

Local Government Organizations in Kalasin Province with Improving Saving Behaviors of the Middle-Aged People in Preparation for Aging Society

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บทคัดย่อ

การวิจัยเรื่อง ท้องถิ่นจังหวัดกาฬสินธุ์กับการส่งเสริมศักยภาพการออมของประชากรวัยกลางคนเพื่อเตรียมความพร้อมเข้าสู่สังคมผู้สูงอายุ ในครั้งนี้เป็นการวิจัยและพัฒนา (Research and Development) มีวัตถุประสงค์เพื่อศึกษาสภาพการออมของประชาชนวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์ เพื่อพัฒนาแนวทางการส่งเสริมการออมของประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์

และเพื่อส่งเสริมการออมสำหรับประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์ แบ่งการดำเนินการวิจัยเป็น 2 ขั้นตอน ดังนี้ ขั้นตอนที่ 1 ศึกษาสภาพด้านการออมของประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์ โดยศึกษาจากเอกสารและงานวิจัยที่เกี่ยวข้อง และการสอบถามข้อมูลพื้นฐานด้านการออมของประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์ ขั้นตอนที่ 2 ศึกษาแนวทางเพื่อการส่งเสริมการออมของประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์ โดยการประชุมเชิงปฏิบัติการอย่างมีส่วนร่วมจากผู้ทรงคุณวุฒิ หน่วยงานภาครัฐ ชุมชน และ จัดกิจกรรมการเรียนรู้เพื่อสร้างความรู้ความเข้าใจในการเพิ่มรายได้ ลดรายจ่าย และการออม โดยประชากรที่ใช้ในการวิจัยคือสมาชิกในสังกัดสำนักงานสหกรณ์การเกษตรในจังหวัดกาฬสินธุ์ที่ได้จากการคัดเลือกพื้นที่เป้าหมาย จำนวนทั้งสิ้น 15,071 คนกลุ่มตัวอย่าง มีอายุระหว่าง 35-60 ปี โดยใช้กลุ่มตัวอย่างทั้งสิ้น 390 คน ใช้วิธีการสุ่มด้วยวิธี Simple Random Sampling และผู้เข้าร่วมโครงการอบรมตามแนวทางการส่งเสริมการออม จำนวน 30 คน เครื่องมือที่ใช้ในการเก็บรวบรวมข้อมูลเป็นแบบสอบถาม และแบบสอบถามการปฏิบัติตามแนวทางส่งเสริมการออม สถิติที่ใช้ คือค่าร้อยละ ค่าเฉลี่ย และส่วนเบี่ยงเบนมาตรฐาน

ผลการวิจัยพบว่า

1. ครอบครัวส่วนใหญ่ไม่มีการวางแผนการออมถึงร้อยละ 86.15 อีกทั้งไม่เคยจัดทำบัญชีรายรับ-รายจ่าย ร้อยละ 84.10 และไม่เคยมวางแผนก่อนการใช้เงินสูงถึงร้อยละ 81.03 ส่วนมากจะออมเงินในสถาบันการเงินมากถึงร้อยละ 90.51 โดยจะออมเป็นประจำทุกเดือนมากที่สุดร้อยละ 84.87 แต่จำนวนเงินที่ออมไม่เกิน 1,000 บาท ร้อยละ 90.51 โดยมีระยะเวลาการออม มากที่สุด 7-9 ปี ร้อยละ 35.64 และเหตุผลหลักในการออมคือ เพื่อชำระหนี้สิน มากที่สุดร้อยละ 23.08 และสถาบันการเงินที่ออมมากที่สุดคือสหกรณ์ออมทรัพย์ ร้อยละ 95.64 และเมื่อมีเงินเหลือใช้เหตุผลอันดับแรกที่สุดที่ผู้ตอบแบบสอบถามจะทำมากที่สุดคือชำระหนี้สิน ร้อยละ 69.72

2. แนวทางการส่งเสริมการออมของประชากรวัยกลางคนในท้องถิ่นจังหวัดกาฬสินธุ์มีดังนี้ 1) การส่งเสริมความรู้การออม 2) การน้อมนำหลักปรัชญาเศรษฐกิจพอเพียงสู่การปฏิบัติ 3) การสร้าง/การฝึกอาชีพ เพื่อการเพิ่มพูนรายได้ 4) การส่งเสริมการจัดทำบัญชีครัวเรือน และ 5) การสร้างเครือข่ายกองทุนการออม/สวัสดิการชุมชน

