G. ECONOMY AND RURAL FINANCE

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		1991	1992	1993	1994	1995	I ARAL	1981
			¢	0	α.	д А б	6.4	4 0
Economic growth rate	%	0°.0	0	0.0		010	1 776	5V0 v
~+(GDP)	ISS100 million	982	1,113	1,250	1,430	1,6/0	0//1	Š
	1154	1.725	1,943	2,154	2,434	2,807	3.005	2,500
		7.7	10.4	10.5	9.2	11.8	7.3	6.6
Manufacturing sector growth rate	2	- c		35	26	2.6	n.a.	<u>n</u> .a.
	%	ú.1	י ני י	4	) t i u	i Qi	ъ ч	7 0
lex(CPI)	%	5.7	4.1	3.4	i.c	0.0		
	1 ODMillions of baht	-2.473	-2,054	-2,217	-2,268	-3,738	4,176	-3,620
		-98 -	-80	-87	06-	-148	-164	-142
•		7 205	8.152	9,214	11,180	13,817	13,782	14,780
Export		385	319	361	446	549	542	262
-			1 6 1	13.0	21.3	23.6	-0.2	4.0
% increase of the previous year 70	70	9.678	10.206	11,431	13,448	17,555	17,958	18,400
		383	400	448	536	697	706	724
			5.5	12.0	17.6	30.5	2.3	2.4
% Increase of the previous year /	24 / 10e	25.2R	25.52	25.54	25.09	25.19	25.42**	29.9***
Exchange rate			- <del>-</del>	o.	9.5	10.5	10.5	
Bank rate of 50 i	06			754	303	369	387	
Foreign reserve	US\$100million		212	40.000	55 001	68 208	89.800	91.700
External Debt	US\$100mittion	33.070	37,358	070'04	100.00	20,20		
Balance of payments						010 0	2 776	2 100
Current account	100million of baht	-1,933	-1,601	-1,611	-2,032	0/0'0-		1
Canital and financial account	100million of baht	2,882	2,407	2,659	3,059	5,451	4,272	
Direct investment 100milion of bahr	1.00miliion of baht	471	500	398	219	300	<u>:</u>	
Dortfolio investment 100million of baht	100million of baht	ω	235	1,382	619	1,015	(352)*	
Trada realise 1.000000	1.00million of hahr	182	72	127	\$	52	(9)	
	1 ABRE 1 Amilian of hahr	1.762	1.133	1,044	2.112	3,913	(387)*	
Othere	Others 1 common of hahr	579	387	534	298	356	(934)*	
	t Omilion of hahr	109	-36	မှု	21	-280	(-143)*	
		1 058	022	988	1.048	1,795	546	200

Table G-2 Export classified by sector				L. L.	<b>Jnit Millions</b>	of baht
	1991	1992	1993	1994	1995	1996 Q1,Q2p
Agriculture	109,279	123,809	110,695	129,559	160,312	85,448
Fisheries	43,704	48,793	55,689	67,903	71,190	29,021
Forestry	877	780	414	586	790	556
Mining	7,530	6,803	5,749	6,817	7,656	4,491
Manufacturing	553,186	634,385	752,557	922,791	1,151,370	568,563
Sample and unclassified goods	8,717	8,648	9,006	<b>7,855</b>	12,628	7,509
Re-exports	2,337	1,425	1,752	2,089	2,365	1,034
Total exports	725,630	824,643	935,862	1,137,600	1,406,311	696,622
Aircraft	2,000	-	-	-	-	
Adjustments of balance of payments	-7,085	-9,441	-14,429	-19,551	-24,651	-13,650
Marchandise exports (f.o.b.)	720,545	815,202	921,433	1,118,049	1,381,660	682,972

Note : Data of 1996 is based on the First quarter Q1 and estimate of Second quarter Q2. Source Bank of Thailand

### Table G-3 Percentage of export by sector

Table G-3 Percentage of export by secto	ľ		Unit %			
	1991	1992	1993	1994	1995 199	6 Q1,Q2p
Agriculture	15.1	15.0	11.8	11.4	11.4	12.3
Fisheries	6.0	5.9	6.0	6.0	5.1	4.2
Forestry	0.1	0.1	0.0	0.1	0.1	0.1
Mining	1.0	0.8	0.6	0.6	0.5	0.6
Manufacturing	76.2	76.9	80.4	81. <b>1</b>	81.9	81.6
Sample and unclassified goods	1.2	1.0	1.0	0.7	0.9	1.1
Re-exports	0.3	0.2	0.2	0.2	0.2	0.1
Total exports	100.0	100.0	100.0	100.0	100.0	100.0

Note : Data of 1996 is based on the First quarter Q1 and estimate of Second quarter Q2. Source Bank of Thailand

Table G-4 Quantity of Agricultural exports				(0)	00'metric t	ons)
	1991	1992	1993	1994	1995	1996 Q1,Q2p
Rice	4,165	4,899	4,778	4,858	6,198	2,961
Rubber	1,259	1,464	1,493	1,711	1,747	862
Tapioca products	7,044	9,105	7,342	5,668	4,080	2,583
Fozen fowl	168	180	163	158	155	669
Fresh fruits	500	748	932	1,158	1,366	1,004
Coffee	326	699	585	682	761	524
Tobacco leaves	436	583	459	386	220	152
Others	-	-	-	-	-	
Quantity of Agricultural processed exports						
Canned pineapples	4,177	4,914	503	527	383	220
Sugar	2,900	3,757	2,219	2,611	3,757	3,917
Molasses	1,047	1,113	569	838	1,194	-

Note : Data of 1996 is based on the First quarter Q1 and estimate of Second quarter Q2. Source Bank of Thailand

### Table G-5 Value of Export by each apricultural product

Table G-5 Value of Export by eac	h agricultural product			U	nit Millions	ofbaht
	1991	1992	1993	1994	1995	1996 Q1,Q2p
Rice	30,516	36,214	32,947	39,188	48,629	26,434
Rubber	24,954	28,925	29,180	41,820	61,262	17,109
Tapioca products	24,368	29,611	21,736	18,774	18,254	11,424
Fozen fow!	10,540	10,830	9,2 <del>9</del> 4	10,223	10,047	· ·
Fresh fruits	726	1,160	1,420	2,065	2,791	
Coffee	715	1,245	1,249	2,153	4,615	
Tobacco leaves	2,864	3,600	2,640	2,206	1,403	
Others	12,605	10,232	10,236	11,136	11,316	20,998
Total	109,279	123,809	110,695	129,559	160,312	85,448
Value of Export by each agricult	ural Processed product				1. N. A.	
Canned pineapples	7,265	8,274	7,190	6,607	5,762	4,065
Sugar	14,782	18,920	12,185	17,201	28,752	
Molassès	1,474	1,136	557	1,108	1,714	-
Rubber products	7,116	9,151	11,373	12,802	20,472	

Note : Data of 1996 is based on the First quarter Q1 and estimate of Second quarter Q2. Source Bank of Thailand .

