



The Influence of Women's Economic Decision-making Power on Achievements in the Millennial Group: A Case Study of Chang Noi Sub-district, Bang Sai District, Phra Nakhon Si Ayutthaya Province

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Abstract

The objectives of this research are 1) To study the levels of economic decision-making power and the levels of achievement of millennial women in Chang Noi sub-district, Bang Sai district, Phra Nakhon Si Ayutthaya province, and 2) To examine the influence of the levels of economic decision-making power on the levels of achievement among millennial women. The researcher used quantitative research, collected data through questionnaires verified by qualified experts, and tested reliability using the Cronbach's alpha coefficient with a threshold of 0.6 and above. Millennial women, aged between 22–40 years, were the sample group, with a total of 150 questionnaires distributed and collected. Data analysis was performed using mean, standard deviation, and multiple regression to answer the research objectives.

The research findings indicate that the variables—such as economic decision-making power (IV) and achievement (DV)—overall fall within the moderate level and high level respectively. Furthermore, the overall analysis results suggest that the levels of decision-making power have a positive influence on the levels of achievement (such as self-esteem, income and asset growth, and fair job access) among millennial women. When considering each factor (IV), it was found that the levels of labor market entry have a positive influence on women's achievements. On the other hand, levels of household economy and levels of access to financial resource do not have any positive influence on women's achievement.

Keywords: Economic Decision-making Power, Achievements, Millennial Women, Labor Market Entry, Income and Asset Growth

Introduction

Since the reform of Thailand in the reign of King Chulalongkorn, it had been observed that women from the upper and middle classes began to receive opportunities to pursue occupations outside the home, such as becoming teachers, nurses, and engaging in some aspects of government works (Tantiwiranond & Pandey, 1987). In the period between 1957 and 1971, women were likely to increase the opportunities for in new occupations such as secretaries, accountants, and bank employees. While women in rural areas actively participated in economic development during the period of 1970–1990, as a result of Japan and emerging industries relocating their production bases to Thailand, it led to increased involvement of women in the labor market and continuous educational opportunities (Naowarat, 2018). National Statistical Office, Ministry of Digital Economy and Society (2017) was revealed that the trend of female labor force has been increasing, rising from 45.9% in the year 2017 to 49.0 in the year 2021. Additionally, there is a higher number of women with a bachelor's degree compared to male labor force, with a difference of up to 4 million people (Department of Women's Affairs and Family, Ministry of Social Development and Human Security, 2019).

According to the area survey under One Tambon One University project (U2T) by Valaya Alongkorn Rajabhat University under the Royal Patronage, it was found that Chang Noi sub-district, located at Bang Sai district in Phra Nakhon Si Ayutthaya province, is an area with traces of transformation from rural area to semi-urban area; the main reason come from the arrivals of Bang Pa-in industrial estates and Rojana industrial estates. Interestingly,



the arrivals of industrial estates have resulted in a transformation for women who used to work as unpaid household assistants, engaging in strenuous labor under the sun in the fields throughout the day, into income earners for their families. Especially, millennial women, aged 22–40, or born between 1981–2000, there has been a shift in occupation from being farmers, which was a traditional occupation in the area. They have turned to work as factory workers, company employees, general contractors, and government officials. These occupations have empowered women to earn their own income, leading to negotiation within the family and increased opportunities to access funding. Moreover, the researcher had also found that there are 4 out of 5 villages in Chang Noi sub-district that community leaders are female while other sub-district had still men. Based on the phenomenon in the area study, the researcher hypothesizes that the women's economic decision-making influences their achievement.

The hypothesize as mentioned above was consistent with Etim's (2020) study, which pointed out that the predominant economic focus of Nigerian women lies in the structure of Small and Medium Enterprises (SMEs), resulting in a rise in family income and, subsequently, fostering a sense of pride and empowerment. Likewise, Grantham et al.'s (2021) research, which highlighted that women entering the workforce feel a sense of pride, self-worth, and an increased role in family decision-making, including decisions related to having children. This is consistent with Bachan's research (2018), it was revealed that numerous women who engage in migration typically come back with an enhanced feeling of autonomy in financial and economic matters, increased self-confidence, and valuable expertise and skills, all of which prove to be invaluable assets in the context of domestic labor market. The research in Thailand revealed that middle-class women, who avail themselves of increased educational opportunities and employment in both public and private sectors, contribute to heightened happiness and a sense of pride (Sattayanurak, 2021). Besides, the research of Hurley (2021) explained that women good jobs and public recognition can express different perspectives from social norms, tradition, and social expectations. The research of Miller (2019) further supported this by describing that woman entering to labor market. They tended to represented powerful and independent generations of income and unique agents of social change in their communities and countries of origin.

