

ABSTRACT

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Agricultural Economics

FACTORS AFFECTING SAVINGS OF FARMERS HOUSEHOLDS IN MUANG DISTRICT, NAKHON RATCHASIMA PROVINCE.

CROP YEAR 1998/99

BY

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OCTOBER 2000

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The objectives of this research were: 1) to study the personal background, economic and society of agriculture of farmers households in Muang district Nakhonratchasima province; 2) to study the impact factors of farmers households savings in Muang district Nakhonratchasima province; and 3) In order to know the problems, obstacles and recommendation of farmers households' savings in Muang district, Nakhonratchasima province.

A survey instrument was a questionnaire. All data were collected based on analysis by Multiple Linear Regression with SPSS (Statistical Package for Social Sciences)

The result of the analysis of impaction of farmers households' savings in Muang district, Nakhonratchasima province found that the net agricultural income and non-agricultural income, including duration of debt of each household, had statistics

significantly correlated to farmers' households' savings. The number of members in a household had a non-statistically significant correlation to farmers' households' savings.

The result of the study on the problems and obstructions of farmers' households' savings indicated that most farmers' households had the same problems and obstructions, such as the variation of prices of agricultural products, lack of production instruments, inadequate agricultural loans, low education-levels of farmers, lack of market information, insufficient land use, the low selling price of their products at market, and the misuse of their loans.