Table G-6 Major Agricultural F Whole country	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97*
Rice	19.809	20,184	19,098	20,125	20,550	21,680
First crop	17,518	17,302	16,483	18,161	17,600	17,900
Second crop	2,291	2,882	2,615	1,964	2,950	3,780
Rubber	1,340	1,500	1,553	1,737	1,810	1,900
Maize	3,600	3,400	3,300	3,900	4,060	4,200
Tapioca	20,356	20,203	19,091	15,374	17,340	18,000
Sugarcane	47,430	34,712	37,569	50,459	57,693	59,000
Groundnuts	157	137	136	150	147	154
Sesame	32.0	31.5	32.8	31.8	33.5	34.3
Coconuts	1,379	1,411	1,462	1,476	1,412	1,410
Castro beans	28.0	12.0	10.0	7.0	5.7	5.6
Kapok and Bombax fiber	37.1	37.2	39.7	40.9	43.0	46.4
Tabacco leaves	85.4	93.6	50.8	48.8	51.1	53.4
Kenaf	139	140	139	116	82	90
Cotton	129	99	67	78	81	78
Mungbean	304	261	231	256	253	258
Soybean	436	435	513	528	368	394

Source : Bank of Thailand, Quarterly Bulletin June 1996

Table G-7 Percentage change from the previous year

(%) 1995/96 1996/97\* 1994/95 1992/93 1993/94 1991/92 Whole country 2.1 5.5 5.4 -5.4 16.3 1.9 Rice -3.1 10.2 1.7 -4.7 17.6 -1.2 First crop -24.9 50.2 28.1 7.9 25.8 -9.3 Second crop 4.2 5.0 7.2 11.9 3.5 11.8 Rubber 4.1 3.4 -5.6 -2.9 18.2 -5.3 Maize 3.8 -5.5 -19.5 12.8 3.3 -0.8 Tapioca 34.3 14.3 2.3 8.2 -26.8 16.9 Sugarcane -16.5 -29.3 9.8 -0.7 -27.2 0.7 Kenaf 3.8 -3.7 16.4 -32.3 33.0 -23.3 Cotton -1.2 2.0 10.8 -11.5 -14.1 0.3 Mungbean -30.3 7.1 2.9 17.9 -12.8 -0.2 Soybean \*Estimates

Source : Bank of Thailand, Quarterly Bulletin June 1996

f Aoricultural Pr		(	Baht per ton)		
1995 Q1,Q2	1995 Q3,Q4	1996 Q1	1996 Q2	1996 First half	1996/97*
3.791	4,768	4,279	4,843	5,236	5,040
3,711	4,344	4,028	4,539	4,855	4,697
1,210	1,190	1,200	1,020	870	810
3,618	3,867	3,743	4,587	5,107	4,847
34,660	29,120	31,890	31,210	29,760	30,490
	1995 Q1,Q2 3,791 3,711 1,210 3,618	3,791 4,768 3,711 4,344 1,210 1,190 3,618 3,867	1995 Q1,Q2         1995 Q3,Q4         1996 Q1           3,791         4,768         4,279           3,711         4,344         4,028           1,210         1,190         1,200           3,618         3,867         3,743	1995 Q1,Q2         1995 Q3,Q4         1996 Q1         1996 Q2           3,791         4,768         4,279         4,843           3,711         4,344         4,028         4,539           1,210         1,190         1,200         1,020           3,618         3,867         3,743         4,587	1995 Q1,Q2         1995 Q3,Q4         1996 Q1         1996 Q2         1996 First half           3,791         4,768         4,279         4,843         5,236           3,711         4,344         4,028         4,539         4,855           1,210         1,190         1,200         1,020         870           3,618         3,867         3,743         4,587         5,107

Source : Bank of Thailand, Quarterly Bulletin June 1996

\*Estimates

### **Regional Economy**

Table G-9 GDP and	GPP at curre	nt prices		(100million bahts)				
	National (GĐP)	N.E region	Kohn Keao	Mukudahan	Sakhon Nakhon	Maha Sarakham		
1990	21,860	2,589	276	34	131	118		
1994	35,974	4,059	513	56	179	167		
Growth rate 94/90 %	64.6	56.8	85.8	64.7	36.7	41.5		

Source: National Statistical Yearbook 1995

 Table G-10 Agriculture Sector Output\_at current prices
 (100million bahts)

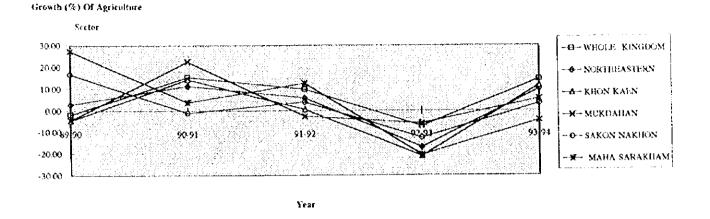
	National (GDP)	N.E region	Kohn Kean	Mukudahan	Sakhon Nakhon	Maha Sarakham
1990	2,638	720	49	10	37	41
Percentage Share of agriculture (%) 1990	12.1	27.8	17.8	29.4	28.2	34.7
1994	3,778	773	50	12	34	35
Percentage Share of agriculture (%) 1994	10.5	19.0	9.7	21.4	18.9	21.0
Growth rate 94/90 %	43.2	7.4	2.0	20.0	-8.1	-14.6

Source 1 National Statistical Yearbook 1995

Table G-11 Per capita GDP and GPPat current prices	(baht/year)

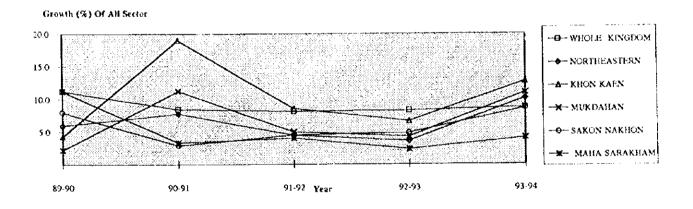
	National (GDP)	N.E region	Kohn Kean	Mukudahan	Sakhon Nakhon	Maha Sarakham
1991	44,264	14,927	20,353	13,743	13,356	14,302
1994	61,335	20,235	29,989	20,018	18,015	18,050
Growth rate 94/91 %	22.2	12.7	15.5	9.5	11.2	19.3

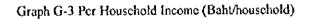
Source : National Statistical Yearbook 1995

