

Worakrit Thongpukdee 2011: Factors Affecting Demand for Agricultural Credit of Members of Phra Nakhon Si Ayutthaya Agricultural Cooperative Ltd. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Miss Pornprapa Sakulsaeng, Ph.D. 119 pages.

The objective of this study was to analyze factors affecting demand for short-term credit for agricultural of members of Phra Nakhon Si Ayutthaya Agricultural Cooperative Ltd. During the crop year of 2010/2011. The data applied for the purpose of the present study is gathered from the in-depth interviews with 268 members of Cooperative. Multiple linear regression was applied for the analysis of the data.

The results of study found revealed that the household member demand for agricultural credit in terms of average cash 9,393.51 baht and average agricultural materials 9,393.51 baht. And the results of multiple linear regression analysis revealed that factors which affected the demand for cash agricultural credits i.e. household expenditure in agriculture, interest rate, agricultural areas and debt of household. These factors could explain 56.5 percent of the member agricultural credit demand; the remaining 43.5 percent was influenced by other factors not specified in the education. And factors which affected the demand for agricultural credits is agricultural materials i.e. household income non-agriculture, debt of household and agricultural areas. These factors could explain 67.1 percent of the member agricultural credit demand; the remaining 32.9 percent was influenced by other factors not specified in the education.

This study suggested that the cooperative should consider household expenditure in agriculture to provide agricultural credit in terms of cash to members and agricultural areas to provide agricultural credit in terms of agricultural materials to members. It is because of these factors showed these high influence to forecast demand for agricultural credit of members of Phra Nakhon Si Ayutthaya Agricultural Cooperative Ltd.

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