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FACTORS AFFECTING THE ECONOMIC DEVELOPMENT OF THE GRASSROOTS COMMUNITY IN PHAYAO PROVINCE, THAILAND

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ABSTRACT

This study examined factors influencing economic development of the grassroots community for participatory self-reliance in Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province, Thailand. A quantitative research design was employed using probability sampling and simple random sampling, with 182 local residents as the sample. Data were collected via structured questionnaires and analysed using percentage, mean, standard deviation, Pearson's Correlation Coefficient, and Multiple Regression Analysis. The study found that economic development of the grassroots community for participatory self-reliance was at a moderate level, influenced by economic conditions, income-generating occupations, and participatory self-reliance. Current conditions, problems, and needs were identified in the areas of accessibility to production factors, knowledge creation and innovation, community marketing, internal communication, and community management — all at a moderate level. Six significant predictors at the 0.01 level were identified: the ability to transfer knowledge to other communities, necessary recurring household expenses, household income-expenditure accounting, household debt burden, income from main occupation, and employment of individuals aged 15–60. These variables collectively explained 56.40 per cent of the variance in economic development, with a Pearson correlation coefficient of 0.761. The findings can guide policymakers and local development practitioners in designing targeted interventions to foster sustainable self-reliance and inclusive economic growth in rural communities.

KEYWORDS: Ban Nong Kaeo, Community, Economic Development, Grassroots Economy, Participatory Self-Reliance, Phayao Province.

1. INTRODUCTION

The 20-year National Strategy (2018–2037) has set a vision for Thailand expressed as "Thailand, having stability, prosperity and sustainability, is a developed country already with the development based on the philosophy of the sufficiency economy," consisting of stability, prosperity and sustainability. This is in line with the national strategic issues in creating opportunities and social equality, reducing inequality, and creating fairness in every dimension by adjusting the structure to create a grassroots economy and agricultural development that is suitable for the potential of the agricultural resource base and the context of the area and local communities. The strategy emphasises a system of self-management of farmers and includes a driving mechanism for the grassroots economy in order to provide farmers with access to the resource base and research knowledge, in both the areas of technology and innovation. In addition, production will be developed, the level of entrepreneurship will be raised throughout the value chain, marketing channels will be increased, and trading will be connected through affiliate networks and social enterprises. The strategy also includes setting policies and rules to increase the opportunities for farmers, developing the economy and society on the basis of biodiversity and local wisdom, as well as improved production and processing of products to provide uniqueness, and management in the service sector that is connected with the resource base of the community in order to raise the level of farmers to become small and medium-sized business entrepreneurs in the agricultural sector.

However, the Office of the National Economic and Social Development Council (2023) stated that the results of a survey of the conditions of household debt of Thai people in 2023 conducted by the Centre for Economic and Business Forecasting, University of the Thai Chamber of Commerce found that most households have problems with high expenditures due to insufficient income; thus, debt must be incurred through personal loans for daily life. Household debt expanded 12 per cent, or an average debt of 559,408 baht per household, and it was predicted that it would continue to expand in 2024 (Kaewka, 2023). The methods to solve household debt problems involve numerous agencies offering various approaches such as consideration of low-interest loan sources, providing knowledge in personal finance management, increasing income or reducing expenditures, or a combination of these methods. Additionally, Thailand participated in the signing of an agenda for development for economic, social and environmental sustainability through targeting the Sustainable Development Goals (SDGs). Communities comprise a combination of numerous households, which are considered the smallest economic unit in an economic system. Within the community there may be use of collective resources and sharing of produce, factors of production, or other assets. Thus, the main goal of this research is the promotion of the economic development of the community system through various activities, with sustainability as the most important consideration (Bank of Thailand, 2023).

The community economy refers to the carrying out of various economic activities including agriculture, industry, and services in production, consumption, and product distribution. Allowing people in the community to participate in solving the fundamental economic problems of the community enables them to share ideas and thoughts, work together, share beneficial outcomes based on existing capabilities from the use of "community capital," which is the wealth of the community including social capital such as production methods, local wisdom, religious sites, schools, land, resources and transportation. The important characteristic of the community economy is that the family is the unit of production, as the labour of family members is the most important factor. Sufficiency and self-reliance greatly depend on the use of labour as they can rely on labour in the family, rely on local resources, rely on themselves, and rely on each other in the community first, and if they sell, they can sell in markets nearby, regional markets, and domestic markets within the country, which makes the community economy embedded within the society and culture (Danthanin, 1998; cited in Sriwongwanngam, 2020). Thus, there must be the establishment of a plan to develop the economy and society of each group of provinces in various dimensions by having the participation of the people in setting the direction of development of their own area and integrating the plan to have a consistent connection at every level in order to span from the village, locality, district, and province to regional groups of provinces (Office of the National Economic and Social Development Council, 2023).

Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province (from an interview with household heads on 15 November 2023) has critical issues to solve, namely: (1) increasing the cultivation of vegetables in kitchen gardens, (2) increasing occupational groups, and (3) providing training to create occupations. Based on the data above, it is apparent that structural economic problems are one of the causes of poverty and social inequality, particularly in the groups of farmers and general labour, which are the population groups that have low income and lack stability. The majority comprise occupations in agriculture and general labour (up to 75.00 per cent), most of whom experience problems of accessibility to various resources including arable land, access to sources of capital, and a lack of various types of knowledge related to planning, developing, and enhancing products, as well as a lack of savings behaviour and a tendency to accumulate chronic debt. The development of a grassroots economy is thus an expectation involving ideas about how to solve poverty and inequality correctly and sustainably without leaving anyone behind, in order to provide the grassroots economy with strength and sustainability (Office of the National Economic and Social Development Council, 2018). This is in line with the research of Katasomboon (2020), which found that the important components are: (1) economic development of the community that is appropriate for the community, (2) development of the learning process skills of community members, (3) people in the community experiencing behavioural change in every aspect through learning, and (4) collaborative learning. This is also in line with Singhthanasan (2017), who found that income from main occupations and income from supplementary occupations have no direct effect on the development of the community economy in the dimension of expenses.