3. พบว่าประชากรวัยกลางคนได้นำแนวทางไปปรับใช้กับชีวิตประจำวัน เช่น การปลูกพืชผักสวนครัวสำหรับรับประทานเองในครอบครัว การคิดแยกขยะ การผลิตปุ๋ยหมักชีวภาพ การทำผลิตภัณฑ์ใช้เองในครัวเรือน เช่น น้ำยาล้างจาน พฤติกรรมการบริโภคเปลี่ยนไปโดยมีการทำอาหารรับประทานเองจากผลผลิตที่ตนเองปลูกเพิ่มขึ้น การลดรายจ่ายที่ไม่จำเป็นอื่นๆ และที่สำคัญผู้อบรมได้เห็นถึงความสำคัญของการออมมากขึ้น

คำสำคัญ: ท้องถิ่นจังหวัดกาฬสินธุ์, การเสริมสร้างศักยภาพการออม, วัยกลางคน, การเตรียมความพร้อม, สังคมผู้สูงอายุ

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ABSTRACT

The major aims of the research was to analyze the current conditions of saving behaviors of middle-age people in local communities in Kalasin province and to develop strategies for improving saving behavior of the middle-aged people in Kalasin province. The research was divided into two phases. Phase 1 focused on analyzing the current conditions of saving behavior of the middle-aged-people in communities in Kalasin province. The data of saving behavior was collected from the middle-aged people in Kalasin province by questionnaires and from document study. Phase 2 focused on designing and developing strategies for improving saving behavior of the middle-age people in Kalasin through workshop of experts, delegates from public sectors and communities, and Saving learning activities were organized by the officers of office of Kalasin Agricultural Cooperatives for three hundred and ninety 35-60 year old participants. They were selected by the simple random sampling technique from 15,071 target population. The instrument was a questionnaire. The statistics used was the percentage.

Results of the research were as follows:

1. The study showed that 86.15% of the respondents did not plan for saving. 84.10% of the respondents did not make income and expense account, and 81.03% of them did not plan before spending money. 84.87% of the middle-aged people deposited 1000 bath in the bank. 90.51% of the respondents deposited money in the bank monthly . 35.64 of them have deposited money in the bank for 7-9 years. 23.08 of them deposited money for paying debts. 95.64% of the respondents deposited money in the agricultural cooperative bank. 69.72% of the respondents withdrew money for paying their debts.
2. The research findings indicated that the strategies for improving saving behavior of the middle-aged people consisted of knowledge development of saving behavior, practical application of the Principles of economy sufficiency, career training. family accounting training and establishing network of saving fund and social welfare in communities.
3. The findings revealed that the middle-ages people have applied the strategies for their daily life such as growing vegetables for family members, garbage management, producing organic fertilizer, making a household product: washing liquid. The middle-age people have changed their consumption behavior by growing vegetables for their family members and they reduced some expenses. Lastly, the study indicated that the middle-age people realized the importance of saving.

Keyword : local of Kalasin Province, Empowering Savings, Middle Age, Preparedness, Aging Social

Introduction

The current conditions of aging society in Thailand affect both the national macro- and micro-economy and society. Particularly Gross Domestic Product (GDP) of working people in Thailand has decreased since 2017. Technology, international labors and extension of retirement age have been used for national economic development. The national labors have decreased, but the number of the elderly people have increased. As a result, the government must take more responsibilities for the elderly people

and these issues also affect the savings of both family and country. The retired people have to spend more deposited money with less income. Additionally, the new parents usually need few children, and they also realize the importance of savings. In other words, people in Thailand rarely invest and save money for their family. The problems mentioned have also affected the budget of Thai government, markets for products and social welfare services especially money and health. (http://www.siamturakij.com/home/news/display_news.php?news_id=413335746)

Regarding health issue, three problems affecting the elderly people are illness, financial and economic problems, and social problems. The elderly people always are respected by the younger people or relatives in Thai society. They are usually viewed as the out of date people by the younger people because they rarely improve their global knowledge.

They always have problems of socialization with other different age groups. Therefore, the aging people have to learn by themselves all their life, and the government sectors should be responsible for upgrading life quality of the elderly people. (<http://www.palungjit.com>).

