop inclusive and effective welfare programs.

As Thailand faces a demographic shift towards a more substantial aging population, the urgency to tackle these issues and enact comprehensive welfare policies that cater to all citizens, particularly the elderly, is more pressing than ever. Moreover, ensuring the welfare of the elderly is vital for offering financial aid and safeguarding the dignity of low-income and vulnerable senior citizens. As the aging population grows, so does the potential strain on budget allocations for social welfare. A collective effort from government bodies and sectors is essential in managing this challenge. Strategies like implementing a progressive pension system, extending the employment age for able seniors, and establishing a robust income database for retirement planning can alleviate budgetary pressures. Adopting universal and inclusive welfare initiatives will be key to fostering a fairer society where everyone's needs are met. TDRI (2021) emphasizes that the reformation of Thailand's welfare system should also take into account the ramifications of the COVID-19 pandemic, the widening income gap, and the increasing societal responsibility of supporting an aging population. A focus on universal coverage and addressing the needs of the most vulnerable, particularly those marginalized by educational and employment opportunities, is crucial for evolving Thailand's welfare approach into a more sustainable and supportive framework for all its citizens.

Several Organisation for Economic Co-operation and Development (OECD) countries have reformed their pension systems. The Netherlands moved from defined benefit to defined contribution private pensions. Spain removed automatic adjustment mechanisms, reintroduced price indexation, and raised contributions for high earners. Costa Rica extended the reference period for calculating pensions to the best 25 years. (OECD, 2019). These changes reflect diverse approaches to enhancing pension systems. Retirement age adjustments are also notable. The Slovak Republic and Sweden linked retirement age to life expectancy gains. Costa Rica, Czechia, and France tightened early retirement ages. Switzerland and Israel are addressing gender gaps in retirement ages. Normal retirement ages are set to increase in many OECD countries, with future levels ranging from 62 to over 70 years. Several countries, including Canada, Chile, and Sweden, increased first-tier pensions to benefit retirees with low incomes. On average, full-career workers will receive a net pension of 61 percent of their net wages. Future net replacement rates vary, with some countries providing 40 percent or below, while others exceed 90 percent. (OECD, 2019). Workers in hazardous jobs face health risks, and pension provisions vary. Some countries offer early retirement options for hazardous jobs, while others provide none. Improving working conditions and providing reskilling opportunities are essential. Special pension schemes should be better targeted and supported by solid evidence. Overall, these developments reflect efforts to adapt pension systems to demographic changes and ensure financial security for retirees. (OECD, 2019).

### **Conceptual Framework and Research Methodology**

This study employs a mixed methods approach to investigate the factors influencing buyers' decision-making processes regarding lottery ticket purchases. The conceptual framework is shown in Figure 1:



**Figure 1.** Research Conceptual Framework.

Hypothesis 1 (H1): The perception of the policy as a fair policy for consumers (X1) significantly influences the perceived benefit of the welfare policy for the elderly (Y).

Hypothesis 2 (H2): The perception of the policy as savings for future use (2X2) significantly influences the perceived benefit of the welfare policy for the elderly (Y).

Hypothesis 3 (H3): The perception of the policy as an investment (X3) significantly influences the perceived benefit of the welfare policy for the elderly (Y).

Hypothesis 4 (H4): The perception of the policy as providing interest return (X4) significantly influences the perceived benefit of the welfare policy for the elderly (Y).

The research methodology adopted a blended approach, integrating both quantitative and qualitative strategies for data collection and analysis to align with the study's goals and theoretical framework. Kalasin Province was chosen as the case study due to its unique demographic and socio-economic characteristics, which include a high proportion of elderly residents and a significant reliance on agriculture. Additionally, Kalasin is among the top five provinces in Thailand in terms of poverty and

is part of the Northeast region, which is recognized as the poorest region in the country. These factors make Kalasin an ideal setting to explore the feasibility and impact of lottery-funded retirement schemes. Kalasin's specific challenges in accessing social security further highlight the potential benefits of such schemes, providing a statistically significant context for the study (NESDC, 2024).

The research is led by the quantitative component, which provides a broad understanding of the factors influencing lottery ticket purchases among the elderly in Kalasin Province. Detailed questionnaires were used to collect data from a large, representative sample, ensuring the generalizability of the findings. The quantitative data helped identify key patterns and relationships that informed the development of specific hypotheses and guided the focus of the qualitative interviews.

The quantitative component was structured around detailed questionnaires designed in four distinct sections to gather a broad spectrum of information. The initial section focused on collecting demographic data from respondents, such as gender, age, location, occupation, and income levels. The subsequent section delved into the purchasing behaviors of individuals in Kalasin province concerning government lottery tickets, while the third section aimed to identify the factors influencing the decision to purchase these tickets for retirement funding within the same province. The final section was dedicated to gathering recommendations and actionable insights that could inform policy development around the use of government lottery tickets as a mechanism for retirement savings. Sample items included: "On average, how many lottery tickets do you buy per draw?" (1=1 ticket per draw; 2=2-3 tickets per draw; 3=4-5 tickets per draw; 4=More than 5 tickets per draw) and "On average, how many times do you buy lottery tickets in a year (there are 24 draws in a year)?" (1=Once a year; 2=2-6 times; 3=7-12 times; 4=13-18 times; 5=19-24 times).

Participants for the qualitative component were selected using purposive sampling, based on insights gained from the quantitative data. This approach ensured that the qualitative interviews targeted individuals who could provide in-depth perspectives on the key factors identified in the quantitative analysis. The qualitative data were used to confirm and enrich the findings from the quantitative component, providing a more nuanced understanding of the underlying motivations and attitudes.