The research team and University of Phayao will study and jointly solve local problems together with the leaders and the community in the development of the grassroots economy of the community of Ban Nong Kaeo for participatory self-reliance by using the body of knowledge in management, marketing, economics, and media. These will be integrated with subjects in the curriculum to jointly drive the grassroots economy of the community, both in theory and in practice, by learning and exchanging information in order to achieve the development of changes in occupations and income and to promote improvement in the quality of life of the community. The objectives of this study are: (1) to examine factors affecting the economic development of the grassroots community for participatory self-reliance; (2) to study current conditions, problems, and needs in developing the grassroots community economy; and (3) to identify specific factors that predict economic development of the grassroots community of Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province.

2. LITERATURE REVIEW

2.1 Concepts Related to the Grassroots Economy

The "grassroots economy" is an economic system of local communities that is able to achieve self-reliance under the philosophy of the sufficiency economy, including mutual assistance and generosity with ethics, and is an economic system that promotes the development of other areas such as the economy, society, people, community, culture, environment, and natural resources in a strong and sustainable manner (Subcommittee on Grassroots Economic Strategy, 2016). From the review of the literature (Sriwichailamphun, 2013), the meaning of a grassroots economy is provided as a local economic system that has a holistic nature and is a part of society and culture in relationship with the way of life, including a value system where the development of a good community economy should provide opportunities for the people in the community to participate in thinking, learning, joint decision-making, taking action, and being able to rely on themselves in the long term with the development of the occupational groups of the community.

This will develop the human resources in the community to have the ability to pursue a career and support themselves. This is in line with the research of Anusonphat (2023), Rodjam et al. (2024), Chanyam et al. (2023), Srivetbodee and Igel (2021), and Nakhonsong and Chamruspanth (2024), which stated that the grassroots economy must have the methods for the complete development and management of local communities. Most of these cycles involve the creation of capital and funds that are sufficiently strong, along with basic manufacturing, processing, services, marketing, food production, and various basic necessities for people in the area. Moreover, there is development of social enterprises or community businesses as well as marketing tools that will help entrepreneurs to increase marketing channels and responsiveness to contacts between entrepreneurs and consumers. This will effectively increase the strength of entrepreneurs in the community. Under the changes of the world and society and the expansion of cities for the transformation to sustainable communities (Laothammajak & Sachdev, 2021), it can be summarised that the grassroots economy is an economic system of local communities that has holistic characteristics and a connection with the daily life of the people. It is a process that creates economic and social stability for all people along with strengthening the capacity in management of risk and creating opportunities in life for themselves, aiming to restructure the economy to have comprehensive and sustainable development.

2.2 Concepts Related to the Factors Affecting the Development of the Community Economy

The research of Singhthanasan (2017), who studied the factors affecting community economic development in Mae Wong Subdistrict, Mae Wong District, Nakhon Sawan Province, indicated that the analysis of the relationship paths of the factors affecting the development of the community economy had statistical significance at the level of 0.05 when considered from the t-value greater than 1.96, and had statistical significance at the level of 0.01 when considered from the t-value greater than 2.54. Regarding the coefficient of the relationship paths of the internal observed variables with the external observed variables, it was found that the external observed variables — consisting of the average income per person of households (AVGincome), cost expenditures (cost), necessary expenditures (nes), average expenditures per person of households (AVGexpense), people aged over 60 years having an occupation and income (JOB2), and people in households that do not smoke (social2) — have a direct effect on the internal observed variable, the development of the community economy (develope).

The path coefficients with the most significance are average expenditures per person of households (AVGexpense) with the path coefficient = −0.575, followed in order by necessary expenditures (nes), average income per person of households (AVGincome), cost expenditures (cost), and people in households that do not smoke (social2) with path coefficients of −0.501, 0.389, −0.264, and 0.200, respectively. This is in line with Yunyong (2023), who found that the political factor, economic factor, participation factor, and the development of human resources factor had an impact on the development of the community economy of the Subdistrict Administrative Organisation in Wichian Chai District, Ang Thong Province with statistical significance at the level of .05. This is also in line with the Nakhon Sawan Provincial Community Development Office (2015), in which the basic data at the village level on the development of the community indicates the following key factors: (1) basic infrastructure and basic conditions of the village (village profile), location, number of households and population; (2) basic economic conditions, employment conditions, the major occupations of the people, household industries; (3) health and hygiene, self-reliance, and health care; (4) knowledge and education, level of education of the people in the village and accessibility to educational opportunities and occupational training; (5) participation and strength of the community, having the participation of the people in the development of public opinion; (6) natural resources and the environment, conditions of natural resources; and (7) safety from disaster and risk of the community. In this research, the researchers summarised three types of factors as follows: (1) economic conditions, (2) occupations to generate income, and (3) social aspects.

2.3 Concepts, Theories, and Related Research

The researchers studied various important concepts used to identify the guidelines for the development of the grassroots economy of the community. The details comprise the concepts related to the factors that have an effect on the development of the grassroots economy of communities (Singhthanasan, 2017). The researchers summarised three factors as: (1) economic conditions, (2) occupations to generate income, and (3) social aspects, and adapted the studies of Singhalert and Atthakorn (2016) and Yunyong (2023), which mention the satisfaction that people have toward the model of community economic development for sustainable self-reliance. The researchers therefore applied them in this study on participatory self-reliance for the variables that were developed in accordance with the study of the Senate Committee on Commerce and Industry (2022), which examined the current conditions, problems, and needs consisting of: (1) accessibility to the factors of production, (2) creating a body of knowledge, innovation and technology and an increase of utilisation in extension, (3) community marketing, (4) communication to build awareness within the community, and (5) management. From the review of the concepts above, the hypotheses can be formulated as follows.

