

Krisada Bunnak 2009: Factors Affecting Loan Repayment from Debtors of the Revolving Fund for the Loaning of the Farmers and the Pooors: A Case Study of Nakhon Ratchasima Province. Master of Science (Agricultural Economics), Major Field: Agricultural Economics, Department of Agricultural and Resource Economics. Thesis Advisor: Mr. Kampanat Pensupar, Ph.D. 87 pages.

The objectives of this study were to study socio-economic situation and to analyze the factors effecting loan repayment from debtors of “the Revolving fund for the loaning of the farmers and the pooors” in Nakhonratchasima province. Tobit model were used as the analytical tool. The analysis based on 496 debtors, who were divided into 2 groups. The first group consists of 148 debtors who can repay credit on time while the other consists of 348 debtors who can not.

The study result found that most debtors were female and the averages of age were 53 years old. They had the net income and debts 8,118.71 and 149,428.31 baht per household per year respectively. The average of loan contact period was 11 years and had the collateral 11.97 rai per household. The result of Tobit model showed that factors effecting loan repayment significantly of statistical level of 0.01 were the amount of debt, net farm income, duration of the BAAC’s client and factors effecting loan repayment significantly of statistical level of 0.10 was net non farm income.

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Thesis Advisor’s signature