



had no impact on use of remittances were: educational attainment, having divorced status, number of dependents, northern and central residence, having parents as decision makers for using remittances, amount of land ownership, household income, and number of time cash and kind remitted annually.

Among the six types of remittances used, 40 per cent of buying consumer goods and daily expenses were determined by nine factors. Among these factors, number of time working abroad had greatest impact. Seventeen per cent of remittances used in investment were explained by six factors of which amount of money remitted was the most important factor. Thirty-three per cent of paying debt were influenced by ten variables. Destination country where workers worked was the strongest impact on remittances used for paying debt. For remittances put into saving, among the six factors explained 24 per cent of this type of use, the amount of money remitted annually had greatest influence. Like wise, there were six factors which together explained 38 per cent of remittances used for housing with the strongest impact determined by amount of money remitted. Lastly, 40 percent of remittance put into dependents' education was determined only by three factors. Number of countries workers worked was the most important factor.

When deviced regression analysis was considered, it can be concluded that influences of the socio-demographic factors mostly disappeared. None of them had impact on the total use of remittances and remittances used for housing. Some factors, however, still remained as determining factors in some types of use of remittances. Bangkok residence, having relatives as decision maker for using remittances, and number of living children were influenced remittances used for buying goods and daily expenses. Two factors, namely, household size and Bangkok residence had direct impact on remittances used for paying debt while having non-married status and number of economically active persons in household had significantly impact on remittances put into saving. There were some socio-demographic factors showing their influences in determining use of remittances only when they were examined together with economic factors and migration experience factors.