H1: There is a relationship between the factors and economic development of grassroots communities for participatory self-reliance.

H2: There are specific factors that affect the economic development of the grassroots community of Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province.

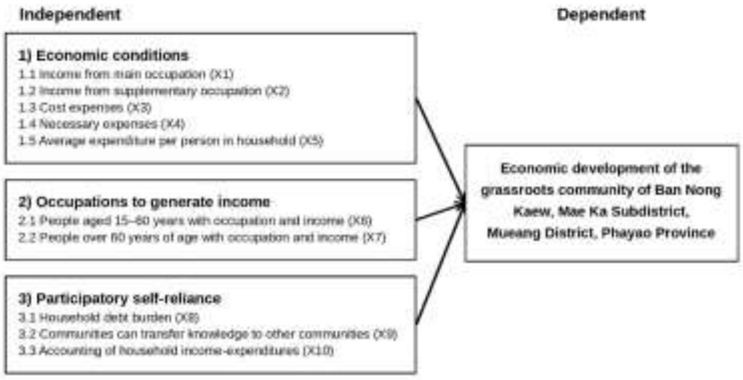

Figure 1: Conceptual Framework.

3. MATERIALS AND METHODS

3.1. Population and Sample

The population included villagers in the area of Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province, totalling 496 people (Muang Phayao District Registration Administration Office, 2023). The sample size was calculated using Yamane's (1973) formula with a confidence level of 95 per cent by probability sampling, resulting in a sample size of 222 people. However, 182 people responded, representing a proportion of 81.98 per cent, collected with simple random sampling. Of the 222 questionnaires distributed, 182 were returned and deemed complete and valid for analysis, yielding a response rate of 81.98 per cent (182/222). This response rate exceeds the minimum threshold of 70 per cent widely recommended in survey-based social science research (Babbie, 2016; Sekaran & Bougie, 2016), thereby affirming the statistical adequacy of the achieved sample. The reduction from the calculated sample size of 222 to the usable sample of 182 was primarily attributable to non-response from residents who were absent from the community during the data collection period (1 February 2024 to 31 January 2025) due to seasonal agricultural migration and occupational mobility, which are characteristic challenges of rural community research in northern Thailand. Notwithstanding this reduction, a post-hoc statistical power analysis confirmed that the achieved sample of 182 participants provides sufficient statistical power ($1-\beta > 0.80$) at a significance level of .05 for multiple regression analysis with 10 predictor variables, consistent with the guidelines established by Cohen (1992). The sampling procedure employed simple random sampling to ensure that every member of the target population had an equal probability of selection, thereby minimising sampling bias and enhancing the representativeness of the achieved sample within the study community.

3.2. Research Instrument

The questionnaire comprised four parts. Part 1 related to personal information including gender, age, education, occupation, average monthly income, monthly purchasing expenses, and types of expenses, in a multiple-choice (checklist) format. Part 2 contained questions related to the factors affecting the economic development of the grassroots community of Ban Nong Kaeo: (1) economic conditions comprising income from main occupation, income from additional occupation, types of expenses and costs, necessary expenses, and average expenses per person of the household; (2) occupations to create income including people aged 15–60 years with occupations and income, and people over 60 years of age with occupations and income; and (3) participatory self-reliance including household debt burden and the ability of communities to transfer knowledge to other communities. Part 3 contained questions related to studying the current conditions, problems, and needs in developing the grassroots community economy for self-reliance with community participation, covering: (1) access to production factors, (2) creation of knowledge, innovation, technology and promotion of further utilisation, (3) community marketing, (4) communication to create awareness within the community, and (5) management, employing a rating scale.

3.3. Instrument Validity and Reliability

The questionnaire was submitted to three experts to consider the appropriateness and accuracy of the language usage and the overall content of the research, followed by consideration of the content validity by finding the Index of Objective Congruence (IOC) between each question, which ranged between 0.60–1.00. The instrument was then tested with an unsampled population of 30 people through simple random sampling employing Cronbach's alpha coefficient, which indicated a confidence value of 0.938, demonstrating high reliability.

3.4. Data Collection

Data collection was conducted from 1 February 2024 to 31 January 2025. Data were compiled and tested for accuracy, then coded with numbering and organised into categories. Secondary data were compiled from theoretical concepts and related research results, as well as data from representatives of agencies, educational institutes, and the private sector in secondary cities.

3.5 Data Analysis

Data analysis was conducted using statistical software. The statistics used in this research were percentage, mean, standard deviation, Pearson's Correlation Coefficient (PCC), and Multiple Regression Analysis (MRA).

4. RESULTS

4.1. Demographic Characteristics of Respondents

Data analysis of the demographics indicated that respondents consisted of 83 males (45.60 per cent) and 99 females (54.40 per cent). The majority had an educational background of primary school, totalling 65 people (35.70 per cent), followed by high school/high vocational certificate totalling 47 people (25.80 per cent), lower secondary school/vocational certificate totalling 38 people (20.90 per cent), undergraduate degree totalling 31 people (17.00 per cent), and postgraduate totalling 1 person (0.50 per cent).

The major occupations of the head of the family comprised general employee totalling 71 people (39.00 per cent), followed by farmer totalling 41 people (22.50 per cent), housewife totalling 34 people (18.70 per cent), business owner totalling 21 people (11.50 per cent), company staff totalling 13 people (7.10 per cent), and civil service/government/university staff totalling 2 people (1.10 per cent). The major current occupations include general employee totalling 67 people (36.80 per cent), followed by farmer totalling 42 people (23.10 per cent), housewife totalling 35 people (19.20 per cent), business owner totalling 18 people (9.90 per cent), company staff totalling 12 people (6.60 per cent), and civil service/government/university staff totalling 8 people (4.40 per cent).

