

Thesis title : Factors Determining the Demand for Membership of the Production Credit Group in Mae Rim District, Chiang Mai Province

Author : Miss Nittaya Tanapatprung

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Examination Committee:

Assoc. Prof. Dr. Narinchai Patanapongsa	Cahirman
Assist. Prof. Katin Srimongkol	Member
Lecturer Rampaipan Apichatpongchai	Member
Assist.Prof. Dusdee Nalampang	Member

Abstracts

The objectives of this research were to study comparative factors which effected saving group membership's and non saving group membership to increasc the efficiency of saving group operation.

216 sample of member and non-member of saving group for production in Mae Rim district Chiang Mai Province using simple random sampling were interviewed. The data was analyzed by using percentage, mean, standard deviation and stepwisc method of discriminant analyse.

Factors testing in this study were: (1) age, (2) Knowledge about group saving, (3) number of time contacting with community development worker, (4) size of the family, (5) education attainment of chief of the family, (6) total income of the family, (7) size of land ownership, (8) attitudes about group saving, (9) faith in community development worker and (10) expectation to get knowledge and benefit from the membership.

Results from data analyze shown that member of saving group were different from non-member in the following aspects : (1) knowledge about group saving, (2) Size of the family, (3) faith in community development worker, (4) expectation to get knowledge and

benefit from the membership, and (5) number of time contacting with community development worker. The discriminant equation was statistically significant at 0.05-0.001. The power to discriminate member from non-member was shown by Canonical correlation at 0.9354. This equation can be correctly predicted the saving group membership at 98.15%.

Problems indicated by respondents about saving group were community workers did not visit members of saving group as much as they wanted, members lack of substantial knowledge about concept and method to operate saving group, they did not want to pay fee to be member, not enough money for members to get loan, high interest rate, no market for farm produce, some members did not attend regular meeting, propose for saving of members were not kept, Lack of good record keeping and committee of saving group were not strong.

The researcher suggests that there should be a campaign to increase knowledge on how to operate saving group before each person apply to be a member. More members are needed to make group effort more strengthen community development workers should visit and provide more knowledge and understanding to saving group members. And they should also supervise on the aspect of the necessity of frequent and regular meeting. For those who are not members of this group effort should be made to provide knowledge and understanding for them to persuade them to join this saving group.