The qualitative data were collected through semi-structured interviews. Example interview questions included: "Can you describe your main reasons for purchasing lottery tickets?" and "How do

you perceive the fairness of the lottery policy as a means of saving for retirement?" These questions aimed to explore the respondents' personal beliefs, motivations, and attitudes in depth. The qualitative data were analyzed using thematic analysis, where key themes and patterns were identified through coding and categorization of the interview transcripts. This process involved multiple rounds of coding to ensure reliability and validity, with themes being refined and confirmed through constant comparison.

The criteria for including participants were based on their residency in Kalasin Province, age (18 years and above), and active participation in purchasing government lottery tickets. Participants who met these criteria were randomly selected using a systematic random sampling method to ensure a representative sample. The sample size for the quantitative research was determined based on Krejcie and Morgan's (1970) formula for determining sample size from a given population, which is widely accepted for its reliability and validity in educational and social research. Given the population of Kalasin Province, this formula indicated a sample size of approximately 400 respondents to achieve a 95% confidence level and a 5% margin of error. This sample size ensures that the study's findings are generalizable to the broader population of Kalasin Province (Krejcie & Morgan, 1970).

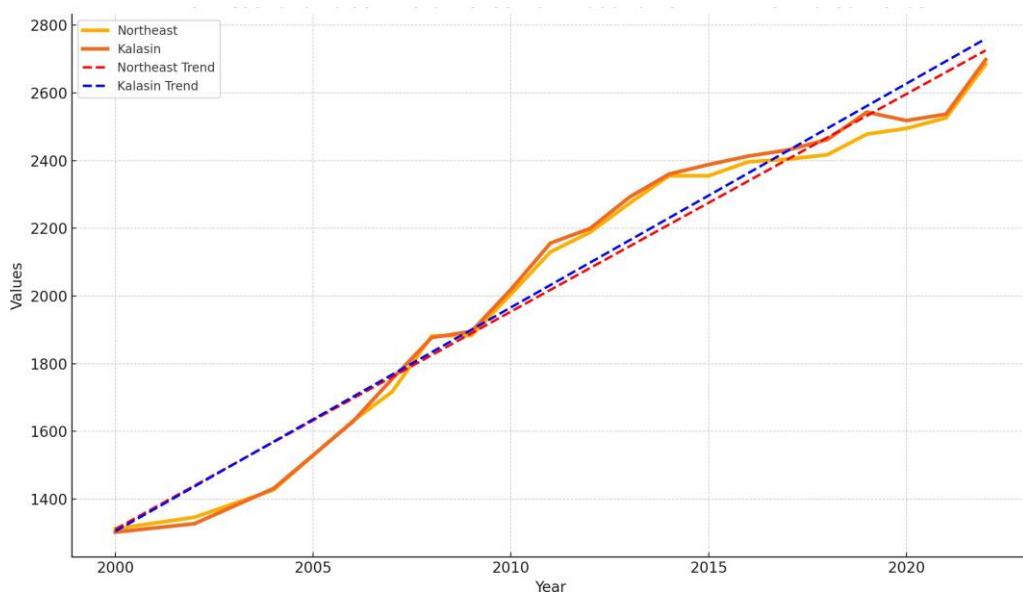
For the qualitative component, 10 respondents were selected using purposive sampling to ensure in-depth insights into the factors influencing lottery ticket purchases. This sample size is justified by the principle of data saturation, where no new themes or insights emerge from additional interviews, indicating that the collected data is comprehensive and sufficient. Guest, Bunce, and Johnson (2006) suggest that data saturation often occurs within the first 12 interviews, with basic themes emerging as early as six interviews. In this study, data saturation was reached with 10 respondents, ensuring the qualitative data was rich and insightful without redundancy.

Exclusion criteria included individuals who did not reside in Kalasin, were below the age of 18, or had no history of purchasing lottery tickets. This approach ensures that the sample is representative of the population, providing reliable and valid results.

In summary, the quantitative data guided the focus and sampling strategy for the qualitative component, while the qualitative data confirmed and provided deeper insights into the quantitative findings. This integrated approach ensures that the study is genuinely mixed-methods, leveraging the strengths of both quantitative and qualitative research to provide a comprehensive understanding of

the factors influencing lottery ticket purchases for retirement funding among the elderly in Kalasin Province.

By explicitly detailing the systematic random sampling method, specifying the population and criteria for participant selection, providing a clear rationale for the sample size based on established statistical methods, and justifying the number of qualitative respondents through the concept of data saturation, this study aims to provide a clear and transparent overview of its methodological framework.



**Figure 2.** Northeast and Kalasin Data Population under the Poverty Line from 2000 – 2022.

The data trends from 2000 to 2022 for the Northeast and Kalasin regions in Thailand show steady growth, suggesting positive impacts from government lottery-funded retirement schemes. These schemes provide financial security for the elderly, improving living standards and promoting social inclusion. The research question—"How do gambling, buyers' behavior, and decision-making factors relate to each other?"—is crucial in this context.

Lottery schemes influence buyers' behavior and decision-making, driving regular participation and funding retirement schemes. This relationship fosters social welfare and regional development, demonstrating how gambling can support vulnerable populations. The ongoing improvements in social well-being and economic stability, projected to continue until 2025, highlight the effectiveness of these initiatives. Continuous policy evaluation is essential for sustainable and equitable growth.

In summary, lottery-funded retirement schemes in Thailand show how gambling can enhance social inclusion and well-being, contributing to a more just society by leveraging collective decision-making and spending patterns.