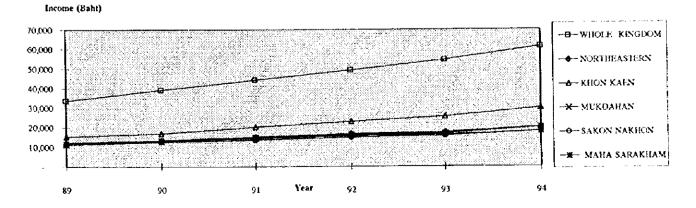


Graph G-1 Growth Ratio of Agricultural Sector (%)









	Whole kingdom	N.E. region	Mukudahan	Kohn Kean	Maha Sarakham	Sakon Nakohn
Average household size	3.8	1	4,4	4	4.1	4
Average monthly income	8,222	5,685	4,328	6,371	4,494	5,541
Money income	6,593	4,132	2,567	5,001	2,817	3,920
Wages and safaries	3,501	1,883	1,312	2,346	1,070	1,598
Profits, non farm	1,622	893	387	1,528	537	1,037
Profits, from farming	802	645	583	381	447	516
Profits form roomers	27	1 S	n.a.	n.a.	n.a.	u.a
property income	97	83	9	7	6	27
Current transfers	550	618	276	739	757	692
Non-money income	1,623	1,462	1,724	1,293	1,583	1,110
Other money receipts	104	91	37	77	94	16
insurance proceeds	21	l 8	2	n.a.	n, a.	. a.a
lottery winnings	39	45	18	n.a.	n.a.	. n.a
other receipts	44	38	17	n.a.	0.3	. n.a

Table G-13 Household Expen	diture			baht/month 1994			
	Whole kingdom	N.E. region	Mukudahan	Kohn Kean	Maha Sarakham	Sakon Nakohn	
	3.8	4	4.4	4	4.1	4	
Average monthly exponditure	8,034	6,134	5,234	5,991	4,655	6,071	
Consumption expenditure	7,246	5,596	4,971	5,421	4,256	5,503	
Food and beverage	2,583	2,101	2,197	. I	- <u>`</u>	2,150	
Alcoholic beverage	123	76	20	2,622	1,999	14	
Tabacco products	87	59	35	, .l	.1	52	
Apparel	460	374	405	320	227	349	
Housing	1,856	1,431	1,332	1192	1,204	1,321	
Medical care	289	187	100	., 275	260	292	
personal care	192	146	144	LI }	]	158	
Transport and communication	1,234	871	\$56	777	328	966	
Recreation and reading	181	127	75			69	
Education	144	1 84	69	235	_, 239	72	
Miscellaneous	91	3 141	38		j	87	
Non-consumption expenditure	788	538	263	570	409	565	
	8034	6,134	1 5,234	5,991	4,665	6,071	

Table G-14 Farm HouseIncom	e/Expenditure 1	Summary		baht/year 1994			
	Whole kingdom	N.E. region	Mukudahan	Kohn Kean	Maha Sarakham	Sakon Nakohn	
Cash farm income	35,043	19,027	11,432	18,492	13,446	16,979	
Crep	25,208	12,960	8,839	12,401	6,940	9,60	
Livestock and poultry	6,252	3,600	2,591	4,612	4,300	3,65	
Others	3,583	2,467	52	1,479	2,206	3,723	
Cash farm expense	23,811	12,972	9,354	15,742	8,754	9,311	
Crop	11,960	7,397	6,730	7,830	5,046	4,75	
Evestock and poultry	5,065	2,067	1,441	3,253	1,990	1,33	
Others	6,786	3,503	1,183	4,659	1,718	3,21	
Net farm cash income	11,232	6,055	2,128	2,750	4,692	7,74	
Non-farm cash income	22,931	19,148	20,912	25,575	19,867	19,03	
Farm household cash expense	35,432	24,005	22,176	25,017	23,474	23,06	
Total income	57,974	38,175	32,394	44,067	33,313	36,01	
Total expense	59,24	36,977	31,530	40,759	32,228	32,37	
Cash saving	-1,265	1,198	864	3,308	1,085	3,63	

Source : Preliminary socio-economic survey data 1994

fable G-15 Farm Income (On Far	Whole kingdom	NE. region	Mukudahan	Kohn Kean	Maha Sarakham	Sakon Nakohn
arm income Total	\$7,974	38,175		44,067	33,313	36,012
Average Cash farm income	35,043	19,027	11,482	18,492	13,446	16,979
Crop farm cash income	25,203	12,960			6,940	
Rica	8,397	4,972	1,808	3,691	4,293	
ield croos	7,464	5,699	5,649	5,778		
Diterops	717	212	51	569		
liber crops	879	736	89	173	405	
Vegetables	2,313	1,075	846	2,060	632	1,799
ruit tree/tree crops	5,301		396	128	104	206
Flowers	147	15	N.A	2	0	16
Livestock farm cash income	6,252	3,600	2,591	4,612	4,300	3,655
Livestock and livestock products	5.07		2,59	4,430	4,264	3,389
Aquatic animals	1,179		4 · ·		36	266
Other farm cash income	3,583	2,467	52	1,479	805,5	3,723
Renting farm land	240	128	4	136	5 18	190
Renting farm building	1 1		2	.) (	s o	) j
Renting farm equipment	1	-			5 4	NA NA
Sale of seed	61	•	1	- 66)	7 497	1,440
Sale of breeding stock	54	-		1 470	598	754
Sale of agricultural land	1.44			140	6 43	55
Sale of other agricultural property	20	•	- 1	3 4	4 90	2
Others	<u></u>			1	14	75
Non farm cash income	22,93	1 19,14	8 20,91	2 25,57	5 19,867	7 19,03
income relatied to agriculture	6,49	8 4,53	5,23	9 7,16	s 4,015	7,22
Employed in farm outom work	2,11	4 1,50	7 N./	2,35	2 1,005	9 N.A
Hiring braught animals	1	7 1	2 N./	1 I	-	1
Hirig farm equipments	49	7 44	5 3	2 43	7 26	
Custom hauling with own draft vehicles	17	0 15	3 N.	4 9	-1	0 20
Agriculture aid		4 1	8¦ 3,43	1 1	4 5	
Agricultural processing	10	5 9	8 N.J	۵ 3	6	9 N./
Agricultural services	7	3 4	9 N.J	-	-1	אא (3
Handicraft manufacture	79	2 65	5 43	7 2,30	-	
Others	16	2 6	4 2		-	2 1,67
Profit on business	2,2	6 1,30	3 1,28	9 1,36	4 1,29	4 1,21
Service	28	8 22	6 2	6 48	6 27	3 16
Off Farm	16,43	14,61	8 15,67	3 18,41	0 15,84	8 11,80