According to the problems mentioned, the government of Thailand realizes the importance of taking care of the elderly people. Consequently, the 2nd National Plan Act of the aging people (2002-2021) has been implemented. The national plan for the elderly people consists of five strategies: 1) preparation for excellent quality of the elderly people, 2) promotion program for the elderly people, 3) social control system for the elderly people, 4) management of career development for the elderly people and 5) knowledge management of the elderly people. Most of Thai people understand that saving money is to deposit some money from their regular income, which is one part of their correct understanding. Regarding the economic system, saving money refers to savings of public sectors, enterprise sectors, private sectors and family. Besides, saving is necessary for family members in the future, it is important for the national economic development especially investment and production without complete international financial support.

The problem solution for saving balance and investment in the country should emphasize the appropriate and efficient investment for the national economic development.

Nowadays, saving behaviors of Thai people are not successful because of expensive cost of living in Thailand with low income, and it is possible that

only rich people are able to save more money while the most of Thais earn money for their family. They earn less money, but they spend more money on their consumption such as car, telephone, and electronic appliances. Additionally, they are convenient to ask for loans and credit cards from financial institutes. The government also provides Thai people with free social welfare such as health insurance, which the program helps them have security in life. It may be one reason for no saving money for any emergency in the future. The evidence shows that low income and poor education of Thai people have a negative impact on saving plan. Moreover, the fluctuation and inflation of Thai currency including excessive consumption of Thais affect both their saving behaviors and the national economic development.

In the northeast of Thailand the number of the elderly people have increased from 7.17% in 1995 to 10.85% in 2010. In comparison with the national data of the elderly people, it is approximately 31.47% of the total elderly in 2010, and most of them are poor. (http://www.cps.chula.ac.th/pop_info/thai/nop7/nop6/N6-NEAST.HTM)

According to the data of the department of the Interior, Ministry of Interior, it shows that the number of the elderly people in Kalasin province were 97,060, 101,823, 106,612, 111,426 and 116,330 persons in 2008, 2009, 2010, 2011 and 2012 respectively. It is necessary for the local government organizations and all stakeholders have to prepare for the increasing number of the elderly in Kalasin province. (Office of the National Economics and Social Development Board, 1995). Regarding the national economic slowdown, expensive cost of living and economic stimulation of the government, these factors affect negatively the number of savings especially the low-income family.

Therefore, both public sectors and private sectors campaigned for saving behaviors of the elderly for their future security of life. The research on "local government organizations in Kalasin province with improving saving behaviors of the middle-aged people

in preparation for aging society and for exploring appropriate strategies of the problem solution focusing on human resource development on the aging people in the future.

Objectives:

1. to analyze the current conditions of saving behaviors of middle-aged people in Kalasin province
2. to develop strategies of the local government organizations for improving saving behaviors of the middle-aged people in Kalasin province.
3. to improve saving behaviors of the middle-aged people in Kalasin province.

Research methodology

The research was divided into two phases:

Phase 1: Analysis of the current conditions and problems about saving behaviors of the middle-aged-people in Kalasin provinceby:

- 1.1 studying literature and research relating to.
- 1.2 interviewing primary data of saving behaviors from the middle-aged people in Kalasin province.

Phase 2: Studying strategies for improving saving behaviors of the middle-aged people in Kalasin province through:

- 2.1 workshop on the participation of experts, public sectors and communities.
- 2.2 Organizing learning activities for knowledge development of saving behaviors

Scope of Research

1. Content
Analyzing causes of the problems and designing practical guidelines for improving saving behaviors of the middle-aged people in Kalasin province.

2. Population

Population was the delegates of 35-60 year-old people in Kalasin province.

3. Area

Kalasin province

4. Time Period

1 year (October 2015-September 2016)

Conclusion and Discussion

1. The study showed that 86.15% of the respondents did not plan for saving. 84.10% of the respondents did not make income and expense account, and 81.03% of them did not plan before spending money. 84.87% of the middle-aged people deposited 1000 bath in the bank. 90.51% of the respondents deposited money in the bank monthly. 35.64 of them have deposited money in the bank for 7-9 years. 23.08 of them deposited money for paying debts. 95.64% of the respondents deposited money in the agricultural cooperative bank. 69.72% of the respondents withdrew money for paying their debts.

2. The strategies for improving saving behaviors of the middle-aged people consisted of knowledge development of saving behavior, practical application of the Principles of economy sufficiency, career training, family accounting training and establishing network of saving fund and social welfare in communities.