Data collection was initiated through the distribution of questionnaires and the conducting of in-depth interviews with participants in the targeted study area. A systematic methodology was applied to ensure comprehensive data collection from the selected sample group. Upon completion of data gathering, the questionnaires and interview transcripts were meticulously compiled and subjected to a thorough review process to validate their completeness and accuracy. The analysis phase leveraged advanced statistical software (SPSS for Windows) for an in-depth examination of the data, resulting in the presentation of findings in an organized and informative manner. The presentation format included tabular displays with mean values calculated on a detailed 5-point Likert scale, effectively capturing the nuanced perspectives and opinions of the respondents.

In conducting research on topics such as the impact of government lottery-funded retirement schemes, it's imperative for researchers to adhere to strict ethical guidelines, especially when involving human participants. To ensure compliance with these standards, researchers typically engage in specialized training offered by certification programs. These training sessions cover essential aspects of research ethics, including informed consent, confidentiality, and participant rights, crucial for studies examining socio-economic behaviors and policies. This foundational ethical training ensures that the study on government lottery schemes, like any other involving human subjects, is conducted with the utmost respect for participant welfare and integrity.

The analysis of quantitative data involved applying statistical measures to understand demographic information and lottery purchasing behaviors, including the frequency and volume of ticket purchases. Key statistical measures employed included frequency, percentage, mean ( $\bar{x}$ ), and standard deviation (S.D.), offering insights into the opinions and influencing factors behind the respondents' decisions to buy government lottery tickets for retirement funding in Kalasin province. Correlation analysis explored relationships among factors influencing lottery ticket purchases, revealing significant relationships between variables like personal beliefs, family considerations, and funding processes. Regression analysis identified factors influencing the decision to purchase government lottery tickets for

retirement savings in Kalasin Province. The predictors include Fair Policy for Consumers, Savings for Future Use, Investment Type, and Interest Return, with the dependent variable being the perceived benefit of the welfare policy for the elderly. The analysis will determine the percentage of variance in the dependent variable explained by the predictors, using an F-test to assess the overall significance of the regression model. Coefficients for each predictor will be calculated to determine their individual impacts. This analysis will provide insights into key factors affecting lottery ticket purchasing decisions, guiding policy development and recommendations.

Qualitative data were analyzed using content analysis, which involved collecting and transcribing interviews, coding data, and developing themes. The process began with familiarizing with the data, generating initial codes, and grouping them into broader categories to form themes. These themes were then analyzed to identify patterns and relationships, ensuring reliability through multiple researchers' reviews. The integration of qualitative themes with quantitative findings provided a comprehensive understanding of the factors influencing lottery ticket purchases for retirement funding. Key themes included habitual purchasing behavior, personal beliefs, risk-taking propensities, and the influence of advertising, offering deeper insights into the motivations and barriers faced by individuals. This holistic approach led to well-substantiated conclusions and policy recommendations.

## Results

Contrary to expectations, an exhaustive analysis of data unveiled a complex panorama of purchasing behaviors regarding government lottery tickets in Kalasin province, defying standard assumptions. The research revealed a nuanced pattern of engagement, with a slightly higher male participation at 51.2 percent, closely followed by females at 48.8 percent. Age-wise, the data highlighted a pronounced increase in lottery ticket purchases among individuals aged 30 to 44 years, who represented 37.5% of the participants, contrasting sharply with a mere 5.8 percent participation from the senior demographic aged 60 years and above. The analysis also sheds light on the diverse occupational backgrounds of participants, with students being the most active purchasers at 27.5 percent, in stark contrast to the minimal involvement of government officials at 4.8 percent. Financially, the majority of respondents, accounting for 52.0 percent, fell within the income bracket of 5,001 to 15,000 baht. Motivationally, the primary driver for purchasing lottery tickets was the hope of winning prizes, cited by 65.5 percent of respondents. Additionally, 48.8 percent of participants preferred to conduct

their own analysis of numbers when choosing lottery tickets. The study also underscored the dominant role of general distributors as the main source for obtaining lottery tickets, making up 83.8 percent of purchases. These insightful findings challenge preconceived notions and have significant implications for policy development and strategic interventions in the domain of government lottery sales.

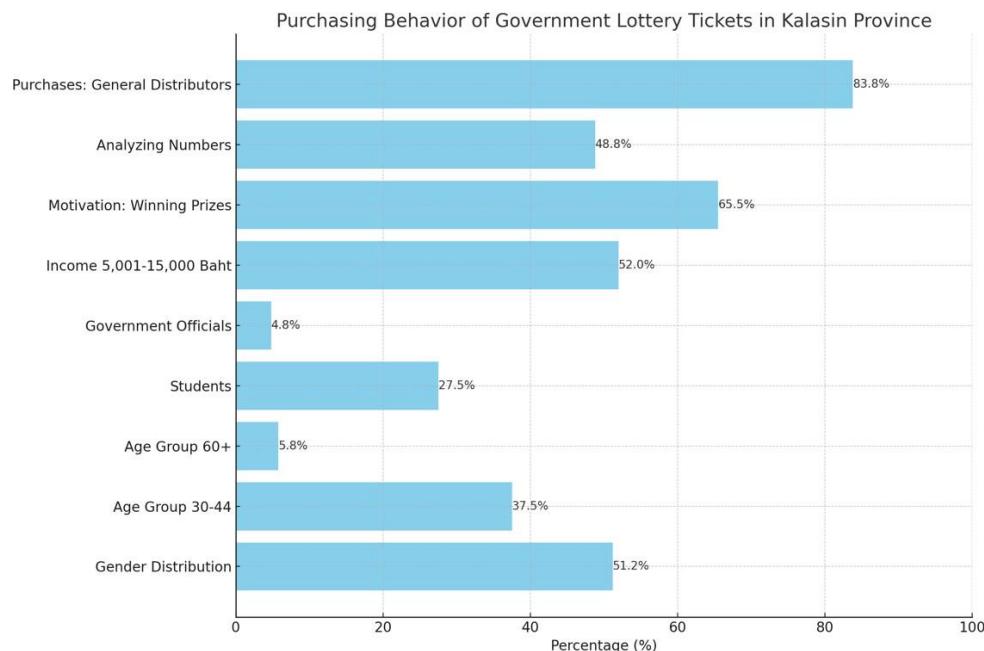


Figure 3. Purchasing Behavior of Government Lottery Tickets in Kalasin Province.

