



รายงานการวิจัย

เรื่อง

แนวทางการวางแผนการเงินส่วนบุคคลของแรงงานนอกระบบที่ประกอบอาชีพ
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Guidelines for Personal Financial Planning of Non-Formal Laborers
Who are Public Motorcycle Taxi Drivers in Nonthaburi Province

โดย

นางลัคนา พูลเจริญ

การวิจัยครั้งนี้ได้รับทุนอุดหนุนการวิจัยวิชาการ
ประจำปี 2562
มหาวิทยาลัยสุโขทัยธรรมมาธิราช

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Researcher: Mrs. Lakkhana Phooncharoen
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Abstract

The objectives of this research were (1) to study the financial structure of non-formal laborers who are public motorcycle taxi drivers in Nonthaburi province; (2) to study the financial plan of non-formal laborers who are public motorcycle taxi drivers in Nonthaburi province; (3) to determine guidelines for personal financial planning of non-formal laborers who are public motorcycle taxi drivers in Nonthaburi province; and (4) to study results of the personal financial planning of non-formal laborers who are public motorcycle taxi drivers in Nonthaburi province.

This study was a mixed-method research using both the quantitative and qualitative research designs. The quantitative study was conducted to study the financial structure and the financial plan. The population of non-formal laborers who were public motorcycle taxi drivers in Nonthaburi Province, numbering 1,855 was chosen by convenience sampling. The sample size was 350. The research instrument was a questionnaire. Data were statistically analyzed using the frequency and percentage. The qualitative study was conducted to study guidelines for personal financial planning and the results of personal financial planning with the interviews of informant groups. The research sample to provide key information comprised four key informant groups, namely, a group of non-formal laborers with experience in management of savings planning, a group of academics with knowledge and expertise on financial planning, a group of Life Insurance Association representatives, and a group of members of Thai Financial Planners Association; each of the groups consisted of two persons. The employed research instruments were documents and interview forms. Data were analyzed with documentary analysis, content analysis, and frequency.

Research findings were as follows: (1) regarding the financial structure of non-formal laborers who are public motorcycle taxi drivers, most of them had the main income from the occupation of being the public motorcycle taxi driver with additional income from some supplementary work; when their expenditures were considered, most of them had expenditures on consuming goods and services, installing payment of their motorcycles, and supporting their children; while most of them had emergency savings; (2) regarding their personal financial plan, most of them had their income and expenditure management plan; (3) guidelines for personal financial planning of non-formal laborers who are public motorcycle taxi drivers comprised six steps as follows: step 1 was the determination of financial goal; step 2 was the data collection on income, expenditure, and debts; step 3 was the analysis of data for evaluation of financial status; step 4 was the preparation of personal financial plan; step 5 was the implementation of the personal financial plan; and step 6 was the review and verification of the financial plan; and (4) concerning the results of the personal financial planning of non-formal laborers, most of their personal financial planning were clear with concrete details, could be implemented with responsibility, were feasible to be implemented within the determined time framework, and helped them to be able to prepare their financial plan efficiently to achieve their financial goals effectively.

Keywords: Personal financial planning, Non-formal laborer, Public motorcycle taxi driver