Fable G-16 Farm Expenditure (O	Whole kingdom		14.1	N. L. K	baht/year 1994	
arm Evanaditura Tatal	59,243	+	Mukudahan	Kohn Kean	Maha Sarakham Sa	
arm Expenditura Total	35.245	36,977	31,530	40,759	32,228	32,37
Average Cash farm Expenditure	23,811	12,972	9,354	15,742	8,754	9,31
Crop farm cash expense	11,960		6,730	7,830	5,046	4,75
Seeds	654	213	1.657	477	41	. 6
nsecticides	832	1 181	47	222	170	10
ertilizers	2,611				2,136	1.30
Food in community labor exchange	256		1		317	24
Lime	10		1	12		۲.
fuels	646			326		1;
rigation fees	17			520	26	
Farm Electricity	16		-	6		
-	105		, · ·	-		
Equipments		1	-	60	1 -1	
Paid out for labors	6,613	1			1	2,7
Other expenditure	150	37	2	104	16	
Livestock farm cash expense	5,065	2,067	1,441	3,253	1,990	1,3
Buy animals for working	183	240	·] 2	574	453	1
Purchase of Evestock	1,509	752	1,289	1,732	416	5
Purchase of animal nutrition	2.134	593		359	1	ī
Purchase of medicine	150	71				
Sterilization and breading	116	,		t	1 1	
fuels	116			2	1 1	
Irrigation Fee	3	4				
Farm Electricity bill	37	1 .		23		
Paid out foe labor	581	1				
			1			
Other expenditure	506	80	54	107	417	3
Other on farm cash expense	6,786	3.508	1,183	4.659	1,718	3,2
Repairs of equipments /farm building	1,002	573				-,-
Rented equipments/ farm building	984					6
Loan interest	1,861				1	Ğ
farm land levelling	85					0
Farm land redeeming	75				16	
5		1	-	i		
Purchase of farm land	1,389		-			4
Purchase of farm equipment	1,027					8
Dike for dam water	24	-				
others	336	5 294	<u>NA</u>	115	185	4
Non Farm cash Expense	35,432	2 24,005	22,176	25,017	23,474	23,0
Expense relatied to agriculture	50	3 331	38	911	403	2
Agricultural processing	4	5 24	4 10	49	13	_
Handicraft manufacture	9	-				1
Agricultural service	21					•
Others	330			1		
Family expense	34,92	23.67	22,13	24.106	23,071	22,8
Food	13,50					22,0
Clothing	1,910					
Housing	3,89			•	i ( )	1,6
• •			· •			4,2
Fuels, Electricity, Water Supply	1,19					6
Education	1,74	1 '				5
Others	12,67	5) 8,86	1 8,623	7j 8,02:	5) 8,460	9,1

Table G-17 Household Income/ Expenditure 1994	Income/ Expend	diture 1994				Baht/year
	Whole Kingdom N.E. Region	N.E. Region	Mukudahan	Kohn Kean	Maha Sarakham Sakhon Nakohn	Sakhon Nakohn
	98 664	68.220	51.936	76,452	53,928	66,492
Income			000 00	21 002	71 892	72 852
Expenditure	96,408	13,608	070'70	700.17	1,00,1	
C. C. Linser and according to Mats 1994	io oconomic cur	Vov data 199	4			

1996	
'Expenditure	
Income/	
Household	
Table G-18	

Baht/year

	Whole Kincdom	N.E. Region	Mukudahan	Kohn Kean	Mrv. Jarakham I Sakhon Nakohn	Sakhon Nakohn
		<i>C</i>				
	125 402	86 708	66.011	0/1.0	68,542	84,511
lincome	1 2 2, 7 4 4	22.00			00000	
	120 001	98 561		96.2631	96,263	U1,040
Expenditure	22.22		· · · ·			

Data are estimated based on the below note.

Note:

All data of income are estimated vased on the growth rate of GDP and Producer Price Index(PPI) of food stuff.

All data of expenditure are estimated based on the growth rate of GDP and and Consumer Price Index(CPI).

Table G-19 Farm Income/ Expenditure 1994

8aht/year

	Whole Kindom	N.E. Region	Mukudahan	Kohn Kean	Maha Sarakham	Maha Sarakham Sakhon Nakohn
	57 974	38,175	32.934	44,067	32,313	36,013
autootti						
Evenditure	59,243	36.977	31.530	40,759	32,228	32,311
	2. 1.00					
A A A A A A A A A A A A A A A A A A A	1004					

Source : Agricultural Statistis 1994

Table 6-20 Farm Income/ Expenditure 1996	me/ Expenditure	1996				Baht/year
	Whole Kingdom	N.E. Region	Mukudahan	Kohn Kean	Maha Sarakham Sakhon Nakohn	Sakhon Nakohn
	. A5 916	43,405	37,446	50,104	36,740	40,947
						•
Fynenditure	75.298	47,885	40,831	52,783	41,/35	41,320

Data are estimated based on the below note.

Note:

All data of income are estimated based on the combined growth rate of GNP and agricultural sector, and Producer Price index (PPI) of food stuff.

Expenditure of whole kingdom is estimated based on the combined growth rate of GNP and agricultural sector, and Consumer Price Index(CPI)

Expenditure of N.E. region and chanwats are estimated based on the combined growth rate of GNP and agricultural sector, and Rural Consumer Price Index (RCPI).

Areas
in Study
Type
Farming
G-21
Table

Type A		Type B		Туре С		Type D1		Type D2		Type E	
Paddy only		Paddy+		Paddy+		Integrated		Integrated		Paddy +	
		Upland crops		Cattle raising		Farming (1)		Farming (2)		Forest	
Ta:			rai		rai		rai/head		rai/head		rai
Paddy	20	20 Paddy	-	10 Paddy	°-	10 Paddy	10	10 Paddy	10	10 Paddy	<b>P</b>
		Cassava	0	10 Cassava	- -	10 Forest	4.4	4.4 Forest	80	Forest	<b>2</b>
,,		(Sugarcane)		Meat Cow	5 S	5 Vegetables	¥	1 Vegetables	¥	1 (Eucalyptus)	
				Chicken	60	60 Fruits	ო	3 Pond	¥		·
						Pond	1.6	.6 Meatcow	00		
								Chicken	60		•••