The majority had a monthly income of less than 15,000 baht, totalling 94 people (51.60 per cent), followed by 15,001–30,000 baht totalling 70 people (38.50 per cent), 30,001–50,000 baht totalling 10 people (5.50 per cent), more than 50,000 baht totalling 5 people (2.70 per cent), and no income totalling 3 people (1.60 per cent).

4.2. Factors Affecting Economic Development

The factors affecting the economic development of the grassroots community for participatory self-reliance were as follows. First, economic conditions overall (mean = 3.27, SD = 0.81) were found at a moderate level. The three highest items were: (1) necessary recurring expenses (mean = 3.45, SD = 0.89) at a high level, (2) income from main occupation (mean = 3.43, SD = 1.07) at a high level, and (3) average expenditures per person of households (mean = 3.37, SD = 0.95) at a moderate level. Second, occupations to generate income overall was at a moderate level (mean = 3.13, SD = 0.93). People aged 15–60 years having an occupation and income (mean = 3.34, SD = 1.06) was at a moderate level, followed by people aged more than 60 years having an occupation and income (mean = 2.92, SD = 1.23) at a moderate level. Third, for participatory self-reliance overall (mean = 3.27, SD = 0.81), it was at a moderate level. The debt burden of households (mean = 3.15, SD = 1.27) was at a moderate level, followed by the ability to transfer knowledge to other communities (mean = 3.08, SD = 1.20) at a moderate level, and accounting of revenue-expenditures of households (mean = 2.73, SD = 1.28) at a moderate level.

4.3. Current Conditions, Problems, and Needs

The current conditions, problems, and needs in the development of the grassroots community economy for participatory self-reliance were as follows. (1) Accessibility to the factors of production overall (mean = 3.21, SD = 0.99) was at a moderate level. The three highest items were: having knowledge of the production process (mean = 3.36, SD = 1.09), having sources of capital (mean = 3.28, SD = 1.09), and having resources and raw materials for production (mean = 3.28, SD = 1.10), all at a moderate level. (2) Creating a body of knowledge, innovation, technology and increasing utilisation in extension overall (mean = 3.42, SD = 1.01) was at a moderate level. The three highest items were: collection of a body of knowledge (mean = 3.60, SD = 1.09) at a high level, application of a body of knowledge for extension and utilising the benefits (mean = 3.53, SD = 1.10) at a high level, and publication and transfer of the body of knowledge (mean = 3.35, SD = 1.19) at a moderate level. (3) Community marketing overall (mean = 3.06, SD = 1.08) was at a moderate level. (4) Communication to build awareness within the community overall (mean = 2.99, SD = 1.15) was at a moderate level. (5) Management overall (mean = 3.36, SD = 1.18) was at a moderate level, with reduction of costs in order to seek an increase in profits (mean = 3.50, SD = 1.26) as the highest item.

4.4. Correlation Analysis

In the analysis of the relationships between the factors and the economic development of the grassroots community for participatory self-reliance, Pearson's Correlation Coefficient was used, as shown in Table 1.

Table 1: The relationships between the factors and the development of the economy of the grassroots community for participatory self-reliance.

Factors	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	Y
X1	1										
X2	0.511**	1									
X3	0.582**	0.373**	1								
X4	0.607**	0.439**	0.639**	1							
X5	0.531**	0.592**	0.331**	0.618**	1						
X6	0.564**	0.336**	0.345**	0.310**	0.475**	1					
X7	0.348**	0.302**	0.348**	0.410**	0.269**	0.315**	1				
X8	0.574**	0.498**	0.546**	0.595**	0.511**	0.530**	0.437**	1			
X9	0.418**	0.286**	0.290**	0.284**	0.396**	0.425**	0.394**	0.442**	1		
X10	0.538**	0.539**	0.494**	0.448**	0.535**	0.672**	0.360**	0.708**	0.539**	1	
Y	0.501**	0.293**	0.406**	0.427**	0.366**	0.341**	0.349**	0.408**	0.677**	0.556**	1

*** p ≤ .01*

Note. X1 = income from main occupation; X2 = income from supplementary occupations; X3 = cost expenditures; X4 = necessary recurring expenses; X5 = expenses per person of households; X6 = people aged 15–60 years having an occupation and income; X7 = people aged more than 60 years having an occupation and income; X8 = debt burden of households; X9 = community ability to transfer knowledge to other communities; X10 = accounting of revenue-expenditures of households; Y = economic development of the grassroots community for participatory self-reliance.

As seen in Table 1, there are positive relationships between all 10 factors and the development of the economy of the grassroots community for participatory self-reliance that are statistically significant at the level of .01. Nine factors had a moderate positive relationship with the development of the economy: the community is able to convey knowledge to other communities (r = 0.677), accounting of revenue-expenditures of households (r = 0.556), income from main occupation (r = 0.501), necessary recurring expenses (r = 0.427), the debt burden of households (r = 0.408), cost expenditures (r = 0.406), expenses per person of households (r = 0.366), people aged more than 60 years having an occupation and income (r = 0.349), and people aged 15–60 years having an occupation and income (r = 0.341). One factor had a low positive relationship: income from supplementary occupations (r = 0.293), also statistically significant at the level of .01.

4.5. Multiple Regression Analysis

Table 2: Multiple regression analysis of the best predictive variables in the prediction of the factors that have an effect on the development of the economy of the grassroots community for participatory self-reliance.

