

Achievement of Production Credit Group that Affect Quality of Life

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Abstract - Objective to analyze the factors that affect the achievement of the production credit group and analyze the impact of the achievement of the production credit group to produce the quality of life of their member. Sample are those who responsible to run the production credit group activities total 12 persons and group members total 400 persons. The solution has come out as the influence of factors are income level and understanding of concept. The objective and process procedure that is high has affect to income achievement will be higher. The influence of factor to attend the meeting is higher affect to income achievement will be lower. The influence of factor of age and understanding of group concept is higher will affect to higher expense and influence of factor of family member will be high, the achievement of expense will be lower.

The influence of factor of income level and understanding of group concept is higher affect to saving achievement will be higher and the influence of factor of attending explanation meeting is higher will affect to achievement of saving will be lower. The influence of factor of age, income level, understanding of objective and procedure of group is higher will affect to achievement of investment will be higher. The influence of factor to communication with officer, understanding of group concept, objective and procedure of production credit group to increase productivity affect to social achievement and culture is higher and the influence of factor income level, family members and attending explanation meeting higher affect to social achievement and culture is lower. Product credit group's quality of life

satisfaction is depend on achievement of social and group's culture.

Keywords - Achievement, Production Credit Group, Quality of Life

I. INTRODUCTION

In the present day the activities which showing their efforts to become self-sufficient economy of the community occurred in Thailand in many forms. But one theme that many people in the rural communities of Thailand have jointly learned. In order to develop financial resources in their own communities. They have forming up a group of savings for production. According to the guidelines and principles of the Community Development Department, Ministry of Interior. The Saving group for production has the important principle is to build up sense of belonging together, saving money from small amount but continually saving to meet their group objective to improve their capability and meet requirement of their members in form of grants and in cultivating morality in cultivating morality in society, including the promotion of integrity, responsibility, sacrifice and trust.

Thailand has been focus on quality of life as we can see from National Economic and Social Development plan has set up the strategic and development plan which will lead to balancing development that has good quality and sustainability by building economical foundation and strong social community to improve quality of life for most people in Thailand to live happily and to develop into strong and balance society. For the link between quality of life and encourage community groups together to set of production savings group. During the

economic crisis, the promotion community and economic development is the target of quality of life for Thai people in the future. The National Economic and social plan, the government's economic strategy. Right now the economic development has form saving group of production in Thailand total 26,129 groups and total member 2,154,212 members.

The promotion of the establishment of product credit group is a good value for the quality of life of rural people, both directly and indirectly which has target resolve the economic crisis. Thailand society into a society of self-reliance which is a changing direction and development method to resolve the failure of rural development in the past that has affected to quality of life in rural collapse, economic, social and cultural conditions of poverty and unsustainable development. Therefore, the importance and benefits of product credit group, in this study, we aim to study product credit group in overall for the whole country by study factors of group achievement that affect to quality of life of group member. The study's result is expected to be apply and use for improvement and set up plan and guideline to facilitate the quality of life for people in rural areas. The members of the product credit group and a lesson in the next rural development plan.

The objectives of this research are 2 issues: 1) Factors affecting the achievement of product credit group and 2) Analysis of impact of the achievement of product credit group to quality of life of group members.

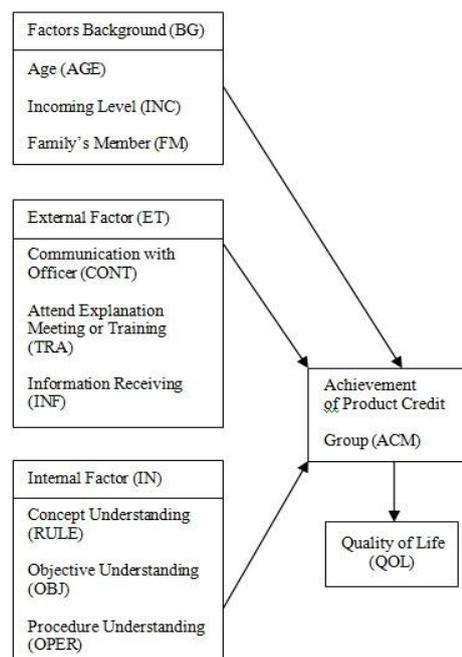
The concept framework of research. In this research of achievement of product credit group that affect quality of life. Researcher has use the theory of social control as a concept framework which are groups members follow their own status and group status or community status. If they do not follow, there will be punished. If follow, they will get rewarded in return (Sri civil twilight, 2533: Hibbing& Glick, 1976). In term of group's status or community organization will apply to use the ideas about composition of group or community organization such as:

1. Internal components which containing: group member themselves or group member background and pattern or culture of the group which related to each other among group, objective and group activities, role and behavior of the group's members include the factors within the group.