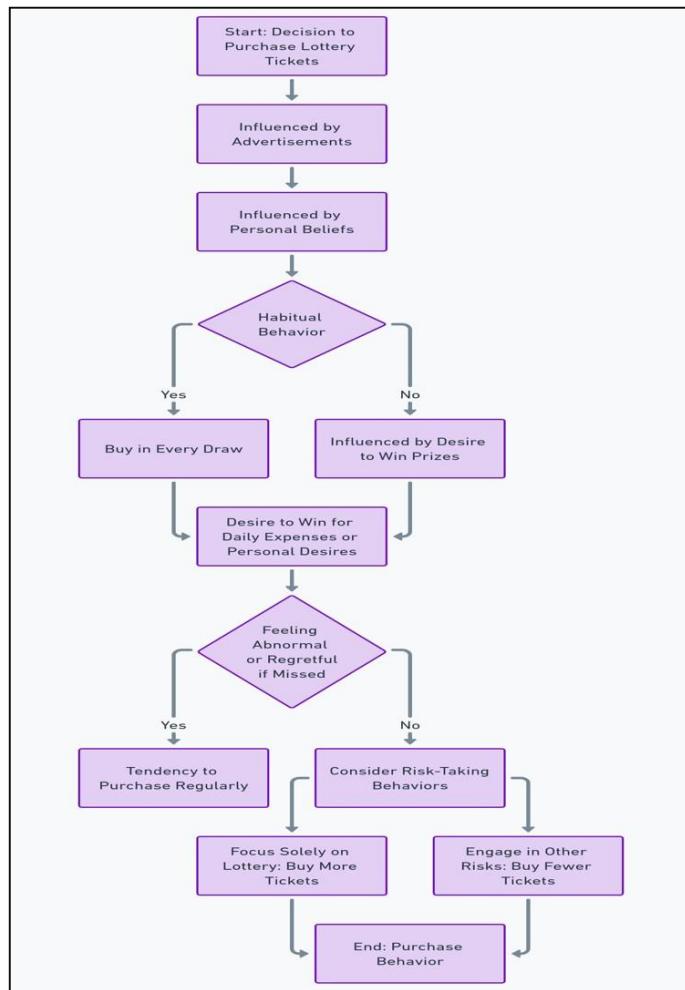
The qualitative data analysis revealed key insights into the behavioral tendencies of individuals purchasing government lottery tickets. Many respondents habitually bought tickets for each draw, driven by personal beliefs and risk-taking propensities. Effective advertising strategies, including news articles and promotional materials, significantly influenced their decisions. The primary motivation for buying lottery tickets was the aspiration to win prizes to cover daily expenses or fulfill personal wishes. This underscores the powerful role of advertising and personal motives in shaping purchasing behaviors. Participants indicated that buying lottery tickets regularly had become a routine, with discomfort or regret if a draw was missed. The quantity of tickets purchased varied based on personal views and risk-taking tendencies. Those engaged in other risk activities bought fewer tickets, while individuals who saw lottery tickets as their primary risk activity bought larger quantities, often in sets. This nuanced understanding highlights the significant influence of advertising and diverse risk-taking profiles on lottery ticket purchasing behaviors.

For instance, one interviewee stated, "In each draw, I buy 1-2 tickets, just for the thrill. I buy tickets every draw, in case I miss one and regret it later. Since I started buying, I have never won, so sometimes, I play the underground lottery more (laughs)." (Male, 28 years old, private sector employee, monthly income 25,000 Baht, 2023: Interview)

Another participant mentioned, "It's like, if there's a draw I don't buy, Thailand will experience a snowfall (laughs). I buy tickets every draw, my child. Sometimes, I wonder if I can afford to buy every day. It feels exciting; you see the opportunity to become rich ahead of you in every draw. If I'm not lucky, I weigh it and wait for the next draw." (Female, 46 years old, private sector employee, monthly income 30,000 Baht, 2023: Interview)

Similarly, another interviewee shared, "I buy tickets every draw, and sometimes multiple sets, maybe around three sets. It depends on whether I feel lucky with the numbers. I prefer to focus on special numbers because I believe they have a higher chance of winning (laughs). It's just a feeling; if it really hits, I'll have a lump sum of money. I buy one set with five tickets, and if it hits, I'll get 30 million (laughs). As far as I've seen in the news, there are people who win in sets, but it's rare to get a single ticket win of 6 million. That's someone else's good luck." (Male, 56 years old, police officer, monthly income 30,560 Baht, 2023: Interview)