The literature reviews mentioned earlier indicate that women, who have financial independence, or the ability to take responsibility for one's own finances without relying on others, are highly prone to gaining decision-making power, leading to elevated self-esteem and enhanced capabilities to influence gender norms and negotiate responsibilities related to gender. However, there is still limited academic research focusing on women within the millennial demographic and those residing in areas transitioning from rural to semi-urban environments. Therefore, this presents an excellent opportunity for researchers to conduct studies based on the objectives outlined below.

The Objectives of the Study

1. To study the levels of economic decision-making power and the levels of achievement of millennial women in Chang Noi sub-district, Bang Sai district, Phra Nakhon Si Ayutthaya province.
2. To examine the influence of the levels of economic decision-making power on the levels of achievement among millennial women.



The Literature Review

Literature review – such as academic articles, research papers, books, and textbooks – leads to construct the conceptual frameworks of this research as follows:

Liberal Feminism

In the 17th and 18th centuries, the concept of liberal feminism was influenced by the study of Mary Wollstonecraft, as well as English political economists interested in freedom and equality for women, such as John Stuart Mill. The key tenet of this feminist theory is the belief that contemporary society has progressed significantly in terms of freedom and rationality. Even though society has advanced with more freedom and reasoning, the roles and responsibilities of women have not evolved. They have still face challenges in both economic and political realms. Hence, there must be a transformation in the roles, rights, and opportunities for women. In other words, women should have equal opportunities and standards as men. If women are given equal opportunities, they can break free from the traditional societal constraints (Aksornsri & Saengsuwan, 2021; Chiengthong, 2020). The purpose of this research focuses on liberal feminism concerning the process of empowerment through women's economic decision-making power and their achievement. The empowerment concept was explained in the next point.

Empowerment Concept

The concept of empowerment is widely discussed and, originally, it has been of interest to fields such as psychology, political science, ethics, and education. However, Ester Boserup has applied this concept to issues related to gender and economic development. Scholars, both Thailand and abroad, have provided numerous justifications for this, emphasizing that the economic decision-making power of women is a process that can enable them to overcome poverty and gender inequality. Also, it can be a driving force that improves the quality of life for women, allowing them to transcend difficulties and gender disparities. Therefore, the economic decision-making power is one of several indicators to achieving Sustainable Development Goal 5, which aims for gender equality and the empowerment of all women and girls in sustainable development (Sattayanurak, 2021; Grantham et al., 2021).

Academic and Research Articles

Since the year 1970–1990, Thailand has become a preferred choice for Japan and emerging industrial countries (such as Taiwan, Singapore, and South Korea) for establishing production bases. This is due to Thailand's abundant resources, good infrastructure, and, importantly, a cost-effective workforce. Moreover, Thailand itself has been increasingly emphasizing production for export rather than relying on imports. As a result, industries requiring a robust workforce have expanded rapidly. In that period, Thailand served as a production base for exports, leading to significant changes in the country's employment structure, particularly in the hiring of female labor. For women, this marked a shift from being household assistants without wages to increasingly becoming employed workers. Such changes impacted not only lifestyles within and outside households but also elevated women's rights to income derived from their own labor. These factors collectively influenced the overall status of women (Chiengthong, 2020; Phumessawatdi, 2020). Presently, it can be stated that women's income contributes significantly to family finances, and women's labor is crucial for the economic development of the country (Kaithong, 2021; Aksornsri & Saengsuwan, 2021).

Based on the study of Buvinic et al. (2020) and de Hoop et al. (2020), they explained the process of empowering women in the economic dimension through the variables of resources, agency, and achievements.

