

ABSTRACT

This study aims to analyze saving behavior of clove farmers and its economic variables that influence the savings of dry clove commodity harvest by the farmer's household. This study uses intertemporal theory in order to analyze correlation and choices made by the farmer's household. Main variables in this study are the amount of clove savings, the price of clove commodity during harvest time, the price of clove in the future, clove income during harvest time, estimation of future clove income, income aside from cloves, future consumption, farmer's age, farmer's education, and relative price of the cloves. This study uses primary data through questionnaires and in-depth interviews with the clove farmers. Samples were taken based on purposive random sampling of 117 farmers as the owners of the clove farm land at *Leitimur Selatan* Subdistrict, Ambon. Cross-section regression using EViews tool is used to analyze the number of independent variable effects on dependent variables. The result of this study shows price variables during the harvest time, estimation of future price of the cloves, other income, future consumption and relative price influence clove savings at the farmer's households. The choice to consume the result of clove commodity harvest by the farmer's household is made based on the meaning during two time periods. If the current time is more meaningful, the farmer's household tends to reduce their savings on the result of their clove harvest and vice versa, if the future time is more meaningful, it will improve the savings amount of the cloves. The savings can only be performed by households that have other income other than the clove harvests.

Keywords: clove savings, current price, future price, current income, future income, other income, consumption, age, education, relative price, multiple regression.