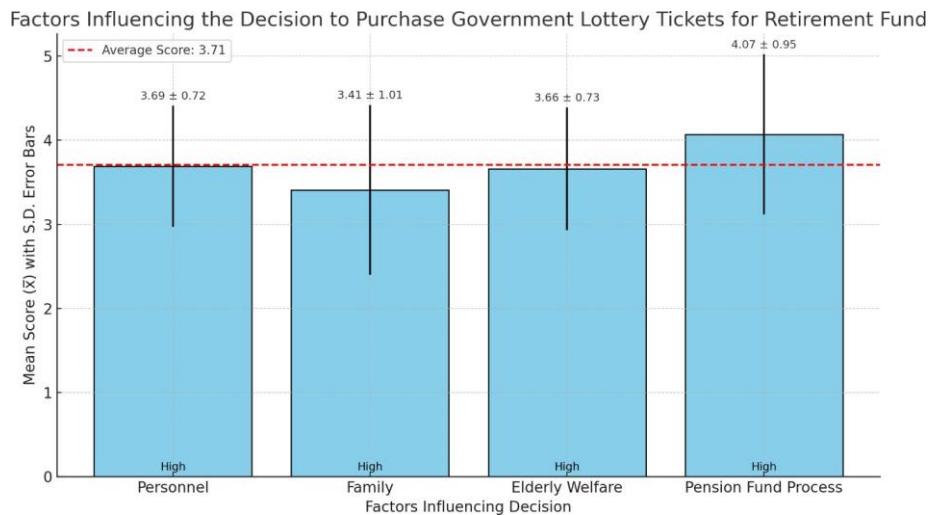
The interviews reveal diverse patterns in lottery purchasing behaviors and the various motivations driving these decisions. For some, acquiring lottery tickets is seen as an exciting venture filled with the anticipation of winning, whereas for others, it is an extension of their inclination towards risk-taking, often coupled with other gambling activities. These insights emphasize the multifaceted nature of consumer engagement with the government lottery in Thailand, highlighting a spectrum of motivations that range from the thrill of potential victory to a broader propensity for gambling-related risks.



**Figure 4.** Illustrates the Patterns and Motivations behind Lottery Ticket Purchases among the Interview Respondents.

The survey results indicate that the concept of using government lottery tickets for retirement funding is highly regarded, with an average rating of 3.71. Funding through lottery tickets received the highest approval at 4.07, followed by personal considerations at 3.69, and family-related factors at 3.41. Within personal factors, the belief in the feasibility and fairness of a lottery-for-retirement policy rated highest at 4.17, suggesting consumer-friendly appeal. Viewing lottery tickets as an investment also rated highly at 4.07, while the lowest rating was for financial savings knowledge at 2.83. In family-related factors, the desire to secure financial resources for family expenses rated highest at 3.53, slightly above family-oriented savings at 3.51. The main concern was difficulty accessing elderly welfare policies, rated at 2.83. For the funding process, clarity of legal regulations had the highest influence on ticket purchases

at 4.14, followed by the interest rate return at 4.12, and ease of accessing retirement funds at 4.01. These insights are invaluable for policymakers and stakeholders, highlighting key factors driving the use of government lottery for retirement savings in Kalasin Province. This understanding can guide the development of aligned policies.



**Figure 5.** Illustration of the Descriptive Statistics of Factors Influencing the Decision to Purchase Government Lottery Tickets for Retirement Fund.

**Table 1.** Descriptive Statistics of Factors Influencing the Decision to Purchase Government Lottery Tickets for Retirement Fund.

Variable	N	Minimum	Maximum	Mean	Std. Deviation
<b>Individual Factors</b>	400	1.00	5.00	3.6885	0.71579
<b>Family Factors</b>	400	1.00	5.00	3.4075	1.01500
<b>Desire to Buy Lottery for Senior Welfare</b>	400	1.00	5.00	3.6565	.73133
<b>Desire to Buy Lottery as Gratuity</b>	400	1.00	5.00	4.0695	.95086
<b>Valid N (listwise)</b>	400				

The qualitative analysis of interviews provided deep and insightful revelations into the complex factors that motivate individuals to buy government lottery tickets as a means of retirement funding in Kalasin Province. The narratives of the participants highlighted two critical areas that significantly influenced their buying habits: the personal realm, which includes individual beliefs, attitudes, and perceptions, and the welfare domain, focusing on elderly well-being. These discussions revealed the

nuanced reasons behind their preferences, offering a detailed understanding of what drives their decisions to use lottery ticket purchases as a strategy for financial security in retirement.

From the interviews, it became clear that the decision to purchase government lottery tickets was often swayed by effective advertising, various news outlets, and personal convictions. This influence frequently leads to a quick decision to buy tickets when participants encounter numbers, they consider lucky, popular, or otherwise auspicious. Conversely, when the specific numbers sought after are unavailable in the government lottery, there is a noticeable decrease in their willingness to purchase tickets. Selected interview excerpts reflect these behaviors:

Participant 1: "I follow the news, whichever numbers are considered good, famous, or booming, I buy them. I also take part in the underground lottery. There are lands being sold, and I invest heavily (laughs). Buying government lottery tickets is just hoping to get rich, and if all the six digits have been drawn, then it has to come out already." (Male, 28 years old, private sector employee, monthly income 25,000 Baht, 2023: Interview)

Participant 2: "I consult fortune-tellers as well, my dear. It's a personal belief, but sometimes it's worth believing because they lead you to a good life path. For instance, if you were born on a Monday, they say you have a chance to win the lottery. If someone's zodiac is Tha-nu, they have a chance to win. When I hear that, I immediately decide to buy tickets (laughs). For the numbers, I also check the news and follow certain pages for lucky numbers before making my purchase." (Female, 46 years old, private sector employee, monthly income 30,000 Baht, 2023: Interview)

Participant 3: "I find it from social media, you know. Following various news sources, I look for those numbers. If I find them, I buy multiple sets; if they are not available, I buy fewer tickets. However, I still buy numbers that are close (laughs)." (Male, 56 years old, police officer, monthly income 30,560 Baht, 2023: Interview)

In conclusion, the decision-making process among participants regarding the purchase of government lottery tickets is significantly shaped by advertisements, news media, and personal beliefs. These elements are instrumental in influencing both the quantity and the selection of lottery tickets bought. Gaining an understanding of these consumer behaviors is essential for devising effective

marketing strategies and public awareness campaigns tailored to the government lottery system in Thailand. This knowledge could be pivotal in enhancing the appeal and effectiveness of lottery-related initiatives, ultimately contributing to the broader objectives of public welfare and financial security strategies.

