

Noppasan Phom-in 2011: The Old Age Savings Behavior of Heads of Agricultural Households, the Clients of Bank for Agriculture and Agricultural Co-Operatives in Phra Nakhon Si Ayutthaya Province. Master of Science (Agricultural Economics), Major Field: Agricultural Economics, Department of Agricultural and Resource Economics. Thesis Advisor: Mrs. Isriya Bunyasiri, Ph.D. 111 pages.

The purpose of this research is to study the behavior and factors that determined the old age savings of heads of agricultural households who are the clients of Bank for Agriculture and Agricultural Co-Operatives in Phra Nakhon Si Ayutthaya province. The sample consists of 400 agricultural households. The results have shown that 60 percent of the heads of agricultural households have the old age savings. The major forms of the old age savings are the Taweesuk fund and the saving lottery. The main factor that determined the choice of the old age savings is high return. In addition, the heads have limited financial knowledge, particularly in terms of calculations of interest rates and the effect of inflation rate.

Based on the empirical results of the logit model, the ratio of members who are not working, financial plan, life plan, financial knowledge, the ability to save, life expectancy, and the ratio of members receiving the allowance for the elderly are factors determining the old age savings.

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