Predictor	R	R^2	Adj. R^2	S.E.	a	b	Beta	t	P-Value	VIF
X9	0.677[a]	0.458	0.455	0.047	1.006	0.407	0.516	8.690	0.000	1.465
X4	0.720[b]	0.518	0.512	0.073		0.177	0.165	2.432	0.016	1.924
X10	0.735[c]	0.540	0.532	0.062		0.256	0.345	4.145	0.000	2.886
X8	0.743[d]	0.552	0.542	0.059		−0.140	−0.187	−2.381	0.018	2.559
X1	0.751[e]	0.563	0.551	0.065		0.186	0.209	2.876	0.005	2.193
X6	0.761[f]	0.579	0.564	0.064		−0.162	−0.181	−2.541	0.012	2.111

*** p ≤ .01*

As shown in Table 2, the multiple regression analysis found that six predictor variables are statistically significant at the .01 level and are able to jointly predict the economic development of the grassroots community for participatory self-reliance at 56.40 per cent, with a Pearson correlation coefficient of 0.761. The prediction equation in the form of raw scores was as follows:

$$\hat{Y} = 1.006 + 0.407(X9) + 0.177(X4) + 0.256(X10) - 0.140(X8) + 0.186(X1) - 0.162(X6)$$

The predictors with the highest beta values were: the community is able to transfer knowledge to other communities (X9, β = 0.516), accounting of revenue-expenditures of households (X10, β = 0.345), income from main occupation (X1, β = 0.209), necessary recurring expenses (X4, β = 0.165), people aged 15–60 years having an occupation and income (X6, β = −0.181), and the debt burden of households (X8, β = −0.187).

4.6. DISCUSSION

4.6.1. Hypothesis 1: Relationship between Factors and Economic Development (H1)

The results of the Pearson's Correlation Coefficient analysis revealed that all 10 variables had statistically significant positive relationships with the economic development of the grassroots community for participatory self-reliance at the .01 level, thereby supporting Hypothesis 1. The variables demonstrating the strongest relationships were the community's ability to transfer knowledge to other communities (X9, r = 0.677), followed by household income-expenditure accounting (X10, r = 0.556), income from main occupation (X1, r = 0.501), necessary recurring expenses (X4, r = 0.427), household debt burden (X8, r = 0.408), and production expenditures (X3, r = 0.406), respectively. The variable with the weakest relationship among those reaching statistical significance was income from supplementary occupations (X2, r = 0.293), which nonetheless remained statistically significant at the .01 level.

These findings are consistent with Singhthanasan (2017), who found that the economy in the income dimension has a direct positive effect on community economic development. They are also consistent with Singhalert and Atthakorn (2016), who demonstrated through a before-and-after comparison of development that household income, household expenditure, the number of subsistence plants and animals, and resident satisfaction with the economic development model differed significantly at the .05 level. After development, household income and subsistence resources increased, while household expenditure and consumer goods purchased from external stores tended to decrease.

With regard to the current conditions, problems, and needs across all five operational dimensions — namely, accessibility to production factors, knowledge creation, innovation and technology, community marketing, communication to build awareness, and management — the findings are consistent with the Senate Committee on Commerce and Industry (2022), which identified these five processes as fundamental to grassroots economic development. The findings further align with those of Pommi et al. (2026), published in Scientific Culture, who found that access to production factors and community marketing are critically important within the grassroots community context of Phayao Province. Additionally, the findings are consistent with Yansombat (2021) regarding the development of economic self-reliance and occupational promotion in the Ban Maharat community, Phra Nakhon Si Ayutthaya Province, which was carried out through household accounting training activities, occupational promotion activities, and kitchen garden cultivation programmes. The fact that all variables exhibited positive relationships reflects that grassroots community economic development is a multidimensional, interconnected process, such that advancement in any one dimension inevitably reinforces progress in the others. These results are further grounded in the theoretical framework of Participatory Self-Reliance, which posits that sustainable community economic development emerges from the active engagement of community members in all dimensions of local economic life, including resource mobilisation, knowledge creation, and collective decision-making (Sriwichailamphun, 2013; Subcommittee on Grassroots Economic Strategy, 2016). The positive relationships observed across all 10 variables in this study affirm that participatory self-reliance is not a single-factor construct but rather an integrative developmental process in which economic, social, and managerial dimensions are inseparably interconnected. This finding aligns with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 11 (Sustainable Communities), which collectively emphasise that inclusive and self-reliant community economies are essential prerequisites for long-term national sustainable development (United Nations, 2015). Furthermore, the theoretical lens of Vroom's (1964) Expectancy Theory provides a compelling explanatory framework for these observed relationships: when community members perceive a meaningful link between their participation in economic development activities — such as knowledge exchange, household accounting, and occupational development — and the tangible improvement of their economic wellbeing, their motivation to engage in participatory self-reliance behaviours is substantially enhanced. The present findings thus extend the applicability of Expectancy Theory from its original organisational behaviour domain into the grassroots community development context, enriching both theoretical understanding and practical application.

4.6.2. Hypothesis 2: Specific Predictors of Economic Development (H2)

The Multiple Regression Analysis fully supported Hypothesis 2, identifying six statistically significant predictor variables at the .01 level that collectively explained 56.40 per cent of the variance in economic development of the grassroots community for participatory self-reliance (R = 0.761), yielding the following prediction equation:

$\hat{Y} = 1.006 + 0.407(X9) + 0.177(X4) + 0.256(X10) - 0.140(X8) + 0.186(X1) - 0.162(X6)$