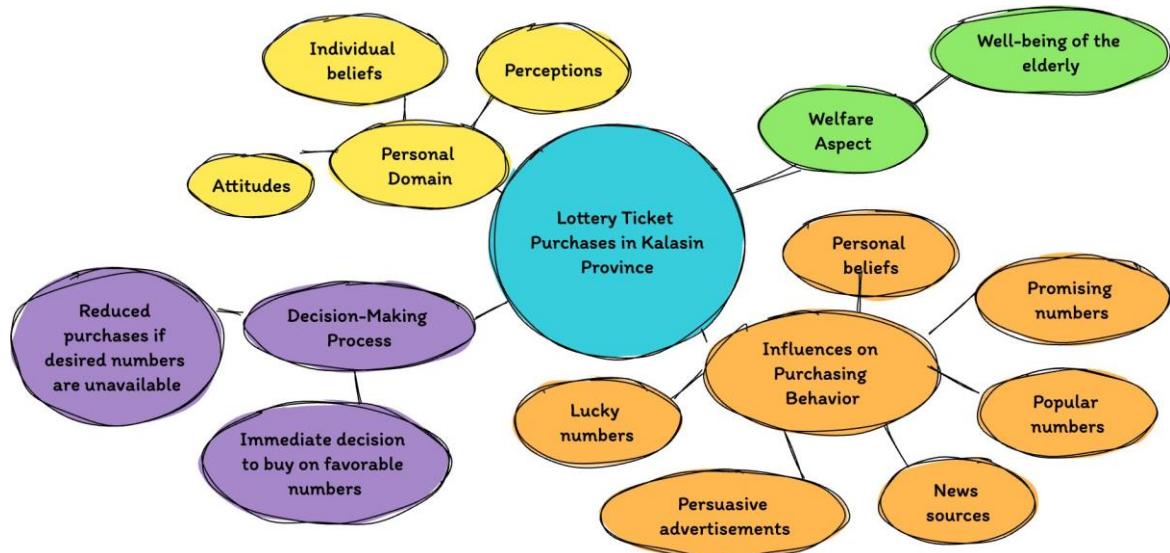


Figure 6: Lottery Ticket Purchases in Kalasin Province for Retirement Funding.

### Regression Analysis

This section presents the regression analysis findings to test the hypotheses regarding factors influencing the purchase of government lottery tickets for retirement savings in Kalasin Province. The analysis evaluates the impact of perception of fairness, investment value, and ease of access to funds significantly influence purchasing decisions. These insights aim to inform policymakers and stakeholders in developing effective government lottery-funded retirement schemes.

The regression analysis revealed a significant model ( $R = .745$ ,  $R^2 = .555$ , Adjusted  $R^2 = .551$ ,  $p < .001$ ), indicating that 55.5% of the variance in the perceived benefit of the welfare policy for the elderly can be explained by the predictors: Fair Policy for Consumers, Savings for Future Use, Investment Type, and Interest Return. The standard error of the estimate was .6823, suggesting a good fit.

The ANOVA results showed a highly significant F-ratio ( $F(4, 395) = 123.195, p < .001$ ), indicating that the predictors collectively are good indicators of the perceived benefit of the policy.

**Table 2.** Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.745	.555	.551	.6823

Predictors: (Constant), 1. Fair Policy for Consumers, 2. Savings for Future Use, 3. Investment Type, 4. Interest Return.

**Table 3.** ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	229.377	4	57.344	123.195	<.001
Residual	183.863	395	.465		
Total	413.240	399			

Dependent Variable: Welfare Policy Beneficial to the Elderly.

Predictors: (Constant), 1. Fair Policy for Consumers, 2. Savings for Future Use, 3. Investment Type, 4. Interest Return.

**Table 4.** Coefficients

	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
(Constant)	.484	.173		2.795
<b>1. Fair Policy for Consumers</b>	.223	.059	.198	3.768
<b>2. Savings for Future Use</b>	-.009	.040	-.010	-.239
<b>3. Investment Type</b>	.252	.055	.245	4.606
<b>4. Interest Return</b>	.419	.048	.406	8.739

Dependent Variable: Welfare Policy Beneficial to the Elderly.

The regression model developed in this study aims to predict the perceived benefit of the welfare policy for the elderly based on several predictors. The model equation is as follows:

$$Y = 0.484 + 0.223X1 - 0.009X2 + 0.252X3 + 0.419X4Y$$

Where:

Y represents the perceived benefit of the welfare policy for the elderly.

X1 represents the perception of the policy as a fair policy for consumers.

X2 represents the perception of the policy as savings for future use.

X3 represents the perception of the policy as an investment type.

X4 represents the perception of the policy as providing interest return.

**Constant (0.484):** The constant value represents the baseline perceived benefit of the welfare policy for the elderly when all predictors are held at zero. This value provides a starting point for the model.

**Fair Policy for Consumers (X1, 0.223):** The coefficient for this predictor indicates that for each unit increase in the perception of the policy being fair for consumers (X1), the perceived benefit of the welfare policy for the elderly (Y) increases by 0.223 units, holding all other factors constant. This suggests that the fairness of the policy is a significant factor in enhancing its perceived benefit.

**Savings for Future Use (2X2, -0.009):** Although this predictor has a negative coefficient, it does not have a significant impact on the perceived benefit of the policy, as evidenced by its small magnitude and high p-value. This implies that the idea of using the policy as a savings mechanism does not strongly influence the perception of its benefit to the elderly.

