

3936316 LCRU/M : MAJOR : RURAL DEVELOPMENT STUDIES ; M. A. (MAJOR : RURAL DEVELOPMENT STUDIES)

KEY WORDS : SAVING GROUPS/OPERATION PROCEDURE/RURAL DEVELOPMENT
JITJAYANG YAMABHAI : A COMPARATIVE STUDY OF SAVING GROUPS :
AREA STUDY OF SUNGNOEN DISTRICT, NAKHONRATCHASIMA PROVINCE .THESIS
ADVISORS : YONGYUTH BURASITH, M.A., RUENGDET PANKHUENKHAT, Ph.D.,
KANITTA KANJANARANGSRINON, Ed. D. 175p. ISBN 974-661-998-5

This thesis study is qualitative study conducted with a twofold objective : (1) to compare the operational procedures of two types of the villagers' Saving Groups, One initiated by the villagers themselves and the other promoted by the government sectors , and (2) to study the rural development significance as a result of the Saving Groups activities.

The Saving Groups of Ban Khok Sung and of Takhlong Laeng are selected as the comparative case studies. The two groups consist of the membership of 194 and 182 in number and the capital funds of 1,400,000 and 950,000 baht respectively.

The finding of this study can be summarized as follows.

Firstly , the two groups are basically similar; the major different is found in their special activities i.e. Ban Takhlong Laeng included the fertilizer credit services in the scope of its activities, which does not exist in Ban Khok Sung Group

Secondly, both types of the Saving Groups can be constructed as people's movements primarily to create the villagers' capital system in fund raising and man power mobilizing. The Group adopt the community culture with special reference to man-to-man relationship as their central strategy.

Thirdly , the distinctive outcome of both groups can be seen for the fact that the villagers have more financial alternatives. In addition, both groups reinforce the accomplishment of human and community developments particularly in the area of enlarging their social capitals leading to a better rural community strengthening.