While the concepts from those studies have been adopted as a framework for this study, the focus here is on examining economic decision-making power in millennial women. Therefore, the variable of agency, referring to the levels of decision-making power, explored through three factors (IV): household economy, labor market entry, and access to financial resources. The variable of achievements, on the other hand, refers to the outcome of decision-making power that leads to an improvement in the quality of life for women – that is achievements. This is studied through three factors (DV): self-esteem, income and asset growth, and fair job access. Drawing on the insights from the aforementioned literature review, the study aims to build a conceptual framework (see Figure 1) and research hypotheses as follows.

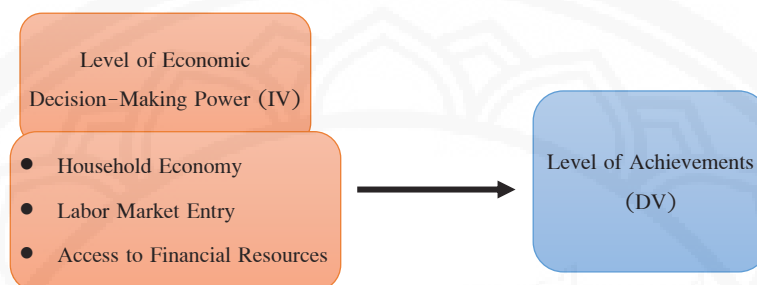


Figure 1 Conceptual Framework.

Hypotheses 1: The levels of economic decision-making power influence the levels of achievement among millennial women.

Hypotheses 2: The level of labor market entry influence the levels of achievement among millennial women.

Methods and Materials

The research is conducted using a survey method, and data collection is carried out through the use of questionnaires as follows:

Population and Sample Group

The population under study consists of millennial women born between the years 1981 and 2000 or within the age range of 22–40 years (Reeves & Oh, 2007). Based on a population survey conducted in May 2021 by Krachaeng Subdistrict Administration Organization, Bangsai District, Phra Nakhon Si Ayutthaya Province, it was found that there were a total of 207 women aged 22–40 years with their names registered in the household registration of Chang Noi Sub-district, Bangsai District, Phra Nakhon Si Ayutthaya Province. The sample group was determined using the sample size formula developed by Krejcie and Morgan (1970), which is suitable for small populations. In this case, a margin of error of no more than 0.05 and a confidence level of 95% are specified. The sample size can be calculated to be at least 136 samples. However, the researcher increased the total number of questionnaires from the initial 136 sets to 150 sets to mitigate potential errors in data entry by the participants. It also uses nonprobability sampling by employing a purposive sample selection, the study targets a specific number of women aged between 22 and 40 years, whose names are listed in the household registration of multiple villages in Chang Noi Sub-district, Bang Sai District, Phra Nakhon Si Ayutthaya Province. The sample size for each village is at least 28 individuals (Table 1).

**Table 1** Number of Population and Sample Group

The Number of Villages in Chang Noi Sub-district	Village 1	Village 2	Village 3	Village 4	Village 5	Total
Population	31	37	41	59	39	207
Sample group	28	28	30	34	30	150

Research Instrument Validity and Reliability

The questionnaire is divided into three sections. In the first section, it includes 5 questions related to demographic characteristics such as age, marital status, education level, monthly income, and occupation. These are multiple-choice questions. In the second section, the level of economic decision-making power, known as independent variable, is defined as the ability to enter the labor market, access to financial resources, and freedom in household economic decision-making. It consisted of 27 questions which studied 3 factors such as household economy, labor market entry, and access to financial resources. In the third section, the level of achievements, known as dependent variable, refers to outcomes of women's economic decision-making power. It comprises 18 questions which study three factors: self-esteem, income and asset growth, and fair job access. In the part of the 2nd–3rd sections of the questionnaire, the survey instrument employs interval scales for measurement, specifically using a Likert Scale with 5 levels. The scoring is weighted, with Level 5 representing very high, Level 4 indicating high, Level 3 denoting moderate, Level 2 signifying low, and Level 1 representing very low.

To assess the validity of the research questionnaire, three qualified individuals were invited to review the content, structure, and language used. Additionally, the researcher tested the reliability of the questionnaire by administering it to a sample group of 15 individuals with similarities to the target population. The data were analyzed to calculate the Cronbach's alpha reliability coefficient, which ranged between 0.664 and 0.969. The acceptable threshold for this coefficient is set at 0.6 and above (Table 2).

