

ABSTRACT

Title of Research Paper : Factors Related to the Attitude toward the Project on Debt Moratorium and Reduction of Debt-servicing for Small Farmers : A Case Study of The Group Leaders of the Customers of the Bank for Agriculture and Agricultural Co-Operatives (BAAC) in Trakarnphutphon District, Ubonratchathani Province

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The study was conducted for two purposes :

1. To find out the group leaders of the BAAC customers' attitude toward the Government Project on Debt Moratorium and Reduction of Debt-servicing for Small Farmers in Trakarnphutphon District, Ubonratchathani Province

2. To identify the factors related to their attitude toward the project.

The sample group included 200 group leaders of the customers of the Bank for Agriculture and Agricultural Co-Operatives in Trakarnphutphon District, Ubonratchathani Province. The questionnaire for collecting the data consisted of 3 parts. The first part dealt with general background information of the sample, i.e., sex, age, education, length of time one was a bank customer, number of household labor, size of production land, amount of the debt, income, the right to join the project and decision to use the right, The second part measured the samples' attitude toward the Project on Debt Moratorium and Reduction of Debt-servicing for Small Farmers. The third part contained open-ended questions to find out the problems, obstacles and suggestions about the project. T-test and Pearson's Product-Moment Correlation were employed to test the hypotheses.

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The findings were stated as follows :

1. About 90.5 percent of the customer group leaders were male. Their average age was 52.97 years. About 83.5 percent finished primary education. They were the BAAC customers for an average of 12.31 years. The average number of household labor was 3.3 persons. The average land size for production was 23.92 rai. The average amount of loans was 42,693.00 baht. The average yearly income was 38,685.00 baht. About 86.5 percent had the right to join the project on Debt Moratorium and Reduction of Debt-servicing for Small Farmers. About 57.8 percent of those with the right decided to join the project and about 45.0 percent of this group gave a reason that they wanted to use the money for household expenses and investment.

2. The customer group leaders had a moderately positive attitude toward the Project. The best attitude (the highest mean) belonged to the fact that this project would raise the farmers' standard of living, followed by the fact that following the conditions of the project would enable the farmers to revive economically. Also, the sample group thought that the interest rate of 3% that the government gave to the farmers to reduce their debt-servicing was too little (the lowest mean).

3. The factors significantly related to the attitude of the customer group leaders toward the project were sex, education, land size for production, having the right to join the project and decision to use the right, respectively. That is, the female group leaders had a better attitude than the male counterparts. The group leaders with primary education had a better attitude toward the project than those with higher education. The group leaders who had a smaller size of land for production had a better attitude toward the project than those who had a large land size for production. Also, those who had the right to join the project had a better attitude toward the project than those who didn't. Lastly, those who decided to enter debt moratorium had a better attitude than those who chose to reduce debt-servicing.

4. From the answers to the open-ended questions, it was found that the most serious problem was the drop in product prices which might make it impossible to meet the project objective (the highest frequency), followed by the high prices of agricultural inputs (It was likely that inputs support from the government might not serve the farmers' needs, and the possibility that the farmers who entered debt moratorium might spend money luxuriously because

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they did not have to pay back the debt, respectively. With regard to suggestions about the project, most group leaders suggested the government stabilizing agricultural product prices (the highest frequency), followed by allocating a budget for production inputs, providing training on supplementary occupations for farmers, and surveying the farmers' problems and needs in order to give the right assistance to them, respectively.

From the findings, the research made the following recommendations :

1. The government should continuously support this type of project.
2. The government should solve the problem of agricultural product price drop by guaranteeing or stabilizing the prices and finding domestic and foreign markets for agricultural products so that the farmers can sell their products at a reasonable price.
3. The farmers should be taken care of even after entering the debt moratorium or being allowed to reduce debt-servicing. Training courses should be offered to the farmers so that they will have a knowledge about occupational rehabilitation, generating income, and saving.
4. Input support in accordance with the occupational rehabilitation plan should be provided on time and meet the farmers' demand so that they can follow the project's conditions effectively.
5. There should be an evaluation of the farmers' quality of life and their way of living, including their ability to pay up the debt when the project terminates. This will reflect the project success.

Improvement in all these aspects will enable small farmers who join the project to have a good attitude toward the project and willingly follow the project conditions.