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Toblo C. 22 Earming Type Income/ Expenditure	come/ Expendit	ure	F	1 997 July	ξ <b>Τ</b> 1	Baht/year
1 4016 0-47 1 411111 AIL		Tvpe B	Type C	Type D1	Type D2	Type Ε
	16175	20.930	43.036	59,095	69,456	22,950
Farm Income	7 100	7 430	21.286	21.091	37,886	8,720
Farm Expense	0.1.1		202 2	8127	4.813	2,513
(Payment of Interest)	0/0,1	2+5				777 11
Not Earn Income	7,115	11,960	18,155	29,877	10,02	/:/*/
	29,500	29.500	23,500	7,500	13,500	29,500
Non-Tarm Income			000 80	21 300	21.300	23.800
Non-farm Expense	23,800	000,02	20,000	1	1	ł
Dotional form and non-form income	35:65	42:58	65:35	89 : 11	84 : 16	44 : 56
			00000		82 956	52.450
Total Income	45,675	50,430	00,000	00,00		
	32.860	32,770	48,681	50,518	63,999	35,033
	-16.685	-11.840	-5,645	8,577	5,457	-12,083
Cash-saving w/o non larm mourie	12 815	17,660	17.855	16,077	18,957	17,417
Cash-Saving	- 5,0 - 0					

Source: Farm survey

G-11

Model A Paddy only	Bahts
Cash tarm income	16,175
Paddy	16,175
Cash farm expense	7,190
Paddy	7.190
Payment of interest	1.870
Net farm cash Income	7.115
Von-farm cash income	29,500
Handicraft	2,500
Vages _	18.000
Hired labor in agriculture	9,000
Farm household cash expense	23,800
rotal income	45,675
fotal expense	32,860
Cash saving	12.815

Note : Cash farm expense doesn't include Fixed Cost.

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## Farming Type A-C

Model B Paddy + Upland crops	Bahts
Cash farm income	20,930
Paddy	4.950
Cassava	15,980
Cash farm expense	7,430
Paddy	1,530
C/4554/2	5,900
Payment of interest	1.540
Net farm cash income	11,960
Non-farm cash income	29,500
Handicraft	2.500
Wages	18,000
Hired labor in agriculture	9.000
Farm household cash expense	23.800
Total income	50.430
Total expense	32,770
Cash saving	17,660
Note : Cash farm expense doesn't include Fixed Cost.	đe

Model C Paddy +Cattle raising	Bahts
Cash tarm income	43,036
Paddy	4,950
Cassava	15,980
Meat cow	20.000
Chicken	2.106
Cash farm expense	21,286
Paddy	3.620
Cassava	5,900
Meat cow	10,350
Oricker	1,416
Payment of interest	3,595
Net farm cash income	18,155
Non-farm cash income	23,500
Handicraft	2.500
Wages	12,000
Hired labor in agriculture	9.000
Farm household cash expense	23,800
Total income	66.536
Total expense	48.681
Cash savino	17,855

Note : Cash farm expense doesn't include Fixed Cost.

Model D1 Integrated Farming	Bahts
Cash farm income	590,95
Paddv	4 950
Eucalvotus	7,920
Fruits	30,225
Vegetables	16,000
Cash farm expense	21,091
Paddy	8,020
Eucalyptus	3.168
Fruits	2,583
Vegetables	5.900
O& M tor Farm Pond	1,420
Payment of interest	8,127
Net farm cash income	29,877
Non-farm cash income	7,500
Handicraft	2,500
Hired labor in agriculture	5,000
Farm household cash expense	21,300
	66.595
Total extense	50,518
	16.077

# Farming Type D1-E

Model D2 Integrated Farming	Bahts
Cash farm income	69 456
Paddy	4,950
Eucalyptus	14,400
Chicken	2,106
Medicow	32,000
Vegetables	16,000
Cash farm expense	37,886
Paddy	8,020
Eucalvotus	5,760
Chicken	1,416
Meatcow	16.500
Vegetables	5,900
O&M for Farm Pond	290
Payment of interest	4,813
Net farm cash income	26.757
Non-farm cash income	13,500
Handicraft	2,500
Wades	6,000
Hired labor in agriculture	5.000
Farm household cash expense	21,300
Total Income	82,956
Total expense	63,999
Cash saving	18,957
Note : Cash farm expense doesn't include	lude

Fixed Cost.

•

Cash farm income     22,950       Paddy     4,950       Eucalyptus     8,720       Cash farm expense     8,720       Cash farm expense     1,520       Cash farm expense     1,520       Paddy     7,200       Cash farm expense     2,513       Payment of interest     1,1,717       Non-farm cash income     29,500       Handicraft     2,513       Net farm cash income     29,500       Handicraft     1,1,717       Non-farm cash income     29,500       Handicraft     1,1,717       Cosh expense     33,000       Total income     35,450       Total income     35,033       Cosh extense     35,033	st ome borne stath expense sypense doesn't include	Model E Paddy + Forest	Bahts
ptus arm expense arm expense ptus ptus arm cash income arm cash income craft arm cash income income income income expense avind	ptus arm expense ptus ptus ptus arm cash income arm cash income income arm cash income arm cash income arm cash income income arm cash income arm cash income arm cash income arm cash income arm cash income income arm expense arm expense arm expense arm expense arm expense arm expense	Cash farm income	22,950
ptus arm expense arm expense ptus ptus arm cash income arm cash income are craft income arcome bousehoid cash expense	ptus arm expense arm expense ptus ptus rm cash income arm cash income or att arm cash income arm cash income are arm cash income are arm agriculture income are arm expense ar arm agriculture income are arm agriculture income are arm agriculture income are arb ar	Peddy	4,950
rm expense tus tus nt of interest m cash income raft m cash income raft m cash income raft m cash income raft m come hoor in agriculture bor in agriculture trome wind m come	rm expense tus tus tus nt of interest m cash income tan cash income tan tan tas tas tas tas tas tas tas tas	Eucalyptus	18,000
rm expense tus tus nt of interest m cash income im cash income raft cath bor in agriculture bor in agriculture trome tro	rm expense tus tus nt of interest m cash income raft m cash income raft cash income cash expense doer in agriculture bor in agriculture cusehold cash expense cousehold cash include		<u></u>
tus it of interest m cash income im cash income int m cash income int int int int int int int int	tus at of interest m cash income im come im	Cash farm expense	8,720
tus to finterest m cash income int cash income int cash income bor in agriculture bor in agriculture to fint to fint to finterest to	tus it of interest m cash income im cash income in cash income in cash income in agriculture bor in agriculture bor in agriculture cash expense cash expense cash farm expense doesn't include	Paddy	1.520
ti of interest m cash income im cash income aft aft bor in agriculture ousehold cash expense trome aving aving	nt of interest m cash income im cash income iatt iatt bor in agriculture ousehold cash expense ousehold cash expense aving Cash farm expense doesn't include	Eucalyptus	7,200
m cash income im cash income lat bor in agricutture ousehold cash expense rcome aving	m cash income im cash income iatt ibor in agriculture bor in agriculture ousehold cash expense ncome ncome recome aving Cash farm expense doesn't include	Pariment of interest	2,513
rm cash income aft bor in agriculture ousehold cash expense rcome aving	rm cash income aft bor in agricutture ousehold cash expense vrome aving Cash farm expense doesn't include	Net tarm cash incomé	11.717
raft boor in agriculture ousehold cash expense ncome rcome aving	raft boor in agriculture ousehold cash expense ncome rcome xpense aving Cash farm expense doesn't include	Non-tarm cash income	29.500
bor in agriculture buschold cash expense ncome 33 xpense 33 34	bor in agriculture ousehold cash expense ncome xpense aving Cash farm expense doesn't include	Handicraft	2.500
bor in agriculture ousehold cash expense ncome Xpense 33 34	bor in agriculture ousehold cash expense 25 ncome 53 xpense 33 aving 17 Cash farm expense doesn't include	Vaqes	18.000
	sn't include	Hired labor in agriculture	0006
	m expense doesn't include	Farm household cash expense	23,800
	m expense doesn't include	Total income	52,450
	m expense doesn't include	Total expense	35.033
	Note : Cash farm expense doesn't include	Cash saving	17.417