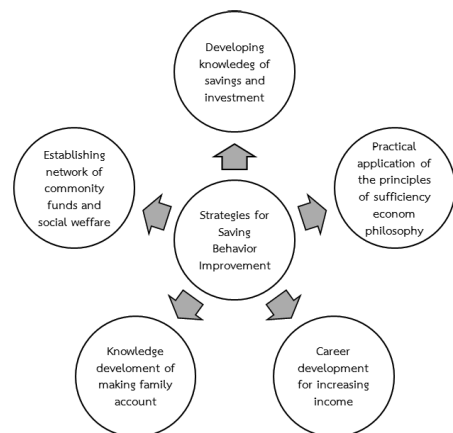


Diagram of Strategies for Saving Behavior Improvement

2.1 Knowledge Development of savings and investment focused on improving saving behaviors and knowledge of investment management.

2.2 Practical application of sufficiency economy philosophy consisted of five principles. 1) knowledge of sufficiency: sufficient eating, sufficient cooking, living with consciousness, avoiding all vices, raising animals and growing vegetables for their family; 2) Reasoning: reasonable clothes, household utensils (soap, shampoo, toothpaste etc.), garbage management, making organic fertilizer, saving electrical energy and purchasing vehicles; 3) effective use: searching for more information, regular self-study, making reasonable decision, legal career, diligence, savings, making family account, unity, generosity, helpfulness, democratic action; 4) use of knowledge: precise study of the sufficiency economy philosophy, participating learning exchange, experience-based learning, knowledge management, planning your own living; 5) morality: religion-based practice, generosity, and encouraging family members to participate community development. Therefore, the practical applications of the sufficiency economy philosophy for improving saving behaviors consisted of sufficient eating, cooking, effective use, use of knowledge and morality.

2.3 Career development for Increasing income is one strategy for earning more money of the middle-aged people and improving their saving behaviors: making compost and organic fertilizer, establishing garbage storage, producing household utensils, promoting community enterprises and local wisdom, upgrading local products, creating innovation for community, developing knowledge of marketing and packaging and conservative tourism development

2.4 Knowledge development of making family account is one strategy for improving saving behavior. The family Members are able to understand the current financial situation. Consequently, they are able to plan carefully to spend their money in their daily life. They avoid being in debt. In other words, the family members are able to earn more money to spend sufficiently for their family in their daily life.

2.5 Establishing network of community funds and social welfare is to promote the strategy for improving saving behaviors of the middle-aged people in Kalasin province. The strategy should be based on the collaboration with public sectors and private sectors for improving their saving behaviors.

3. The middle-aged people in Kalasin province have employed the strategies in their daily life such as growing vegetables and raising animals for their family, garbage management, making organic fertilizer and producing household utensils. Moreover, the participants realize the importance of savings.

Discussion

The finding indicated that most of the middle-aged people did not plan to save and spend money for family, they did not make a family account. Most of the participants save their money monthly in the form of stock of 1000 baht for 7-9 years. The main reason of saving behaviors was due to the condition of the financial institutes where they were in debt. Additional, the problems may be caused by many factors: uncertain income, family expense, behaviors, number of family members, purchasing unnecessary goods and services, overconsumption, and lack of saving knowledge. Therefore, all strategies and five principles of the sufficiency economy philosophy should be implemented appropriately and efficiently for improving the saving behaviors of the middle-age people in kalasin province. Career development for increasing income is one strategy for earning more money of the middle-aged people and improving their saving behaviors: making compost and organic fertilizer, establishing garbage storage, producing household utensils, promoting community enterprises and local wisdom, upgrading local products, creating innovation for community, developing knowledge of marketing and packaging and conservative tourism development. Developing knowledge of making family account is one important strategy for improving saving behavior. The family members are able to understand the current financial situation. Consequently, they are able

to plan carefully to spend their money in their daily life. They avoid being in debt. In the other word, the family members are able to earn more money to spend sufficiently for their family in their daily life. Establishing network of community funds and social welfare is to promote the strategy for improving saving behaviors of the middle-aged people in Kalasin province. The strategy should be based on the collaboration with public sectors and private sectors for improving their saving behaviors

Suggestions

1. Practical application

1.1 The research is a field study on the current conditions of saving behaviors of the middle-aged people in Kalasin province. Therefore, the strategies are practical and efficient for the target population

1.2 The primary data collected from the officers of the Agricultural Cooperative Office in Kalasin province is valid, which is not different from the middle -aged people.

1.3 The practical guidelines for saving behaviors should be introduced and promoted to schools, local government organizations and communities.

The further study should be conducted with the different target population.

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