

Title of Research Paper : Factors Affecting Teacher's Debt : A Case Study
of Primary Education Teachers, Thamuang
District, Kanchanaburi Province

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The study was conducted for the following objectives :

1. To reveal the debt-servicing of the primary school teachers in Klumkhaonoi and Klumkheunvachiralongkorn, Thamuang District, Kanchanaburi Province
2. To identify the factors affecting their debt-servicing
3. To find out their debt-servicing problem and to recommend some way to solve the problem.

The study included 164 primary school teachers. A questionnaire was utilized as an instrument to collect the data. The SPSS program was used to analyze the data. Chi-Square was employed to test the relationships between variables.

The findings were briefly stated below :

Most of the primary school teachers under the study were females, aged below 47. Most of them were married. They had a Bachelor's degree and were in C7 or higher. They had 1-2 dependents. The majority were found to moderately be in debt (100,000 - 600,000 baht) and to adore materialism.

When the hypothesis were tested, the factors found to be significantly related to their debt-servicing was sex and educational level. No significant relationship was found when age, C-level, number of working years, marital status, spouse's occupation, number of dependents, membership of social groups, household income, and materialism were considered.