



Based from the interviews, it was found that most members had, on average, received primary education (grade 4-6). The main income came from agriculture, most of which was from maize, soybean and rice production. Most families were still poor. Infrastructure such as road, electricity and irrigation were insufficient. Most of agricultural land was in the mountainous regions with sandyloam soil texture and were non-irrigated.

Members had not received sufficient credit due to the limited cooperative loans and availability of capital to guarantee loan security, and the agricultural land allocated to each family was relatively small. These factors, together with poor biophysical environment, had resulted in inadequate family incomes.

Regarding the social factors, insecure lives and assets seemed to be the major problem. Since the Mae Sod Land Settlement Cooperative is on the borderline with Myanmar, the cooperative members had often been threatened by social and political turbulence and an influx of refugees across the border.

Several recommendations were obtained from the study. Improved education for the members is obviously essential to increase the members' skill and initiatives. Savings and income - generating activities should also be promoted. The cooperative itself should emphasize in seeking more loans for members. Expansion of buying and selling business and the policy regarding the welfare of its members should also be seriously considered.