

Pornwipa Promjeen 2012: An Influence of Agricultural Credit on Farmer's Housewife Empowerment. Master of Science (Agricultural Economics), Major Field: Agricultural Economics, Department of Agricultural and Resource Economics. Thesis Advisor: Assistant Professor Visit Limsombunchai, Ph.D. 145 pages.

This study aimed to assess an influence of agricultural credit and factors effecting farmer's housewife empowerment of those who were customers of Bank for Agriculture and Agricultural Cooperatives (BAAC) in Banglen district, Nakhon Pathom province. This study was obtained the data from interviewing 403 farmer's housewives by using questionnaire and the data set was analyzed via the binary logit models. The empowerment data was classified into 5 dimensions which included 26 indicators in total.

The results indicated that most of the borrowers were female, who were farmer's housewife and the average age was about 51 years old. The major occupation of the samples was agriculture and the education level was primary school. On the average, there are about 5 persons per household and about 4 persons were in the working age. The average farm land was about 25.20 Rai per household and the average net income, cash farm income, off-farm income, and total expenditure were about 338,973.17, 250,288.34, 88,684.83, and 289,541.33 Bath per household. The average total amount of debt was about 207,816.67 Baht per household, which about 190,880.9 Bath were borrowing from BAAC. The samples, on the average, were the BAAC's customer for about 15 years and borrowed from BAAC for about 17 times.

The analysis results revealed that sex, age, education level, occupation, net income, off-farm income, volume of agricultural credit from BAAC, duration of being BAAC's customer, and the number of borrowing had a positive influence on farmer's housewife empowerment. On the other hand, dependency ratio, proportion of hiring land, and borrowing from other funding sources had a negative influence on farmer's housewife empowerment.

The results, therefore, suggest that BAAC should increase the opportunity for farmer to access to the credit and should also increase the amount of credit to reduce the borrowing from other sources, especially illegal sources. The accessibility to credit would increase both farm and off-farm incomes to the household, which would lead to the sustainable development in the future. In short, this study points that agricultural credit plays a crucial role on agricultural development and farmer's housewife empowerment.

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Thesis Advisor's signature