Table 2 Cronbach's Alpha Reliability Coefficient for the Studied Variables

Variables	Cronbach's Alpha Reliability Coefficient
Levels of Economic Decision-making Power	
Levels of household economy	0.911
Levels of labor market entry	0.664
Levels of access to financial resources	0.969
Levels of Achievements	
Levels of self-esteem	0.871
Levels of income and asset growth	0.864
Levels of fair job access	0.886

Collecting Data

After receiving approval from the Research Ethics Committee of Valaya Alongkorn Rajabhat University under the Royal Patronage (Document No. COA No. 0028/2565 and REC No. 0011/2565), the researcher coordinated with Krachaeng Subdistrict Administration Organization to seek permission for data collection. The research assistant distributed and collected questionnaires at the homes of each sample. sample spent an average of 30–45 minutes completing the questionnaires.

Data Analysis

Describing the variables under study, namely the levels of economic power and the levels of economic goal achievement of millennial women in Chang Noi sub-district, Bangsai district, Phra Nakhon Si Ayutthaya province.

To address the first research objective, descriptive statistics such as mean and standard deviation are used. The interpretation criteria for the mean utilize the width of the confidence interval, with values between 1.00–1.80 indicating the lowest level, 1.81–2.60 denoting a low level, 2.61–3.40 signifying a moderate level, 3.41–4.20 representing a high level, and 4.21–5.00 indicating the highest level (Ketkeaw, 2019).

To study the influence of the levels of economic decision-making power and economic participation on the levels of economic goal achievement among millennial women, multiple regression analysis was employed at a statistically significant level of 0.05. The independent variable is the levels of economic decision-making power, and the dependent variable is the levels of economic goal achievement among millennial women. The measurements are on an interval scale.

Results

According to demographic data, the findings reported that the majority of participants are between 26–30 years old, followed by those between 36–40 years old. Most of them are married and hold a bachelor's degree as their highest education level, followed by professional certificates and high school diplomas. The highest monthly income falls between 14,001–17,000 baht. Moreover, the results of data analysis using statistical methods can be explained through the objectives of the study as follows.

Descriptive Statistics

In the 1st objective, mean and standard deviation is used to describe the levels of economic decision-making power and the levels of achievement among millennial women in Chang Noi sub-district, Bang Sai district, Phra Nakhon Si Ayutthaya province.

As of Table 3, the overall levels of economic decision-making power are at a moderate level ($\bar{X} = 3.86$). When considering each factor ranked from the highest to the lowest, it is found that the 1st rank is labor market entry. That is, they can decide to choose one's own profession and make work decisions independently without seeking permission from others, at very high level ($\bar{X} = 4.45$ and $\bar{X} = 4.37$). The 2nd rank is household economy; they can decide on spending money that you earn without having to seek permission from your husband or household members and can make decisions to support their families, at a high level ($\bar{X} = 4.23$ and $\bar{X} = 4.19$). The 3rd rank is access to financial resources; they can decide to borrow money from a source of funding to buy personal assets, at very high level ($\bar{X} = 4.04$).

Table 3 Mean and Standard Deviation of the Levels of Economic Decision-making Power of Millennial Women (n = 150)

Levels of Economic Decision-making Power		\bar{X}	SD	Levels
Levels of Household Economy				
1	Can make decisions about buying kitchen equipment and utensils.	4.25	0.768	Very high
2	Can make decisions to buy household food.	4.24	0.817	Very high
3	Can decide on spending money that you earn without having to seek permission from your husband or household members.	4.23	0.772	High
4	Can make decisions to support their families.	4.19	0.754	High
5	Have the power to take care of household chores and household members in a complete manner.	4.07	0.984	High



Table 3 (Cont.)

