

Sukanya Boonsiri 2012: Factor Affecting on Unorganized Debt of Agricultural Products Retailers in Fresh Market under the Bangkok Metropolitan Administration City Market Office. Master of Science (Agricultural Economics), Major Field: Agricultural Economics, Department of Agricultural and Resource Economics. Thesis Advisor: Associate Professor Nongnuch Angyurekul, M.B.A. 102 pages.

The purposes of this research were to study economic and social, issues in behaviour of making organized and unorganized debt and to analyze factors affecting unorganized debt making of agricultural retailers in vegetables, fruits, meat and seafood. There were of 280 samples in which agricultural retailers in fresh markets under the Bangkok Metropolitan Administration City Market Office, divided into 64 vegetable retailers, 55 fruits retailers, 89 meat retailers and 72 seafood retailers. Multiple regression analysis through ordinary least square was used to find out the relationship of independent variables and value of unorganized debt.

The results of this study on economic and social issues were found that most of agricultural retailers were women with average incomes at 36,538.98 baht per month, average expenditure of 24,594.26 baht per month and average career experiences of 15.61 years. There was 71.86 percent of agricultural retailers making debt, who were with 60.37 percent in organized debt and 42.50 percent in unorganized debt. The purpose of borrowed money was used for operation accounted for 41.68 percent. The vegetable retailers were in average unorganized debt at 95,784.32 baht per household. The fruit retailers were in average unorganized debt at 156,916.67 baht per household. The meat retailers were in average unorganized debt at 162,222.22 baht per household. The sea food retailers were in average unorganized debt at 133,924.82 baht per household. The factors affecting unorganized debt were collateral was in statistically significance with reliability at 95 percent. For interest rate per month of unorganized debt, rapidity of receiving money and values of orders per time were in statistically significance with reliability at 99 percent.

Recommendation, retailers should planned purchase and reduce costs. Financial institution of the state should support loan in the system for agricultural retailers can access more financing sources.

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Thesis Advisor's signature