

Abstract

The study on “The Giving of Importance to Readiness Preparation for Living Accommodation by Civil Servants and Permanent Employees of The Royal Irrigation Department at Samsen and Pak Kred Offices” aims at studying the readiness preparation for living accommodation, problem, and obstacles of planning to own living accommodation of civil servants and employees before their retirement. Questionnaire is used as instrument to collect data from 273 civil servants and permanent employees of the Royal Irrigation Department at Samsen and Pak Kred offices who are presently receiving accommodation welfare.

The study finds that the majority of the sampling group are males with average age of 47 years, finish either higher secondary school or lower vocational school education, married, have 5,001-500,000 debts and are obliged to pay back at 5,001-10,000 baht per month. Their monthly expenditure are between 10,001-20,000 baht. More than half of the sampling group do not have extra income or savings. Their average duration of work is 21 years. Most of them work in administration line, earning 10,001-20,000 baht per month. It is found that the civil servants and permanent employees give importance to the preparation for living accommodation at “highest” level in every aspect. Principal variables affecting the difference between importance giving and readiness preparation are age and educational level, both of which also affect the difference in importance giving to environmental, economic, and social aspects respectively. Principal problems hindering the ability for readiness preparation consist of indebtedness problem, money-lending on interest problem, and lack of accessibility to information on living accommodation. Age and work position are significant variables causing the difference in information accessibility. The sampling group voice their interesting suggestions that financial institutions should approve living accommodation loan at its full cost with low interest and long-term installment, and the Royal Irrigation Department should develop its own project for low-cost housing.

The study recommends that the Royal Irrigation Department should organize courses providing knowledge for the civil servants and permanent employees to promote their correct understanding and good attitude toward readiness preparation for living accommodation with emphasis on mutual exchange of learning, different measures to motivate and inspire the civil servants and permanent employees to plan for having living accommodation of their own, and organization of activities to lessen debts burden to increase their capability to purchase their own living accommodation.