Debt Reconstruction, Career Development and Famers Household Well-Being in Thailand

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Abstract : Debts reconstruction under some of moratorium projects is one of important method that highly benefits to both the Banks and farmers. The method can reduce probabilities for nonprofits loan. This paper discuss about debts reconstruction and career development training for farmers in Thailand between 2011 and 2013. The research designed is mix-method between quantitative survey and qualitative survey. Sample size for quantitative method is 1003 cases. Data gathering procedure is between October and December 2013. Main results affirmed that debts reconstruction is needed. And there are numerous benefits from farmers' career development training. Many of farmers who attend field school activities able to bring knowledge learned to apply for the farms' work. They can reduce production costs. Framers' quality of life and their household well-being also improve. This program should apply in any countries where farmers have highly debts and highly risks for not return the debts.

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