Levels of Economic Decision-making Power		\bar{X}	SD	Levels
The Levels of Labor Market Entry				
6	Can decide to choose one's own profession.	4.45	0.815	Very high
7	Can make work decisions independently without seeking permission from others.	4.37	0.773	Very high
8	Can decide to choose a field of study leading to a career.	4.15	0.873	High
The Levels of Access to Financial Resources				
9	Can decide to borrow money from a source of funding to buy personal assets.	4.04	0.826	High
10	Can decide to borrow money from a funding source to invest in a business.	3.98	0.878	High
11	Can decide and involve in finding money to repay debts.	3.97	0.893	High
12	Can decide and involve in household borrowing.	3.94	0.876	High
13	Can decide and involve in the use of borrowed money for various activities.	3.91	0.926	High
Total		3.86	0.621	Moderate

As of Table 4, the overall levels of achievement are at a high level ($\bar{X} = 4.04$). When considering each factor and ranking them from the highest to the lowest, it is found that the 1st rank is the levels of self-esteem. That is, they are confident in their equality with others and in being quality members of both the community and family, which is at very high level ($\bar{X} = 4.58$ and $\bar{X} = 4.56$). The 2nd rank is the levels of income and asset growth; they can support themselves and increase income without relying on family members, which is at very high level ($\bar{X} = 4.45$ and $\bar{X} = 4.36$). The 3rd rank is the levels of fair job access; they work hours comply with the legal regulations and received fair consideration for a wage adjustment all at a high level ($\bar{X} = 3.68$, $\bar{X} = 3.65$, and $\bar{X} = 3.67$). The findings as mentioned above pointed out that women's achievements come from the deep inside of self-esteem, which is a driving force empowering women to generate income and assets. Last but not least, fair job access is the one factor of women's achievement reflecting financial stability and wellbeing.

Table 4 Mean and Standard Deviation of the Levels of Achievements of Millennial Women (n = 150)

The Levels of Achievements		\bar{X}	SD	Levels
The Levels of Self-esteem				
1	Confident that you are equal to others.	4.58	0.688	Very high
2	Confident that you quality members of both the community and family.	4.56	0.690	Very high
3	Confident that oneself has the ability to pursue a career.	4.49	0.739	Very high
4	Have knowledge and skills in one's job responsibilities.	4.49	0.784	Very high
5	Do you agree that women should have a profession?	4.47	0.620	Very high
6	In the household, there is an attitude that women can contribute to the household income just as much as men.	4.18	0.666	High
7	Women can be household leaders just like men.	4.15	0.693	High
8	There is a perception that women can manage finances better than men.	4.14	0.769	High
9	Good education is more important than getting married.	3.46	0.816	High
10	Do you agree with the saying 'A man's job is to earn money; a woman's job is housework'?	2.95	1.028	Moderate
The Levels of Income and Asset Growth				
11	Can support oneself.	4.45	0.808	Very high
12	Can increase income without depending on others in the household.	4.36	0.780	Very high
13	Can share income with people in the household.	4.35	0.812	Very high
14	Your assets valued at 5,000 or more have increased in number.	4.06	0.861	High

**Table 4** (Cont.)

The Levels of Achievements		\bar{X}	SD	Levels
The Levels of Fair Job Access				
15	Working hours comply with the legal regulations.	3.69	1.227	High
16	Received fair consideration for a wage adjustment.	3.68	1.195	High
17	Received benefits and entitlements as stipulated by law.	3.67	1.266	High
18	Received a wage for work not less than the minimum wage rate as prescribed by law.	3.65	1.199	High
Total		4.04	0.653	High

Inferential Statistics

In the 2nd objective, multiple regression analysis was used to explain the influence of the levels of economic decision-making power on the levels of women's achievements in the millennial group.

According to Table 5, it was found that the levels of economic decision-making power of millennial women can explain approximately 25.7% of the overall variance in their achievement. Women's achievements have positive and statistically influence on their achievement (Beta = 0.072, $p < 0.05$). This implies that women with higher economic decision-making power are more likely to achieve higher goals. Women's achievements here are self-esteem, income and asset growth, and fair job access. In order to be easily understood, the researcher will explain the overall of women's achievement as follows.

Although the patriarchy in study area may not be strong, the family's well-being still rests primarily on men. Referring to descriptive statistics, it can predict that the level of economic decision-making power can build their self-esteem. In other words, they are confident that they are equal to others; they are confident that they can pursue a career. Last but not least, they can contribute to the household income just as much as men. Moreover, it was also found that the majority of participants have opportunities to pursue education at the vocational, diploma, and bachelor's degree levels. It is certain that education is a key driving them towards employment in standardized industries. Therefore, they have opportunities to access fair compensation and benefits. When they can enter labor market, there is a high chance of accessing funds through various credit facilities such as housing loans, personal loans, cooperative savings and credit and other types of loans.