Table G-23 Cash Flow Analysis : Farming type A Paddy only (The case : Short term loan	rming type A Paddy only (	The case :	Short tern	_	00 baht, ii A	7,000 baht, interest rate 11%)	، 11%) م	~	Q	đ	0	e. F	21	60 57	4 1	5 •
Farm income	Paddy (20rai)-1	16,175	16,175	ے 16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175
No n-farm income	Handicials	2,500	2,500	2,500	2,500	2,500	2,500	2.500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2.500
	Construction work	12,000	18,000	18,000	18,000	18,000	18,000	18,000	15.000	18,000	18,000	38,000	18,000	13,000	38,000	18,000
	Hired labor in apriculture	000.6	000'6	9,000	000'6	000 6	000'6	000'6	000.6	000.6	9,000	000'6	000.6	9,000	000"6	000.6
	Sub total	15.675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45,675	45.675
Cheves serves by 2017		17.000	17.000	17.000	17,000	17.000	17,000	000'2:	17,000	17,000	000,71	17,000	17,000	17.000	17,000	17.000
	Sub total	17,000	17.000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
l one term inan		0	0	0	0	0	a	0	0	0	0	0	ø	0	0	ō
		0	0	0	0	0	0	0	0	•	0	0	0	0	0	ō
	Sub total	•	0	•	0	0	0	•	0	0	•	•	0	0	0	ò
Total disbursement of loan		17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	000 21	000,71	17,000	17,000	000'21	17,000	000*11
Yotal Cash hooma		62.675	62.675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675	62,675
Farm Cash Expense	Paddy	061,7	7,190	2,190	7,190	7,190	7,190	7,190	7,190	061'2	7,190	7,190	7,190	7,190	7,190	7,190
																B ===
								2	4 ( ) 7	d c		<b>4</b> 01 F		007 2		ça F
	Sub total	7,190	7,190	7,190	1,190	061./	0.51	1,190	1.190	190	061.1	190		061.1	0.01.0	
Household Cash Expense*3		23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	23,800	C3,800
	Total	966'08	30,990	30,990	30,990	30,990	30,990	30,990	066'00	30,990	30,990	30,990	30,990	30,990	30,990	30,990
Loan payment													į			
Interest payment for short term		1.870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1.870	1.870
Principal payment for short term		17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Interest payment for long term		•	0	0	•	•	•	e	0	0	c	0	0	0	0	õ
Prescipal payment for long term		•	0	•	0	0	o	0	0	0	0	0	0	0	0	0
Yotal payment for loan		18,870	18,870	18,870	18,870	18,870	18,870	18.870	18,870	18,870	18,870	18,870	18,870	16,870	18,870	18,870
Total Cash Expanse		49,860	49,860	49,360	49,860	49,860	49,860	49.860	49,860	49,860	49,860	49,860	49,860	49,860	49.860	49.860
Net saving		12,815	12,815	12,815	12,815	12,815	12,815	12,815	12,815	12,815	12,815	12,815	12,815	12.815	12,815	12,815
Accurate for the second s		12,815	25,630	38,445	51,260	64,075	76,890	89,705	102,520	115,335	128,150	396,041	153,780	166,595	011-671	192,225
			•				·									

No.e.,\*1 The accome from party shows the substantual cash income and occudes the value of sail currsumption. \*7 Short (errn lown is provided based on the weak size of hadry in considering the land productivity. \*3 The copense of self-masio rice, vogetable, fish are excluded from the hour whell exponse

