

ABSTRACT

Title of Research Paper : Analysis of the Operation of the Saving Group for Life : A Case Study of the Saving Groups for Life in Khueng District, Ubonratchathani Province

Author : Mr. Sakudom Wantavee

Degree : Master of Arts (Social Development)

Year : 2001

.....

The two objectives of the research were as followed : 1) to study the operation of the saving groups for life, especially the saving and loan aspects, 2) to find out the effectiveness of their operation, especially the work performance of the members and different committees of the saving groups for life, and 3) to identify the problems and obstacles to operations of the saving groups for life.

Ten saving groups for life in Khueng District, Ubonratchathani Province were included in the study. The variables studied are rate of savings, average saving permember, the number of and increase of the members ; the amount and the increasing rate of savings, average saving per the number of and the increasing rate of loans ; percentage of savings and loans ; percentage of loans and debts outstanding ; punctuality of their members in depositing savings and in paying back the debt ; reasonability of the members and the committees ; and clearness, correctness and updating of the documents.

The data were collected from the reports on the performance of the saving groups for life between 1996 and 2000, records about the operational problems and obstacles of the saving groups for life written by the officers of the Rural Rehabilitation Foundation, and the questionnaires distributed to 148 committee members of the saving groups for life. Frequency and percentage were used to describe the data.

It was found that between 1996 and 2000, the increase of the members was 20.19 percent on an average, or an increase of 2.4 times. The average increase in savings was 36 percent. The increase in the amount of loan was 37.56 percent. Extending loans was 86.60 percent on an average. Punctuality in depositing saving was 67.56%, and

(4)

punctuality in paying back the debt was 66.21 percent. The effectiveness of the performance of the executive committee was 29.73 percent, and that of the educational committee was 50.14, that of the loan committee was 33.78 percent and that of the auditing committee was 33.78 percent.

The problems found were that the members did not deposit the savings themselves (52.31%), did not attend any training and did not follow the loan regulations (68.30%). Next, the documents were not correct and updated. The saving groups for life did not correct and updated. The saving groups for life did not do bookkeeping nor announced their performance on the notice board (38.33%). Also, the committee did not hold meetings (36.37). No training was given to the members (52.50%). Some did not prepare respects of their performance (38.33%). Lastly, some did not follow up the members who did not pay back the debt (59.17%).

Recommendations

1. Persons in charge should make more people in the area know and realize about the usefulness of the saving group for life
2. The saving group committed should meet monthly. The financial account and the meeting report of the group should be made correctly and open to all.