Table 5 Testing Hypothesis 1: The Influence of the Levels of Economic Decision-making Power on the Levels of Women's Achievements in the Millennial Group

The Levels of Economic Decision-making Power	B	Beta	t	p-value
Constant	1.975			< 0.001
Economic decision-making power	0.521	0.072	7.16	< 0.001

$F = 51.283^{**}$, $p < 0.001$, $R^2 = 0.257$

* $P < 0.05$, ** $P < 0.01$

According to Table 6, it was found that the levels of economic decision-making power of millennial women can explain approximately 34.8% of the overall variance in their achievement. Specifically, women's entry into labor market has a positive and statistically significant influence on their achievement (Beta = 0.538, $p < 0.05$). This implies that women with higher decision-making power to enter the labor market are more likely to achieve higher goals. For example, when women enter the workforce, they have the opportunity to earn their own income, leading to a new important role, which is family breadwinning. However, the analysis results reveal that the levels of household economy and access to financial resources do not significantly influence the economic goal women's achievement (Beta = 0.063 and Beta = 0.041).



Table 6 Testing Hypothesis 2: The Influence of the Levels of Economic Decision-making Power on the Levels of Women's Achievements in the Millennial Group

The Levels of Economic Decision-making Power	B	Beta	t	p-value
Constant	1.857		6.621	< 0.001
1. Levels of household economy	0.062	0.063	0.740	0.460
2. Levels of labor market entry	0.450	0.538**	6.889	< 0.001
3. Levels of access to financial resources	0.033	0.041	0.463	0.644

F = 25.966**, p < 0.001, R² = 0.348

*P < 0.05, **P < 0.01

Conclusion and Discussion

In conclusion, the results of hypotheses testing are accepted. That is, women's economic decision-making power (such as household economy, labor market entry and access to financial resources) has a positive influence on their achievement (such as self-esteem, increase in income and assets, and fair job access). When considering each factor (IV), it was found that labor market entry positively influences the women's achievement. In brief, economic decision-making power, in particular for labor market entry, is the process of enhancing women's achievement in terms of self-esteem, income and asset growth, and fair job access.

The results showed that most participants are aged 26–30, with the next largest group being 36–40 years old. Many are married and have a bachelor's degree, while others have professional certificates or high school diplomas. The highest monthly income typically ranges from 14,001 to 17,000 baht. Besides, the study area is surrounded by industrial estates. Therefore, it is not surprising that the majority of women in the millennial generation tend to pursue careers as factory workers and employees in companies rather than engaging in agriculture, general labor, or government service. When women enter the labor market, it leads to a new role that becomes crucial – nurturing and supporting the family. In some families, women transform into the primary breadwinners. Based on multiple regression analysis, it pointed out that factors of economic decision-making power (IV) have the influence on women's achievement (DV). In order to be easily understood, each factor will be discussed as mentioned below.

Household Economy: multiple regression analysis reports that decision-making power in household economy do not have any positive influence on women's achievement (such as self-esteem, income and asset growth and fair job access). It implied that women's achievements do not come from household, but it comes from receiving recognition from the outside, such as entering the labor market, which these external powers have shaped, empowers them to have decision-making power and negotiation power within their families. This finding points out that if women are given equal opportunities such as access to labor market, they can break free from the traditional societal constraints. For example, the participants have control over household assets such as houses, land, and cars. Also, they can decide on spending money that they earn without having to seek permission from their husband or household members. These examples also reinforced the concept of liberal feminism. That is, women possess equal skills and knowledge, yet their gender alone leads to the withholding of opportunities and recognition.

Labor Market Entry: multiple regression analysis revealed that women's entry into the labor market influences women's achievement (such as self-esteem, income and asset growth, and financial resources).

