

C635496 : MAJOR HOUSING DEVELOPMENT

KEY WORD: FINANCIAL INSTITUTION / HOUSING CO-OPERATIVE / LOW-INCOME
SENEE LIMANONDAMRONG : FINANCIAL INSTITUTION BY HOUSING
CO-OPERATIVES FOR LOW-INCOME MEMBERS. THESIS ADVISOR :
ASSO.PROF. MANOP BONGSADADT, 181 pp. ISBN 974-636-471-5.

The purpose of this thesis is to conduct a feasibility study on the development of financial institutions by housing co-operatives for low-income members. Our case study targeted on Bangkok housing co-operatives which were granted loans by the urban community development office. Information was obtained by "Questionnaire-Interviewing" members and by "Recording-Interviewing" from the directors of the housing co-operatives.

The research indicated that the housing co-operatives provided low-income members with opportunities to possess houses. The housing co-operatives were operated by the community with collective responsibility with flexible determining interest rates and payment conditions. Most of the members were able to settle loan payments because they earned sufficient. Moreover, due to the fact that the right over land plots still belong to the housing co-operatives while their members pay their installment, there were no problems arising from bad debts.

At the beginning stage of development a housing co-operative, it is necessary to inform members to participate in every decision of the housing co-operative. The housing co-operative management team should be advised to place major priority on book keeping and updating. In addition, the urban community development office may take the roles of increasing the housing loans to meet the requirements, maintaining the interest rates and organizing a sample housing co-operative to set trends for other housing co-operatives.

ภาควิชา.....เคหการ.....

สาขาวิชา.....เคหการ.....

ปีการศึกษา.....2539.....

ลายมือชื่อนิสิต.....

ลายมือชื่ออาจารย์ที่ปรึกษา.....

ลายมือชื่ออาจารย์ที่ปรึกษาร่วม.....