The community's ability to transfer knowledge to other communities (X9) emerged as the strongest predictor in the model ($\beta = 0.516$, $p < .01$), underscoring the critical importance of knowledge-sharing networks in fostering grassroots economic growth. This finding connects directly to the Instrumentality dimension of Vroom's (1964) Expectancy Theory, whereby the community's belief that efforts invested in knowledge development will lead to improved economic outcomes serves as a powerful driver of participatory behaviour. The result is consistent with Katasomboon (2020), who identified collaborative learning and knowledge exchange as key components of sustainable community economic development, and with Anusonphat (2023), who found that driving community enterprises toward a sustainable grassroots economy in Thailand requires robust inter-community knowledge transfer mechanisms. Furthermore, this finding aligns with Pommi et al. (2026), published in Scientific Culture, who found that building knowledge-sharing networks among communities in Phayao Province is essential to developing long-term self-reliance capacity. Within the broader theoretical landscape, this finding resonates strongly with Social Capital Theory (Putnam, 2000), which identifies inter-community trust, reciprocity, and knowledge networks as foundational determinants of collective economic capacity. Communities endowed with rich stocks of social capital — manifested in the present study through the ability to transfer knowledge across community boundaries — are demonstrably better positioned to mobilise collective resources, adapt to economic shocks, and sustain participatory self-reliance over time. Equally, the finding aligns with the Sufficiency Economy Philosophy of His Majesty King Bhumibol Adulyadej the Great (Boosaparerk & Putphun, 2022), which identifies knowledge and wisdom as one of the two essential conditions for immunity against economic vulnerability at the community level. The convergence of Expectancy Theory, Social Capital Theory, and the Sufficiency Economy Philosophy in explaining the primacy of knowledge transfer as a predictor of grassroots economic development thus provides this study with a theoretically robust and contextually authentic foundation for its principal finding.

Household income-expenditure accounting (X10) was the second strongest positive predictor ($\beta = 0.345$, $p < .01$), reflecting that households with systematic financial management are better positioned to improve their economic standing. The presence of financial discipline at the household level is something that can be cultivated through training and support from government and local authorities. This result is consistent with the Senate Committee on Commerce and Industry (2022), which found that knowledge creation and management were statistically significant predictors at the .05 level, and with Yansombat (2021), who demonstrated that household income-expenditure accounting training activities meaningfully contributed to economic self-reliance in community settings. The finding further aligns with Jungell-Michelsson and Heikkurinen (2022), who emphasised that effective management of internal community resources is at the heart of sustainable development at the grassroots level. From the perspective of sustainable development models, this finding is particularly significant. The SDG framework (United Nations, 2015), through SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), recognises that household financial management capacity is a critical enabler of sustainable poverty reduction in rural communities. Communities in which household income-expenditure accounting is systematically practised are better equipped to identify inefficiencies, reduce unnecessary expenditure, increase savings rates, and allocate household resources toward productive investment — all of which are prerequisites for breaking cycles of debt dependency and enabling sustainable economic participation. Moreover, the Valence component of Vroom's (1964) Expectancy Theory is directly reflected in this finding: when community members perceive household accounting not merely as an administrative activity but as a pathway to tangible improvements in household economic security and quality of life, the motivational value (valence) attached to financial management behaviour is substantially elevated, reinforcing sustained participation in community economic development programmes.

Income from main occupation (X1, $\beta = 0.209$, $p < .01$) further confirmed the foundational role of stable primary income in economic development, particularly in an agricultural community such as Ban Nong Kaeo where the majority of the population relies primarily on income from general labour and farming. This result supports the conclusions of Singhthanasan (2017), who summarised that average income per person has a direct positive effect on community economic development in the income dimension, and is consistent with Yunyong (2023), who found that economic factors significantly impact community economic development outcomes. The finding also aligns with Pommi et al. (2026), published in Scientific Culture, who found that strengthening income from primary occupations through agricultural value-added approaches is an effective strategy for elevating grassroots economies in northern Thailand.

Necessary recurring expenses (X4, $\beta = 0.165$, $p < .05$) demonstrated a positive relationship with economic development, indicating that households capable of clearly identifying and managing their necessary expenditures are more likely to participate effectively in the local economy. The ability to plan household expenditure systematically is a foundational skill that requires continuous promotion within grassroots communities. This finding is consistent with Singhthanasan (2017), who identified necessary expenditures as one of the key path coefficients with a direct effect on community economic development, reflecting that systematic household expenditure planning is an essential skill requiring ongoing promotion within grassroots communities.

In contrast, household debt burden (X8, $\beta = -0.187$, $p < .05$) demonstrated a significant negative relationship with economic development, indicating that higher debt levels are associated with lower community economic development outcomes. This corresponds to the actual conditions in Ban Nong Kaeo, where the majority of the population earns less than 15,000 baht per month (51.60 per cent) and carries a high proportion of expenses relative to income. This finding is consistent with Singhthanasan (2017), who found that income factors pertaining to individuals aged over 60 years have a direct negative influence on community economic development, and reflects the national context documented by the Bank of Thailand (2023) and the Office of the National Economic and Social Development Council (2023), which reported that Thai household debt expanded by 12 per cent to an average of 559,408 baht per household in 2023, creating structural barriers that inevitably impede grassroots economic development. The finding also aligns with Pommi et al. (2026), published in Scientific Culture, who found that household indebtedness constitutes one of the most significant obstacles preventing community participation in grassroots economic development activities in Phayao Province.

Employment of individuals aged 15–60 years (X6, $\beta = -0.181$, $p < .05$) presented an unexpected negative relationship that requires careful interpretation within the specific socioeconomic context of Ban Nong Kaeo. Although working-age employment was expected to positively drive economic outcomes, this finding may reflect structural labour market challenges unique to this community, whereby the majority of working-age residents — comprising 39.00 per cent general employees and 23.10 per cent farmers — are concentrated in low-wage, unstable occupations that may not generate sufficient income to overcome systemic economic barriers. Furthermore, the out-migration of a proportion of working-age residents in search of better employment opportunities elsewhere may have resulted in the community losing capable labour that could otherwise contribute to driving local economic development, a problem commonly observed in rural communities across Thailand. This finding is consistent with Nakhonsong and Chamruspanth (2024), who noted persistent structural challenges in promoting community enterprises in Thailand, and with Chanyam et al. (2023), who argued that sustainable community enterprise development requires policy interventions beyond merely increasing employment numbers among the working-age population. The result also aligns with Pommi et al. (2026), published in Scientific Culture, who proposed that addressing labour structure problems in grassroots communities requires the integration of local employment promotion policies alongside the development of occupational skills that are congruent with community resources and identity.