G-14

Farm income Pace Car Monetarm income Har				ſ	-	7						Í				
	16.24	-	2	030,	0207	4 050	4 950	4.950	4.950	4,950	4,950	4,950	026.4	4,950	4 950	0.26.4
	Paddy (1 Orai)"1	4,950	4,950	00014	1,000					<b>CBC 1</b>		15,080	15 980	15.980	15,980	08630
	Case and (1 Oral)	15.980	15,980	15,980	15,980	15,980	15,980	15,980	12,930	000.0				002 6	2 500	2 500
		2 500	2 500	2 500	2.500	2.500	2,500	2,500	2,500	2,500	Z,500	005'2	00c*2	20012		
	Handicraft		00011	0000		18,000	18,000	18.000	18,000	18,000	18,000	18,000	18,000	18,000	2,000	
8	Construction work	18,000	2000	0000		0000	000 0	0000	9 000	9.000	000,6	000°6	0000.6	000.6	000'6	0000.6
Hit.	Hired labor in agriculture	9,000	000°6	0000'6	000.5	000 m	2			CO 220	50.430	50.430	50.430	50.430	50,430	50,430
Su	Sub total	50,430	50,430	50,430	50.430	50,430	50.430	064.00		004 nc	0 mt 10 m					
											•		0000	000 0	000 8	8,000
		000 8	8 000	A.000	8.000	8,000	8,000	8,000	8,000	8.000	8,000	8,000	8.000	o		
Short term loan Paddy 2	2.60	0000	2000 a	6 000	6.000	6.000	6.000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	0000
Č	Cassava	000'9	0000	200°0					14 000	14 000	14.000	14.000	14,000	14,000	14,000	0000
Su	Sub total	14,000	14,000	14,000	14,000	14,000	14,000			· ·			¢	c	0	14
		c	0	0	0	٥	0	0	0	o	D	<b>.</b>	> (	<b>.</b>	• ‹	
		• c	Ċ	c	0	0	0	0	0	0	0	0	o	5	<b>.</b>	
		• •	• •	Ċ	G	0	0	0	0	0	o	•	0	0	2	
	Sub total	14 000	14.000	14.000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	000 4 1
Total disbursement of loan														VC7 10	100 40	022 63
Toral Cash Income		64,430	64,430	64,430	64,430	64,430	64,430	64,430	64,430	64,430	64,430	64,430	64,430	04,450	2:	
											1 190	1 620	025 1	1.530	1,530	1,530
Com Cash Evenera	Paddy	1,530	1,530	1,530	1,530	1,530	1,530	1,530	050'1	000"1		000.0	000		000	000
		000 5	006.5	5.900	006,3	006'5	5,900	5,900	5,900	006'5	2,900	006'5	008.0	00000		
5_	Cessava				c	a	0	0	o	o	0	0	0	0	0	2
		<b>3</b> (	<b>.</b>	•	o c	• c	0	o	0	0	¢	0	0	0	0	
			<b>)</b>		200	7 420	7 430	7 430	7.430	7.430	7,430	7,430	7,430	7,430	7,430	7,430
Su	Sub total	7, 430	7.430	1.430	064.7	054."			23 800	2% R00	23.800	23,800	23,800	23,800	23,800	23,800
Household Cash Parence*3		23,800	23,800	23,800	23,800	23,800	23,000	<b>20</b> 0	000,63		000 10	21 220	1 230	31.730	31.230	31,230
	Total	31,230	31,230	31,230	31,230	31,230	31,230	31,230	052,15	062.16	007 10	2013° 1 C			•	
Loan payment						. 640	1 640	1 640	1 540	1.540	1.540	1.540	1,540	1,540	045.1	540
interest payment for short term		1,540	1.540	1,540	04C	ALC.1			000	000	14,000	14,000	14 000	14.000	14,000	14.000
Drincinal narment for short term		14,000	14,000	14,000	14,000	14,000	14,000	4,000	000°¢	200°E		6	Ċ	C	0	0
		•	0	0	0	0	•	c	0	0	>			• •	Ċ	¢
		0	0	0	0	0	0	•	0	•	0	0	5			
Principal payment for lung unit			10 000	16 540	15 540	15.540	15.540	15.540	15,540	15,540	15,540	15,540	15,540	15,540	15,540	
Total payment for loan		040.01														
		472 0	012 07	VLL 31	46.770	46.770	46.770	46.770	46.770	46,770	46,770	46,770	46.770	46,770	46,770	46,770
Total Cash Expense		46,770	40,170	A 1 1 01	2 1 1 2											
		17.660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	17,660	
Net saving			35.370	52.980	70.640	68,300	105,960	123,620	141,280	158,940	176,600	194,260	211,920	229,580	247,240	204,402
Accumulated ceah anving		2000 <sup>4</sup> 7 1														

Noto,") the income from packy shows the substantial cash income and archolo tha value of self consumption. \*7 Short term han is provided based on the area size of haddy in considering the land productivity. \*3 The copense of self-made rice, vegetables, fish is oxidured from the household exponse

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			~	3		S	و	2	8	6	10	=	12	13	14	
	Protein (1 Orai) - 1	026.5	4.950	1,950	4,950	4,950	4,950	056'9	4,950	0.6.2	4,950	950	936,6	4,950	4,950	036.4
			15 480	15 980	15.980	15,980	15,980	086'91	15,980	15,980	15,980	086.31	15,980	15,980	15,980	15,98
	C2558V3				16,000	24 000	16.000	24,000	16,000	24,000	16,000	24,000	16,000	24,000	16,000	24,00
	COW					21106	5106	2 106	2 106	2,106	2.106	2.106	2,106	2,106	2,106	2,10
	Chicken	2,106	2,106	90 I V	00:12	5, - 50 2, - 50			000	2 C V V	500	000 5	5 S.O.	2 500	2.500	2.50
Non-farm income	Handigraft	2,500	2,500	2,500	2,500	005'7	2,200	00C 2	222			10000		000 -	000 * *	2
	Construction work	12,000	12.000	12,000	12,000	12.000	12,000	12,000	12,000	12,000	000.71	000.71			000 J	
	Hirod Jahor in aduk ulture	0,000	000.6	000'6	000'6	000'6	000'6	000'6	000'6	000'6	0000	9,000	0000	000'6	3,000	6
	Sub total	40,536	62,536	70,536	62,536	70,536	62,536	70,536	62,536	70,536	62,536	70.536	62,536	70,536	62,536	70.5
Charles to and the second of t		15.500	15.500	15,500	15,500	15,500	15,500	11,500	15,500	15,500	15,500	15.500	005,51	15,500	000,01	<u>,</u>
STORT LEFT) 10417-2		15 500	15.500	15.500	15,500	15,500	15,500	15.500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500
Modum term loan <sup>•</sup> 4		000'6	12,000	000'6	12,000	000'6	12,000	000'6	12,000	000'6	12,000	000.6	12,000	000'6	12,000	0 6
			000 21	000		000	12 000	000.6	12.000	9,000	12.000	000'6	12,000	9,000	12,000	000,6
	Sub total	6,000		<b>~~~</b>	200,27			00175	27 600	00172	27 600	00, 10	7 500	24,500	27,500	24.5
Yotal disbursoment of loan		24,500	27,500	24,500	27,500	24,500	005,72	00c'4%	2000	000 47	AAC* 1.7		~~~~~			1
		71.036	90.036	95,036	90,036	95,036	90,036	95,036	90,036	95,036	90,036	95.036	90,036	55.036	90,036	95,036
						909 S	00 0 0 0	2 630	0 0 0 0	2 630	3.620	3.620	3.620	3.620	3.620	3.6
Farm Cash Expense	Paddy	3,620	3,620	3,670	5,570	07010	0.00.0	040'0	0.000							
	ave ave	5.900	5,900	006'5	006.3	006'5	006'S	006'5	006'3	006.5	5,900	5,900	006,5	000.9	005.1	ă,
		020 3	11 850	8.850	11,850	2,850	11.850	056,9	11,850	5,850	11,850	2,810	1,850	8,850	11,850	ມີ ເວັ
			214	1416	1416	1416	416	1.416	4 6	1,416	1,416	1,416	1.416	1.410	1.416	v
	Lucken			301.04	27 796	10 796	27 786	19 786	22,786	19.786	22.786	19.786	72,796	19,786	22,786	19.7
	Sub total	19.700	00/*72	20,000	22,000	20 000	72 800	0.08.00	23 800	23,800	23,800	23,800	73,800	23,800	23,800	23, 8(
Household Cash Expense"S	Total	43,586	16,586	43,586	46,586	43,586	46.586	43,586	46,586	43,586	46,586	13,586	46,586	43,586	46,586	43,586
Loan payment														742 4	1 705	, ,
Interast narrow for short term		1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	<b>207</b> ,1	50 <b>/</b> 1	5	50,°1	
Universal services for short form		15.500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	15,500	5.51
		810	068.1	1.890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,590	1,890	1,890
				12 000	0.000	12.000	000.6	12.000	000'6	12,000	000,6	12,000	000'6	12,000	000.6	12,0
Principal payment for medium torm		> 						11.005	20 000	21,006	29.005	31 005	78.095	31 095	28.095	31,095
Total payment for loan		18,015	28,095	560'LE	<b>560,</b> 82	CE0.15	660'87	060.10	CEN*07	200110	re^*0*2					
Total Cash Expense		61,601	74,681	74,681	74,681	74,681	74,681	74,681	74.681	74,681	74,681	74,681	74.681	74,681	74.681	74,681
		9 435	16 465	SSE UE	16 266	20.465	15 355	20.355	15.355	20.355	15.355	20.355	15.355	20.355	15,355	20,355