2. External components which containing: Natural and social environment, including factors outside of group members (Mr. Samang Udom 2531: Fitcher, 1957).

Achievement of product credit group will apply to use the ideas about ultimate goal of improving the community's education and success in human development with quality, integrity and happily (Community Development Department, 2542; contacts evolved, 2534).

Quality of life of product credit group members will lead to the factor that effect to quality of life in personal, family and social environment such as physical environment concerning: housing, utilities physical health and mind, social surrounding including communities activities. (Community Development Department, 2544: Institute-Administration, 2542: Hamric, 2002: Webber, Ducan & Writener, 2002: Writener & McGranahan, 2003; Zarn 1992).



II. METHOD

This research is using quantitative data supplemented with qualitative examination.

A. Sample

1. Those who responsible for or directly relates to product credit group such as Province's Development officer 75 persons and District's Development officer 876 persons. Then using purposive sampling and pick sample as Province's Development officer 2 persons and District's Development officer 10 persons so that total sample is 12 persons.

2. Product credit group members 2,154,212 persons which we sampling by using Yamane formula and result is 400 persons. Sample selection were sampling by multi-stage sampling.

Step 1: sampling from province that located in each region of Thailand, 2 province per region by random (drawing lots).

Step 2: sampling from district, 2 districts per 1 province by random (drawing lots).

Step 3: sampling from each district, 1 group per district by random (drawing lots).

Step 4: quantity sampling ratio is proportional to number of units in the stratum (proportion allocation) to select the sample proportion of their product credit group members by using formula to calculate each group members. The sampling method is using random (simple random sampling) by drawing lots.

Questionnaires were using as a tool by dividing question into 6 parts:

Part 1: Factor's background of product credit group;

Part 2: External factor of product credit group;

Part 3: Internal factor of product credit group;

Part 4: Achievement of economical of product credit group members;

Part 5: Achievement of social community and culture of product credit group members;

Part 6: Quality of life of product credit group members.

The questionnaire were advice from 5 qualified people to check the correctness of detail and improve to cover all the detail. Questionnaire were test for reliability from product credit group member who were not the actual sample total 50 peoples. The questionnaire were test to be more confident by measuring internal consistency which test the coefficient of reliability (ALPHA) equal to 0.694.

Quantitative data analysis, Descriptive analysis by using statistic ratio per hundred (Percentage) average (mean) Standard deviation, Maximum, and Minimum, analysis implies using factor analysis to achievement of product credit group which is achievement of the product credit group both of concrete and abstract. Total variables is 14 variables, multiple regression analysis to test relation among each factors which affect to achievement of the product credit group and the relationship of factors that affect the quality of life of their members, including the ability to explain the variation of the independent variables affect the dependent variable.

III. RESEARCH RESULT

1. Age has no affect to achievement of social community and culture of product credit group.

2. When the influence of attend explanation meeting is higher, the product credit group will achieve on revenue, but saving, social community, and culture is lower.

3. When the influence of understanding the concept, objective and procedure of group is higher, the product credit group will achieve on revenue, expense, saving, investment,

social, and culture is higher.

4. Achievement of product credit group has total 5 factors together such as social and culture, including democracy, participation, patience, perseverance, and self-reliance. Revenue consists of increase in revenue and reducing of expense. In part of expenditures include the cost of borrowing money. Spending patterns and debt. In part of saving include the level of knowledge management, buying and selling and levels of saving. In part of investment consists of a source of income and the cost of investment.

The quantitative analysis relate with qualitative information from focus groups as part of the investment, income, saving and social and culture. Qualitative result that not relate with result of quantitative study is expenditures.

5. Factors that affect to achievement of product objective credit group found that the influence of 4 factors such as income level, understanding of the concept, and procedure of product credit group is higher made the group achieves higher income and when the influence of attending the explanation meeting is higher made the group achieve lower income.

When the influence factors 2 factors such as age and understanding of group concept is higher made the product credit group achieve higher expenditure and when the influence factor of family members is higher made the group achieve reduction in expenditure.

When the influence factors 2 factors such as income level and understanding objective of product credit group is higher made the saving group achieve in saving higher and when the influence factor to attend the explanation meeting is higher made the product credit group achieve in saving lower.

When the influence factors 4 factors such as contacting with officer, understanding of concept, objective and procedure of product credit group is higher made the group achieve in social and culture higher and when the

influence factors 3 factors such as income level, family members and attending explanation meeting is higher made the group achieve in social and culture lower.

The result of qualitative factors that affect and hinder the product credit group relate with the quantitative study.

6. Analysis of the impact of the achievement of product credit group with quality of life for their members. Product credit group members are satisfy and happy with quality of life and way of life in their communities. Only achievement social and cultural aspect that affect the quality of life of their members.

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(Arranged in the order of citation in the same fashion as the case of Footnotes.)

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