1. Self-esteem: Even though the participants are highly likely to access education, employment and social services, the findings pointed out that patriarchal society still existed in the semi-urban area. This is because the

mean score of self-esteem is to greater extent than those of income and asset growth, and fair job access. Also, the finding's multiple regression analysis reinforces that the women's feelings in terms of worthiness, high self-esteem, and equality have resulted from labor market entry. For example, they take pride in being community and family members with quality, possessing gender equality, exhibiting the ability to pursue their own professions, and holding attitudes that advocate for women having careers and earning income equal to me. In other words, labor market entry is the important key to making them have financial independence. When they get financial independence, the feeling of worthlessness, low self-esteem, and anxiety are gotten rid of. This aligns with the findings of Hurley (2021), indicating that women entering the workforce and engaging in careers, particularly as influencers on online social platforms, empower them to assert their rights and boldly challenge societal norms, traditions, and cultures predominant in Arab countries. Therefore, their expressions reflect a sense of pride, asserting their knowledge, abilities, and potential, similar to their male counterparts. This is consistent with the study by Kimball (2019), which highlights that young women entering the job market utilize online social media platforms such as Twitter, Instagram, Facebook, and TikTok to voice their opinions on various societal issues, becoming catalysts for global awareness. These phenomena have contributed to instilling a sense of pride in them. Besides, the findings have further found that labor market entry was the starting point in access to financial resources which contributes to the income and asset growth as mentioned in next issue.

2. Income and Asset Growth: according to the old Thai proverb, 'husband is elephant's front legs, wife is elephant's hind legs' has still existed in the area study. The interviews of government officers and villagers claimed that the majority of men in Chang Noi sub-district work in agriculture to greater extent than do in factories, companies and government officer. The main reason is that they do not want to be employees. Importantly, they have income from farming every 4 months, which is roughly equivalent to income from working in factories. They can also earn extra income after finishing agricultural work. On the other hand, the majority of women work as factory workers and office employees because of their social value. That is, working in agriculture may be considered physically demanding and labor-intensive due to the need to work outdoors and engage in significant physical activity. It is to say that agriculture is a strenuous occupation and not suitable for women. Therefore, the family's inheritance in the area study has always passed on men to greater extent than do women. As for women, it was found that entering the labor market is the only channel to accumulate wealth. The social phenomenon mentioned above is consistent with these findings.

The findings pointed out that women's entry into the labor market influences asset ownership. These findings align with some aspects of a scholarly article by Sattayanurak (2021), which emphasizes that higher education for women allows them to generate income and achieve financial independence. When they can take care of themselves, they know they have happiness and pride from their work. Moreover, the research further explains that women, who spend several years working outside the home, develop a different personality compared to those in the traditional homemaker role such as increased self-confidence, having a new perspective, and experiencing new emotions in life. They are prepared to progress and achieve success in various aspects such as wealth, honor, and social status. In fact, labor market entry is the first door dragging the women into the financial resource. Based on the findings, the women can access to financial resources such as factory workers, company employees, and general employees. Access to financial resources enable women to support themselves and families, eventually leading to the wealth accumulation and asset ownership. These findings reflect that having income and asset make women financially secure in life and not dependent on anyone.



3. The Fair Job Access: at present, women's participation in the economy is increasing; nevertheless, societal beliefs tied to the word 'women.' That is, women are weak, gentle, and primarily responsible for household chores, often lead to discrimination against female workers. When women enter the workforce, employers may use gender stereotypes as excuses to set unfair conditions for employment. Women also face various limitations such as menstruation, pregnancy, and the burden of childcare. Therefore, it is not wondering that women do not receive benefits, wages, and position as equal as men. UN Women (2011) reported that Thailand has a greater percentage of women in senior leadership positions than the Asia-pacific region and the global average; however, Thai women in some areas have still encountered the inadequate job opportunities, lack of decent work, missing affordable, and reliable public transport and fear of harassment.

Although many Thai women encounter with discrimination and exploitation, Thai Labor Protection Act B.E. 2541 and Equal Remuneration Convention in 1999 (No. 100) affect female workers receiving equal compensation. These legislative measures align with the study's findings- indicating that when women enter the labor market, they have the opportunity for fair job access. The majority of participants work in Bang Pa-in industrial estates and Rojana industrial estates. According to the survey in those industrial estates, it was found the factories are well-known and reputable companies, which makes them highly trusted. Working in the factories provides income according to the country's minimum wage, and some factories offer wages higher than the minimum. Additionally, there are overtime opportunities with good benefits such as lunch allowances, transportation, shuttle services, accommodation, and so forth.

