

Kanjana Boonprasert 2012: Household Saving Behaviors According to The Philosophy of Sufficiency Economy : A Case Study of Bann Nong Khuean, Cha-am District, Phetchaburi Province. Master of Arts (Applied Sociology), Major Field: Applied Sociology, Department of Sociology and Anthropology. Thesis Advisor: Assistant Professor Dutsadee Charoensuk, Ph.D. 124 pages.

This research is a qualitative study with the aims of identification for the causes and procedures of the saving behaviors of households. Samples, which were collected from membership of saving group in Bann Nong Khuean, consisted of 12 households, leader and committee of saving group. The research methodologies used in-depth interview, field observation, focus group and triangulation method were used during the period of 6 months.

The results revealed that the reasons of household saving behaviors were from the unsuccessful agriculture, lack of learning processes, no social networks, capitalistic circumstance and debts. When the royal project of learning and development center named Houy-Sai was established, it provided training and knowledge on agriculture in accordance to sufficiency economy philosophy. The saving group within this community was founded by leaders in order to make people awareness and obtain the profits of saving. The ultimate goal of saving was to discharge debts without external loan. With regard to procedures of the saving behavior following this philosophy, it started with setting up the optimum plan to control the expense within household. The budget of household was divided into 3 portions. The first portion was the incomes to be used for agriculture. The second portion was the money to be spent within household or for their living allowance. The last portion was the saving money. It was found that the ratios of the budget were 50%, 30% and 20%, respectively. A prudent consideration and effective plan of budget within household were used regularly and consequently learning processes and accurate practice will be achieved following this philosophy.

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Thesis Advisor's signature