

ABSTRACT

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Cooperative Economics

**FACTORS AFFECTING CREDIT REPAYMENT OF THE MEMBERS
SANPATONG AGRICULTURAL COOPERATIVE LIMITED,
AMPHUR SANPATONG, CHIANGMAI**

BY
TOSPORN ASAKIT
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Chairman: Assistant Professor Bancha Triwittayakun
Department/Faculty: Department of Agricultural Economics and co-operative,
Faculty of Agricultural Business

One important problem facing most Thai farmers is a lack of capital for production. Obtaining credits at a low interest rate is, therefore, necessary for them to increase their production. An organization performing the function of providing credits is agricultural cooperatives.

The purposes of this research were to examine 1) socio-economic backgrounds of the members of Sanpatong Agricultural Cooperative Limited; 2) relationships among factors affecting the members' credit repayment; and 3) the members' problems and needs.

The results of this research revealed that the 206 samples of members had an average household revenue of 95,181.26 baht, most of which was obtained from crop production; an average household expense of 82,919.55 baht, and average debts of

52,853.29 baht. The analysis of the factors affecting credit repayment by means of multiple regression revealed that the total amount of credit had the greatest effect on credit repayment, followed by other debts at the 0.1 level of significance and $R^2 = 0.685$.

It was recommended that loan service planning should be conducted and markets for agricultural products should be surveyed beforehand so that the members can obtain information for production planning in accordance with their budgets.

The cooperative should cooperate with the members in collecting funds, in the form of savings, to increase the working capital and to solve the problem of borrowing money at a high interest rate from other sources.