Besides, the researcher found that access to job fairs is a process, not something that happens spontaneously. The first process is social value, which is the essential key. Based on the findings of demographic data, the participants' occupations are factory workers, followed by general employee and trade. These findings are consistent with the current situation in the area of study. People in the community often recount that agriculture is labor-intensive and not suitable for women. Therefore, women aged between 22-40 receive family support to pursue education. It aligns with demographic data; the majority complete undergraduate degrees, followed by vocational certificates, high school, and junior high school. After completing their education, they enter the job market as factory workers or company employees. Hence, it's not surprising that the majority of women lack agriculture knowledge of farmer because families do not involve them in agricultural activities.

The second process is social networks. Because the study area remains a community closely tied by family relations and acquaintances, people are familiar with each other. Therefore, social networks serve as crucial channels for providing information and encouraging relatives, friends, and acquaintances to enter certain industrial estates and factories. Additionally, receiving advice from community members instills confidence that they have accessed factories and companies that adhere to standards. The discussion in terms of social network is consistent with these findings; it was found that the participants receive wages not less than the minimum wage as prescribed by law, consideration for fair wage adjustments, entitlement to statutory benefits and privileges, and adherence to legally prescribed working hours. From the aforementioned points, it is evident that the community remains a supportive and cohesive society. Also, fair job access is not solely a result of entering the labor market but is also influenced by access to education and trust within the community which is an important key in empowering women to access fair employment opportunities.

Financial Resources: In this research, participants, who can access financial resources, can be divided into two groups. In the first group, it is the factory workers and company employees. They have a monthly income ranging



from 14,000 to 17,000 baht. If they work overtime, their income will increase to 22,000 baht per month. In the second group, it is general employees; their income is not consistent. The findings reported that their income ranges from 8,001–11,000, 11,001–14,000, and more than 20,000 baht respectively. When comparing between groups, the salary of factory workers and company employees is more stable than that of general employees. Therefore, it is not surprising that they have a high chance of accessing funds through various credit facilities such as housing loans, personal loans, cooperative savings and credit, and other types of loans. Meanwhile, the women, who are general employees, have opportunities to access financial resources from banks, women's development funds, village funds, and others. They used that capital to further their own business ventures. Based on the above information, access to financial resources may influence women's achievement. Unfortunately, this finding pointed out that access to financial resources do not have any positive influence on women's achievement (such as self-esteem, income and asset growth and fair job access). When looking back at the reflective statistics questions, it was found that the majority of the money earned from funding sources is used either to solve household debts or to improve the living conditions of family members. For example, you can decide and involve in finding money to repay debts; you can decide and involve in the use of borrow money for various activities. Consequently, access to financial resources and regular income cannot explain women's achievement.

Suggestions

The study results indicate that economic decision-making power is the process of enhancing women's achievement in terms of self-esteem, income and asset growth, and fair job access. Therefore, if aiming to empower women, the Community Development Office of Bang Sai district, Phra Nakhon Si Ayutthaya Province, should disseminate useful information. In other words, the more useful information you send, the more women achieve. Women study in here can divided into 3 groups. *Firstly*, the factory workers and company employees want to access information regarding the labor market because it enables them to gather data for decision-making in seeking new employment. They also seek information that provides knowledge about labor rights and benefits protection. *Secondly*, the independent occupations are trading and freelance. They need access to information about government training programs. These programs are beneficial as they help women build careers and earn income. *Thirdly*, the students have not yet entered regular employment, but some of them work part time jobs for personal expenses and education costs. The Community Development Office of Bang Sai district should send information or organize training sessions on essential skills for learning and working in the 21st century, such as foreign language skills and digital skills. This will enhance capabilities and job market opportunities, enabling them to create economic value for themselves and their families.

Based on the above information, it is quite clear that women who achieve financial independence, meaning they can manage their finances without dependence on others, are more likely to gain decision-making authority. This can boost their self-esteem and increase their ability to shape gender norms and negotiate gender-related responsibilities. However, the researcher found that news information is an interesting variable. The next study should concentrate on investigating how news information contributes to the empowerment of Generation Z. This generation is described as having a deep understanding of contemporary media usage across different platforms. Moreover, these results pointed out that access to financial resources do not have any influence on women's achievement which has still doubt. Therefore, this variable should be studied in the next study.



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