

Yingsak Maleewat 2006: Being the Informal Debtor: A Case Study of
State Enterprise Employees in Bangkok Metropolis. Master of Arts
(Development Social Sciences), Major Field: Development Social Sciences,
Interdisciplinary Graduate Program. Thesis Advisor: Assistant Professor
Jumrong Ngerndee, M.Ed. 275 pages.
ISBN 974-16-2885-4

This research had the objectives to study the types of informal debtor, reasons why the state enterprise employees were the informal debtors, ways of informal loan, interest payment, ways of debt payment including problems and solutions to the problems caused by the informal debts.

The data were collected by using the information of 113 state enterprise employees against the informal debts submitted to the Minister of Interior including the in-depth interviews of 14 state enterprise employees. The quantitative data were then statistically analyzed by statistical packages and the statistical methods used in the research analysis were descriptive statistics whereas the qualitative data were analyzed to find out the conclusion, interpretation and verification of research results.

According to the research results, most of the state enterprise employees were recognized as the debtors who were forced to pay the debt by the Legal Execution Department. The reasons why they became the informal debtors were that they wanted to get informal loan or other reasons depending on the situation. In borrowing the informal loan, the creditors usually allowed the debtors to make a contract, specifying the higher amount of debt as the guarantee and sign their name as the borrower. The payment of interest was established by the creditor. In general, the creditors usually withdrew money from the ATM card of the debtors. The debtors could pay the debt directly to the creditors but most of the debtors did not have money to pay the creditors. They were sued by the creditors because they could not pay the debt and interest. They were forced to pay the debt by the Legal Execution Department and had to pay the higher sum of debt. The state enterprise employees usually solved the debt problems by negotiating with the creditors for the debt reduction. However, the problem solutions of the state enterprise employees were not always successful.

<u>Yingsak Maleewat</u>	<u>Jumrong Ngerndee</u>	<u>26 / 10 / 2006</u>
Student's signature	Thesis Advisor's signature	