

## Abstract

The study on “Personal Adjustment of Embroidery Factory Employees During the Economic Recession B.E. 2551” aims at studying spending behavior, working behavior, preparation for career change, problems and obstacles concerning the adjustment of the employees. The sampling group consist of 30 employees from Factory A and 30 employees from Factory B. Questionnaire and interview schedule are respectively used as instruments to collect data from the employees and from the factory executives. Percentage and Mean are statistics applied for the analysis of data. The difference of average value of adjustment levels between the employees of the two factories is designated at 0.15 and over.

The study finds that most of the employees in Factory A and Factory B are females with the same average age of 23 years, single, and are responsible for 1-3 dependents. Factory A employees earn an average income of 6,402 baht per month, while Factory B employees earn at an average of 7,200 baht per month. The average work duration of Factory A employees is 3.7 years while that of Factory B employees is 2.6 years. The majority of Factory A employees finish lower secondary school education, while most of Factory B employees finish upper secondary school education.

Factory A is a small-sized factory with family type administration, while Factory B is a medium-sized factory and is corporation oriented. Behavioral adjustment on spending of Factory A employees during economic recession and increased expenditures is borrowing more from informal financial sources or from intimate ones. They also have debts and have to pay back. This is different from Factory B employees who adjust themselves by reserving some money for investment, keeping monthly account on income and expenditures, purchasing goods or consuming alcoholic drinks only when necessary, and planning for their expenditures more carefully. Difference in work behavior between the employees of the 2 factories is that while the Factory A employees are enthusiastic in finding more knowledge and make progress in their work by showing their contributive initiatives, the Factory B employees use their right for sickness leave more than the employees in Factory A.

Factory A employees prepare themselves for occupational change by studying trends of different occupations and want to pick up occupations with high income, while Factory B employees often make use of the holidays to attend training in related enterprises and try to collect information on government financial support for occupational promotion. Employees of both factories have the same opinion that problems and obstacles of adjustment are the decrease of real income despite harder and more delicate work, and the lack of fund to invest for supplementary income or in case of being discharged, while the most difficult adjustment is spending adjustment.

The study recommends that the employees should have their income/ expenditures account book, create their self-discipline on spending, working, and seeking new knowledge. At the same time, the factory executives should encourage every employee to develop income/expenditures account book. The Government should establish a Fund for employees' skill development, and speed up the solution of economic recession especially in textiles and garment industry which has a tendency toward increasing dismissal of employees.