The combined findings from both hypotheses reveal that the economic development of Ban Nong Kaeo's grassroots community is fundamentally shaped by knowledge capital, financial self-management capacity, and stable primary income, rather than supplementary income sources or demographic employment counts. The overall explained variance of 56.40 per cent (Adj. $R^2 = 0.564$) is notably higher than the 48.30 per cent reported by the Senate Committee on Commerce and Industry (2022), indicating that the specific combination of predictors identified in this study provides a more comprehensive model for understanding grassroots economic development in the Phayao context.

The fact that current conditions across all five development dimensions — accessibility to production factors, knowledge innovation and technology, community marketing, communication, and management — operate at only a moderate level (mean range: 2.99–3.42) underscores the significant development gaps that remain in Ban Nong Kaeo. This is consistent with the 20-Year National Strategy (2018–2037), which emphasises achieving self-management capacity among farming communities and creating access to resource bases, research knowledge, technology, and innovation as prerequisites for sustainable grassroots economic development (Office of the National Economic and Social Development Council, 2018). Moreover, the findings align with Pommi et al. (2026), published in Scientific Culture, who proposed that grassroots community economic development in Phayao Province requires an integrated bottom-up development approach that centres on strengthening knowledge networks, community marketing systems, and household financial management as its core pillars, rather than relying on external interventions or technology-led approaches as primary drivers.

Collectively, these results emphasise that knowledge-sharing networks and financial literacy — rather than income generation alone — are the primary levers through which policymakers and local development practitioners can most effectively strengthen participatory self-reliance in rural grassroots communities such as Ban Nong Kaeo, Phayao Province. This is consistent with the Sufficiency Economy Philosophy of His Majesty King Bhumibol Adulyadej the Great, which emphasises moderation, reasonableness, and self-immunity as the foundations of sustainable community-level economic development (Boosaparerk & Putphun, 2022).

5. CONCLUSIONS

This study examined the factors affecting the economic development of the grassroots community for participatory self-reliance in Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province, Thailand. Drawing upon Vroom's (1964) Expectancy Theory as its theoretical foundation and employing Pearson's Correlation Coefficient and Multiple Regression Analysis with a sample of 180 community members, the study yielded several substantive conclusions that carry important implications for grassroots economic development policy and practice in rural Thailand.

5.1. Conclusions Pertaining to Hypothesis 1

The results confirmed that all 10 variables examined in this study had statistically significant positive relationships with the economic development of the grassroots community for participatory self-reliance at the .01 level, thereby fully supporting Hypothesis 1. Among these, the community's ability to transfer knowledge to other communities (X9, $r = 0.677$) demonstrated the strongest association, followed by household income-expenditure accounting (X10, $r = 0.556$), income from main occupation (X1, $r = 0.501$), necessary recurring expenses (X4, $r = 0.427$), household debt burden (X8, $r = 0.408$), and production expenditures (X3, $r = 0.406$). The weakest — though still statistically significant — relationship was observed for income from supplementary occupations (X2, $r = 0.293$).

These findings collectively affirm that grassroots community economic development is an inherently multidimensional phenomenon in which no single factor operates in isolation. Rather, the variables examined interact and reinforce one another across economic, social, and managerial dimensions, such that improvements in one area inevitably contribute to progress in others. This conclusion underscores the necessity of adopting a holistic, integrated approach to community economic development — one that simultaneously addresses knowledge-sharing capacity, household financial management, income stability, and debt reduction — rather than pursuing isolated, single-factor interventions that are unlikely to produce sustained developmental outcomes at the community level.

Furthermore, the finding that current conditions across all five operational dimensions — accessibility to production factors, knowledge creation, innovation and technology, community marketing, communication to build awareness, and management — operate at only a moderate level (mean range: 2.99–3.42) indicates that Ban Nong Kaeo remains at an early to intermediate stage of grassroots economic development. Significant development gaps persist across all dimensions, confirming that sustained, systematic, and multi-pronged efforts by government agencies, local administrative organisations, academic institutions, and the community itself will be required to elevate the community's economic self-reliance capacity to a level commensurate with the objectives of the 20-Year National Strategy (2018–2037).

5.2. Conclusions Pertaining to Hypothesis 2

The Multiple Regression Analysis fully supported Hypothesis 2, identifying six statistically significant predictor variables that together explained 56.40 per cent of the variance in economic development of the grassroots community for participatory self-reliance ($R = 0.761$). Four variables — the community's ability to transfer knowledge to other communities (X9, $\beta = 0.516$), household income-expenditure accounting (X10, $\beta = 0.345$), income from main occupation (X1, $\beta = 0.209$), and necessary recurring expenses (X4, $\beta = 0.165$) — exerted statistically significant positive effects, while two variables — household debt burden (X8, $\beta = -0.187$) and employment of individuals aged 15–60 years (X6, $\beta = -0.181$) — exerted statistically significant negative effects, yielding the following prediction equation:

$$\hat{Y} = 1.006 + 0.407(X9) + 0.177(X4) + 0.256(X10) - 0.140(X8) + 0.186(X1) - 0.162(X6)$$

The community's ability to transfer knowledge to other communities emerged as the single most powerful predictor of grassroots economic development ($\beta = 0.516$), a finding that fundamentally repositions knowledge capital — rather than physical or financial capital — as the primary engine of participatory self-reliance at the community level. This conclusion aligns with the Instrumentality component of Vroom's (1964) Expectancy Theory and confirms that inter-community knowledge exchange constitutes a strategic lever of the highest priority for development practitioners and local policymakers working in the Phayao context.

Household income-expenditure accounting ($\beta = 0.345$) ranked as the second most influential positive predictor, affirming that financial literacy and systematic household financial management are not merely supplementary development activities but rather foundational prerequisites for meaningful grassroots economic participation. Communities in which households maintain clear records of income and expenditure are demonstrably better positioned to allocate resources efficiently, reduce financial vulnerability, and engage productively in local economic systems.