**Investment Type (X3, 0.252):** The positive coefficient for this predictor shows that viewing the policy as a form of investment significantly increases its perceived benefit by 0.252 units for each unit increase in this perception (X3), holding other factors constant. This highlights the importance of presenting the policy as an investment opportunity to gain favorable perceptions.

**Interest Return (X4, 0.419):** This predictor has the strongest positive impact on the perceived benefit of the welfare policy. For each unit increase in the interest return from the gratuity bonds (X4), the perceived benefit (Y) increases by 0.419 units, holding other factors constant. This indicates that the interest return is a crucial factor in the positive perception of the policy among the elderly.

The regression model underscores the significant factors that influence the perceived benefit of the welfare policy for the elderly. Fairness of the policy (X1), its role as an investment (X3), and the interest returns (X4) from the gratuity bonds are the key drivers of positive perception. Policymakers should focus on these aspects to enhance the acceptance and perceived value of the welfare policy. By emphasizing the fairness, investment potential, and attractive interest returns, the policy can be better received and considered beneficial by the elderly population.

The regression analysis highlights that the perceived benefits of the welfare policy for the elderly are significantly influenced by the fairness of the policy, its role as an investment, and the interest returns from the gratuity bonds. These findings suggest that policymakers should emphasize these aspects to enhance the acceptance and perceived value of such welfare policies among the elderly population.

## Discussion

This study investigates consumer behavior in Kalasin Province regarding the purchase of government-sponsored lottery tickets for retirement savings. The primary objective was to identify the key factors influencing this decision and provide policy recommendations to enhance financial resources for retirement. Our findings indicate a predominant trend of habitual lottery buying among respondents, driven by personal beliefs and a propensity for risk-taking. Advertising emerged as the most influential factor, accounting for 44.5 percent of the decision-making influence within the study group. Participants perceived a lottery-for-retirement policy as a fair and investment-like approach conducive to future savings, suggesting that consumers see potential value in using lottery mechanisms for long-term financial planning.

Our study supports the idea that consumer behavior is driven by motivation, available options, and personal resonance with these motivators, aligning with theories proposed by Thongsuk (2022) and Noknoi (2017). However, our findings contrast with Pusakasikij's (2014) emphasis on the role of superstitious beliefs in lottery ticket purchases, suggesting that practical considerations may be more significant than previously thought. This divergence can be attributed to regional, cultural, and economic factors unique to Kalasin Province.

Kalasin Province, located in northeastern Thailand, has a distinct socio-economic and cultural landscape that may influence consumer behavior differently compared to other regions. The province has a predominantly agricultural economy, with many residents engaged in farming and related activities. This economic backdrop might lead to a more pragmatic approach to financial decisions, including lottery purchases, as residents seek reliable means to secure their future amidst economic uncertainties.

Culturally, northeastern Thailand, including Kalasin, is characterized by a strong sense of community and family-oriented values. Many participants in our study indicated that their motivation for purchasing lottery tickets included securing financial resources for family expenses. This aligns with Vorasittha's (2018) exploration of transforming lottery spending into long-term savings among individuals with modest incomes, highlighting the dual role of lottery purchases as both immediate and future financial strategies. The emphasis on family welfare may reduce the influence of superstitious beliefs, as practical financial considerations take precedence. Economically, Kalasin is not as developed as other

regions like Bangkok or the central provinces, leading to different spending behaviors. The lower average income levels may drive residents to view lottery tickets as an investment-like tool, especially when promoted through advertising that highlights the potential for future savings.

Many participants indicated that their motivation for purchasing lottery tickets included securing financial resources for family expenses. This finding is consistent with Vorasittha's (2018) exploration of transforming lottery spending into long-term savings among individuals with modest incomes, highlighting the dual role of lottery purchases as both immediate and future financial strategies.

Our study suggests that a lottery policy for retirement benefits could help address the shortcomings in the current elderly welfare system, which often fails to meet the needs of the elderly, as critiqued by Chitsuchon (2012). The insufficient nature of the current government's social welfare provisions for the elderly is further supported by Sodsomboon's (2014) study on lottery-playing behavior and economic motivations driven by limited income. Converting lottery expenditures into long-term savings could be a viable strategy to enhance elderly welfare. Social welfare is crucial for enhancing the quality of life and standard of living for citizens. Effective provision requires governments to align their policies with the evolving needs of the populace, a challenge recognized globally. In Thailand, discussions around social welfare have highlighted several key issues. Khamhom (2014) noted the influence of external factors like globalization on Thailand's social welfare, emphasizing the rise in international labor migration and the vulnerabilities faced by undocumented foreign workers. This underscores the need for policy reforms to introduce new social protections for this group.

The Social Policy Development and Innovation Division (2021) pointed out the need for a unified approach to social welfare, especially with Thailand's elderly population expected to reach approximately 20 million by 2038. Pensions are a primary income source for 22% of Thailand's elderly, highlighting their importance in ensuring financial security for older adults. The anticipated cost of providing these pensions by 2026 is estimated at 139 billion baht. Addressing the challenges of an aging demographic and the implications of a borderless world is paramount for policymakers. Ensuring the welfare of the elderly is vital for offering financial aid and safeguarding the dignity of low-income and vulnerable senior citizens. Strategies such as implementing a progressive pension system, extending the employment age for able seniors, and establishing a robust income database for retirement planning

can alleviate budgetary pressures. Adopting universal and inclusive welfare initiatives will foster a fairer society.

