

Phussadee Klinkesorn 2009: Factors Affecting on Informal Debt of Members of Savings Cooperative in Private Organization: A Case Study of Thairayon Labour Union Savings and Credit Cooperative Limited. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Assistant Professor Rangsan Pitipunya, Ph.D. 128 pages.

Thin research aimed to (1) study the socioeconomic condition of members of Thairayon labour union saving and credit cooperative limited, (2) study the situation and factors affecting the informal debt of Thairayon labour union saving and credit cooperative members, and (3) study the role of Thairayon labour union saving and credit cooperative in the informal debt problems solving. Frequency percentage, t-test and analysis of variance were applied to analyze the data collected from 278 members.

The research showed that the members who have different in gender, education background, monthly salary, monthly expenditure, numbers of dependent, and membership age had the similar amount of informal debt. The results implied that those personal characteristics had no relation to the amount of informal debt. Nevertheless, the revealed that the member age from 41 to 50 year old had statistically higher informal debt than other groups. Furthermore, the analysis pointed out that the cooperative played a significant role in relieving the informal debt problems. There tore, government should promote and use this kind of cooperatives as a tool to solve the informal debt of private organization employee.

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Thesis Advisor's signature

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