Income from main occupation ($\beta = 0.209$) and necessary recurring expenses ($\beta = 0.165$) further confirmed that the stability and management of core household finances remain essential determinants of community economic development outcomes. These findings underscore that policy efforts focused on enhancing the quality, stability, and earning potential of primary occupations — particularly in agriculture and general labour, which predominate in Ban Nong Kaeo — will yield greater developmental returns than strategies that focus exclusively on expanding supplementary income sources.

Conversely, the significant negative effect of household debt burden ($\beta = -0.187$) constitutes one of the most pressing concerns emerging from this study. Given that over half of Ban Nong Kaeo's residents earn less than 15,000 baht per month (51.60 per cent) in a national context where average household debt has reached 559,408 baht (Bank of Thailand, 2023), debt accumulation represents a structural barrier that systematically undermines community members' capacity for economic participation, financial planning, and long-term self-reliance. Without targeted interventions to address household indebtedness — including access to low-interest community financing, debt restructuring programmes, and financial literacy education — the prospects for sustainable grassroots economic development in communities such as Ban Nong Kaeo will remain fundamentally constrained.

The unexpected negative effect of working-age employment (X6, $\beta = -0.181$) further reveals a critical structural weakness in the local labour market, whereby a high concentration of working-age residents in low-wage, informal, and unstable occupations — combined with the out-migration of skilled and capable labour to urban centres — creates a scenario in which increased employment does not necessarily translate into improved community economic outcomes. This finding calls for a fundamental rethinking of employment promotion strategies in rural grassroots communities, shifting emphasis from quantitative employment expansion toward qualitative improvements in occupational skill, income stability, and local value chain integration.

5.3. Theoretical and Practical Conclusions

From a theoretical perspective, this study makes a meaningful contribution to the application of Vroom's (1964) Expectancy Theory in the context of grassroots community economic development. The findings demonstrate that the theory's core components — Expectancy, Instrumentality, and Valence — are meaningfully reflected in the relationships between community members' expectations across the five development dimensions and their actual levels of participatory self-reliance. Specifically, the dominant role of knowledge transfer (X9) and financial management (X10) suggests that community members' belief that their development efforts will instrumentally lead to tangible economic outcomes is more powerfully motivating than the intrinsic valence of the outcomes themselves. This insight extends the application of Expectancy Theory beyond its original organisational behaviour context into the domain of community development, offering a richer theoretical lens through which grassroots economic participation can be understood and predicted.

From a practical perspective, the conclusions of this study generate four principal recommendations for policymakers, local administrative organisations, development practitioners, and community leaders in Phayao Province and comparable rural community contexts across Thailand.

First, investment in structured inter-community knowledge transfer programmes should be prioritised as the highest-return intervention available to development agencies working at the grassroots level. Such programmes may include community learning centres, peer-to-peer mentoring schemes between economically advanced and developing communities, and knowledge exchange networks linking Ban Nong Kaeo with other communities in Mae Ka Subdistrict and Phayao Province more broadly.

Second, community-based financial literacy education — encompassing household income-expenditure accounting, savings mobilisation, and basic financial planning — should be institutionalised as a core component of local development programmes delivered through tambon administrative organisations, community development networks, and higher education institutions such as the University of Phayao. Such programmes should be designed to be contextually appropriate, practically oriented, and accessible to community members across educational backgrounds.

Third, targeted debt relief and community microfinance mechanisms must be developed and implemented with urgency to address the structural debt burden that currently suppresses Ban Nong Kaeo's economic development potential. These mechanisms should be designed in partnership with community members following the principles of self-determination and participatory governance to ensure long-term community ownership and sustainability.

Fourth, occupational development strategies for working-age community members should pivot away from quantity-focused employment expansion and toward quality-focused skill development, local value chain integration, and community enterprise promotion. This includes supporting agricultural value-adding activities, developing community-based product branding and marketing, and creating enabling conditions for working-age residents to find meaningful, adequately remunerated employment within the community, thereby reversing the pattern of labour out-migration that currently deprives Ban Nong Kaeo of its most economically productive human capital.

5.4. LIMITATIONS AND FUTURE RESEARCH

This study was conducted within the specific geographic and social context of Ban Nong Kaeo, Mae Ka Subdistrict, Mueang District, Phayao Province, and employed a cross-sectional research design with a sample of 180 community members drawn through simple random sampling. As such, the generalisability of the findings to other grassroots communities — whether within Phayao Province or across Thailand more broadly — requires caution and should be tested through replication studies in communities representing diverse geographic, ethnic, economic, and cultural contexts.

Future research should consider employing longitudinal panel designs capable of capturing the temporal dynamics of grassroots economic development — including the time-lagged effects of knowledge transfer, financial management training, and debt reduction interventions on community self-reliance outcomes — which cross-sectional designs by their nature cannot adequately address. Qualitative and mixed-methods approaches, including participatory action research and focus group discussions, would further enrich understanding of the mechanisms underlying the significant relationships identified in this study, particularly the unexpected negative effect of working-age employment on community economic development, which warrants deeper contextual investigation.

Additionally, future studies should explore the potential moderating roles of social capital, community leadership quality, digital literacy, geographic accessibility, and cultural identity in the relationships between the predictor variables and grassroots economic development outcomes identified in this study. Expanding the theoretical framework to integrate complementary perspectives — including Resource Mobilisation Theory (McCarthy & Zald, 1977), Social Capital Theory (Putnam, 2000), and the Sufficiency Economy Philosophy (Boosaparerk & Putphun, 2022) — alongside Expectancy Theory would provide a more holistic and contextually grounded theoretical foundation for future grassroots community economic development research in Thailand and the broader Southeast Asian region.

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