Internationally, countries such as Japan and Germany have faced similar challenges with aging populations and have implemented robust pension systems to address these issues. Japan's extensive public pension system, which includes both national and employee pension plans, provides a model for sustainable elderly welfare. Similarly, Germany's social insurance system offers comprehensive coverage, ensuring that retirees receive adequate support. These examples illustrate the importance of well-structured pension schemes in supporting aging populations (OECD, 2019).

Recent developments in pension policies in OECD countries offer additional insights into how Thailand could reform its systems to better support its aging population. Life expectancy at older ages rebounded in 2021 after a decline in 2020 but has shown slower gains since 2012. This necessitates adjustments in pension policies for sustainability and adequacy. Several OECD countries have reformed their pension systems. The Netherlands moved from defined benefit to defined contribution private pensions. Spain removed automatic adjustment mechanisms, reintroduced price indexation, and raised contributions for high earners. Costa Rica extended the reference period for calculating pensions to the best 25 years. These changes reflect diverse approaches to enhancing pension systems. (OECD, 2019). Retirement age adjustments are also notable. The Slovak Republic and Sweden linked retirement age to life expectancy gains. Costa Rica, Czechia, and France tightened early retirement ages. Switzerland and Israel are addressing gender gaps in retirement ages. Normal retirement ages are set to increase in many OECD countries, with future levels ranging from 62 to over 70 years. (OECD, 2019).

Several countries, including Canada, Chile, and Sweden, increased first-tier pensions to benefit retirees with low incomes. On average, full-career workers will receive a net pension of 61 percent of their net wages. Future net replacement rates vary, with some countries providing 40 percent or below, while others exceed 90%. Workers in hazardous jobs face health risks, and pension provisions vary. Some countries offer early retirement options for hazardous jobs, while others provide none. Improving working conditions and providing reskilling opportunities are essential. Special pension schemes should be better targeted and supported by solid evidence. (OECD, 2019).

Overall, these developments reflect efforts to adapt pension systems to demographic changes and ensure financial security for retirees. This study provides valuable insights into consumer behavior surrounding the purchase of government-sponsored lottery tickets for retirement savings in Kalasin Province. By understanding the key motivators and perceptions of consumers, policymakers can better design and implement programs that leverage lottery mechanisms to enhance retirement savings and support the welfare of the elderly. The integration of social welfare theories emphasizes the need for comprehensive and inclusive policies to address the financial security of Thailand's aging population.

## Recommendations

### 1. Marketing Strategy:

- Affordable Pricing: Set ticket prices that align with traditional government lottery tickets to ensure affordability for the general populace.
- Flexible Investment Options: Allow citizens to choose their investment amounts based on their financial capacity, enhancing participation and interest.
- Accessible Sales Channels: Ensure tickets are available through both digital platforms and traditional sales channels, making them easily accessible.
- Informative and Personalized Design: Design tickets to be both informative and personalized, fostering a stronger connection between participants and the program.

### 2. Public Relations:

- Comprehensive Communication Strategy: Develop a varied communication strategy to reach different demographic segments, presenting information clearly and simply for universal understanding.
- Active Engagement: Maintain ongoing public relations efforts to keep the public informed and interested in the program.
- Utilize Multiple Platforms: Use social media, public forums, traditional media, and community events to disseminate information widely.

### 3. Policy Development:

- Clear Legal Framework: Establish a consistent legal framework for the lottery program, highlighting its longevity and assigning specific responsibilities to government bodies.

- Transparent Implementation: Ensure the implementation process is straightforward and transparent to encourage participation and eliminate confusion.
- Structured Financial Plan: Develop a financial plan that includes regular payouts of principals and interest to provide participants with financial security and trust in the program.
- Regular Monitoring and Evaluation: Implement mechanisms for regular monitoring and evaluation of the program to ensure its effectiveness and address any issues promptly.

#### 4. Improving the Social Welfare System for the Elderly:

- Increase Pension Coverage and Adequacy: Expand the pension system to cover more elderly citizens, particularly those in informal employment sectors, and enhance pension benefits to ensure they meet basic needs, with indexing to inflation.
- Progressive Pension Contributions: Implement a progressive pension contribution system, where higher earners contribute more, ensuring the financial sustainability and equity of the pension fund.
- Extend Employment Age: Extend the employment age for able seniors, along with policies promoting lifelong learning and reskilling, to keep older workers employable and alleviate financial pressures on the pension system.
- Develop Comprehensive Long-Term Care Services: Establish a robust system for long-term care, including in-home care services and community-based care facilities, to support elderly individuals who need assistance with daily activities.
- Promote Financial Literacy and Retirement Planning: Educate citizens on financial literacy and the importance of retirement planning through government and community programs to help them make informed financial decisions.
- Encourage Community and Family Support: Strengthen community networks and family support systems, encouraging intergenerational living and supporting caregivers to enhance the quality of life for senior citizens.

### Conclusion

This study extract into the impact of government-sponsored lottery schemes intended for retirement funding on social equity and the well-being of residents in Kalasin Province, Thailand. Utilizing a mixed-methods approach, the research combines quantitative data from 400 participants with

qualitative insights gleaned from 10 semi-structured interviews. The analysis reveals a contrast between the quantitative data, which suggests a decrease in lottery ticket purchases, and the qualitative findings, which indicate a pattern of regular purchasing driven by personal beliefs and gambling tendencies. Influential factors in the decision-making process include personal priorities, family obligations, and considerations related to the welfare of the elderly. The overall evidence supports the continuation of government lottery-funded retirement schemes. Recommendations for improving these schemes include implementing diverse marketing strategies, ensuring ticket prices are affordable, providing clear and accessible information, and establishing a straightforward policy framework. These recommendations aim to enhance the program's effectiveness in fostering social justice and improving the quality of life for citizens. This study makes a significant contribution to both scholarly discussion and the development of informed policy decisions.

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