
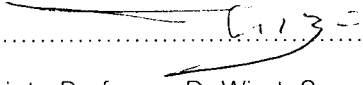


THESIS TITLE : A STUDY OF DEBT CONDITIONS AND OPINION TOWARDS MEANS FOR  
SOLVING THE PROBLEMS OF THE TEACHERS UNDER THE DEPARTMENT  
OF GENERAL EDUCATION IN NONGBUALUMPHU PROVINCE

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## ABSTRACT

This study aimed to determine the debt conditions and opinion towards means for solving the problems of the teachers under the Department of General Education Nongbualumphu province. The research sample comprised 248 teachers from 20 schools. Questionnaires and focus group interview were used for the data collection. The data were then analyzed, and presented in term of percentage, arithmetic means and standard deviation. The qualitative data were analyzed through descriptive analysis.

### Results :

1. With regard to their debt condition, 78% of the respondents were indebt. The main sources of their in debt to these creditors: the teacher money saving co-operative, government bank, and private individual liabilities, respectively.

The general characteristics of those who were in debt were at the age of 51 years or older, in the government service more than 20 years, attained education higher than bachelor's degree, widow status, and earn approximately 11,000-15,000 baht of monthly salary.

2. Most of the debt had been used for buying or constructing their own houses, living expenses; and buying pick-up car.

3. Concerning their opinion towards the 5 principles for solving the debt problems; 1) setting the revolving fund, 2) the administration of the revolving fund, 3) income increasing for the teachers, 4) reducing family expenses, 5) the expectation of the success of solving the debt problems; were rated at the "highest" in all 5 principles.

4. The suggestions to solve the teachers' debt were; 1) the ministry of education should add the policy concerning teachers' debt solution in the agenda continuously, 2) the revolving fund should be administered in order to support the teachers who had their expenditure more than their income, 3) the information dissemination concerning revolving fund should be in time and up-to-date, 4) the ministry of education should support more on teachers' welfare, 5) the school administrators should increase their roles in the teachers' debt involvement, 6) the school administrators should support the teacher to increase their income, 7) the teacher behaviors should be changed their habits to plan in advance of their expenses in line with their incomes, 8) use self-reliance strategy in solving debt problem, and 9) the teachers should adjust themselves in accordance with the changing of the social condition.