



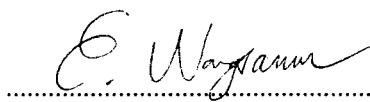
THESIS TITLE: FACTORS RELATED TO OPERATIONAL ACHIEVEMENT OF
PRODUCTION CREDIT GROUPS IN CHANGWAT KHON KAEN

AUTHOR : Miss Penprao Pimsorn

THESIS ADVISORY COMMITTEE:


.....Chairman
(Dr.Niwat Martwanna)


.....Member
(Assistant Professor Suwat Chittpraneechai)


.....Member
(Assistant Professor Dr.Chaicharn Wongsamun)

ABSTRACT

The objectives of this research were to study: 1) some basic socio-economic conditions of members of production credit groups; 2) saving condition, the use of savings and related problems; 3) operational conditions of production credit groups; and 4) factors related to operational achievement of the group. A total of 160 members of production credit groups in four districts of Changwat Khon Kaen were selected for this study. The stratified random sampling was adopted as a sampling design. Data were collected through a semi-structured interview schedule. The obtained data were processed and expressed as frequency, percentage, standard deviation, Spearman's Rho, Chi-square and Cramer's V.

The results revealed that 68.75 percent of production credit group members were females, with an average age of 43.7 years old. They finished primary education, earned their living by rice farming, had an average annual income of 44,067.50 Bahts from agricultural activities. There were, on average, five persons in each household, which had an average amount of

savings of 5,545.56 Bahts. Most of the members had an average monthly deposits of more than 30 Bahts, depending upon his or her financial status, problems related to saving included quality of service given by the group and how much the members learned about production credit group.

The operation conditions of production credit groups were studied in six aspects:

1) suitability of group establishment and group operation, 2) participation of members in group activities, 3) the members need fulfillment, 4) supports obtained from community development officers, and 6) production input and budgetary supports from the government, and working performance of group committee. It was found that 18 items out of 23 items measuring suitability of group establishment and group operation, 18 items out of 25 items measuring participation of group members, and 11 items out of 13 items measuring members' need fulfillment were fallen into a "much" level. Supports obtained from community development officers included group meeting and discussion to transferred needed knowledge and technology to group members. Home visit by the officers was found to be restricted to homes of group committee. Member's home was not of interest of the officers. Production input and budgetary supports from the government included such item as establishment of market demonstration center, distribution of handbooks and leaflets on production credit group, and organizing a study tour for group members. Working performance of group committee was assessed in several aspects. It was found that group committee were honest and regularly visited the members to transfer relevant knowledge and technology to the members. Most of the committee dedicate their time and efforts for the prosperity of group.

The results of relational study of group operational achievement and factors in the hypothesis showed that group operational achievement related significantly to 12 out of 23 items measuring suitability of group establishment and group operation, 11 out of 25 items measuring participation of members, eight out of 13 items measuring members' need fulfillment, eight out of 10 items measuring supports from the government and its officials, and two out of six items measuring working performance of group committee.

The results of this research brought about following suggestions for improving production credit group operation: 1) group establishment should be in response to needs of people, 2) group activity should be originated from members' needs and be limited to those of highly important, 3) members should understand group operation procedure and participate in all

activities, not only depositing their money, 4) members should be informed of group set-up and operation procedure so that each knows his or her role and duty, 5) members should be encouraged to dedicate themselves for prosperity of the group, 6) member's creativity should be encouraged through participation in group activities, 7) government officers should be willing to work with the group, and 8) the government should help the group in form of money loan, not a grant, so that the group can be able to develop itself into a body of self-reliance.