

Sarin Suklerd 2006: The Relation between Borrowing and Personal Characteristic of the Members of Egat Saving and Credit Cooperative Limited. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Mr. Rangsan Pitipunya, Ph.D. 81 pages.
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The objectives of this research were to study the relation between borrowing and characteristics of Egat Saving and Credit Cooperative Limited's Members.

The population in the research was staff of the Electricity Generating Authority of Thailand in head office who were the Cooperative members. The group composed of 11,819 members and 390 of the population were sampled as study members. Frequency, percentage, mean, standard deviation and Chi-square were analysis tools of this study.

The study found that most of the Cooperative members were male, 46-53 years of age, married, had 4-6 family members, and had bachelor and higher degree of education. The work rank of these people was between level 5-7 of which the average household income was 25,001-40,000 baht, and the average expense was 10,001-25,000 baht. Most of Cooperative members had borrowed money from financial institutes with average of 50,001-250,000 baht.

This study revealed that sex, age, marital status, income, career status, member age and family burden of those members had relation, to borrowing while education level and expense had no relation. Therefore, the cooperative should use the knowledge as tools to divide the members into sub-groups and stylize the appropriate policy for each sub-group to improve its credit business.

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