Accumulated cash sarving Nercy \*1 The recents from packy shows the urbit with frash income and rectudes the related self consumption. •2 Short Lenn issue is provided based on the area size of parky in conservation the land productivity. •3 The expense of self-marks inco, vegetables, fish are accluded in on the lasted usit organism. •4 Medum term loan is provided for investock resting for 2 years.

Table G.26-1 Cash Flow Analysis : Farming type D1 (The case : Short term loan 14,000 baht interest rate 5%,	arming type D1 (The case	: Short term	l 000 14,000 I	aaht interest		Long torm loan 100,000 baht interest rate 5%) c	n 100,000 t 6	laht interest 7	rato 5%) 8	đ	10	1	12	13	14	15
	Year	-	2	0	Ţ		,				1050	A DEA	050 4	4 950	6.950	4.950
	Destants Contrast	4.950	4.950	4,950	4,950	4,950	4,950	4,950	4,950	0054	202.4	) * P.* K				
Farm income				¢	Q	72.000	0	0	٥	72,000	0	0	0	000'21	2	
	Eucalyptus (Brai)				, 900 , 1		16,000	16.000	16,000	16.000	16.000	16,000	16,000	16,000	16,000	16,000
	Vegetablas(1rai)	16,000	16,000	16,000	16,000	200.2	200°0			C	c	a	0	0	0	ò
	STURE	0	•	•	0	2	>	2				0000	002.00	10.100	19.500	1005.61
	the state of the second se	005 61 1	19.500	19,500	19,500	19,500	19,500	19,500	19,500	19,500	000	196'A				
Non-tarm mconve	Sub total	40,450	40,450	40,450	40,450	112,450	40,450	40,450	40,450	112,450	40,450	40,450	40,430	Act. 211		
ueu -										000	000	000 71	14 000	14 000	14,000	14,000
Short term loan*2		14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	2000 <b>.</b> **					
													000 24	14 000	14,000	14,0001
	Sub toral	14.000	14,000	14,000	14,000	14,000	14,000	14.000	14,000	14,000	2000.4			<	¢	Ċ.
		10,200	8.000	8.000	6,400	22.400	0	0	0	0	0	0	5	<b>)</b> (	<b>)</b> (	• •
Long term loan Eucaryprus	n tucaryptus			c	G	0	0	0	0	0	0	0	0	S	<u>с</u>	ș,
	Farm pond			000 0	000 2	22 400	0	0	0	0	0	0	0	0	0	5
· ·	Sub total	002'62		2000	000 12	36.400	14.000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Total disbursement of loan		43,700	mn'77	AAA' 77	***		-									
				40 40V	61 450	148.850	54.450	54.450	54,450	126,450	54,450	54,450	54,450	126.450	54,450	54,450
Total Cash Income		84,150	96,430	AF-1-70	<u> </u>											
						0000	020 0	0208	0203	8.020	8.020	8.020	8,020	8,020	8,020	8,020
Correction Processes	Paddy	8,020	8,020	8,020	8,020	8,020	070'0	0,000				000 0	003 -	007 400	2 400	2.400
	E	15.200	2.400	2,400	1,600	22,400	2,400	2,400	1,600	22,400	2,400	2.400				0000
			000 2	5.900	006.5	006.3	2,900	5,900	006'S	5,900	5,900	5,900	5,900	006'5	00°c	000
	Vegetables	0.06.6	• • •				a	0	0	0	0	0	0	0	0	õ
	Fruits	•	0		> 0	000	200	240	290	290	290	290	290	290	290	290
	O&M for Farm Porid	290	290	062	067	242	017 91	16 610	15 810	36.610	16.610	16,610	15,810	36,610	16,610	16,610
	Sub total	29,410	16,610	16,610	15,810	30,610	0.010			21 200	1300	21.300	21.300	21,300	21,300	21,300
Household Cash Expense*3		21,300	21,300	21,300	21,300	21,300	21,300	01020	27.130	57 910	37 910	37.910	37,110	57,910	37,910	37,910
	Total	50,710	37,910	37,910	37,110	016.75	018,15						•			•
Loan payment			i		001	002	002	700	200	200	200	200	200	700	700	700
Interest payment for short term	c	200	8	00/		000	000 7 5	14.000	14 000	14.000	14,000	14,000	14,000	14,000	14,000	14.000
Principal payment for short term	E	14,000	14,000	14,000	000'#		5 2 C E	30145	CCE 2	3 380	3.004	2.629	2,065	1,502	751	õ
Interest payment for long term		•	•	0	Ð	5	1000					7 610	11 265	11.265	15.020	15.020
		0	0	•	•	0	•	0	3,755	3./32	210'					000
Principal payment to the term		002 11	14 700	14 700	14.700	14,700	20,355	24,845	25,777	21,835	25,214	24,839	28,030	27,467	30.47	02.67
Total payment for loan		00.°+	20 × 1													
		017.35	() 61Ú	52 610	51,810	72,610	58,265	62,755	62,887	79.745	63,124	62,749	65.140	85,377	68,381	67,630
Total Cash Expanse		21100	21212									1				
		18 740	9.840	9,840	9,640	76,240	-3,815	-8,305	-8.437	46,706	-8,674	-3,299	-10,690	41,073	-13,931	-13,180
Net saving					0.00	000 101	120.485	117 180	103.743	150.448	141,774	133,476	122,786	163,859	149,928	136,748
Accumulated caeh seving		18,740	28,580	38,420	000 <sup>4</sup> 04	15-4,040										

18,740 28,580 38. Accumulated cash saving Note; \*1 the income from packy shows the substantial cash income and exclude the value of self consumption. •2 Short term lean is provided based on the area size of pacify in considering the land modulitivity. •3 The expanse of self-macivitics, vegetables, fish is accurided from the houshed expense. 5 Short term lean interest rate 39s, Long term lean 5 year grace period. 5% intorest rate, if arm pond is provout for free by ALHO fund.

Table G-26-2 Cash Flow Analysis : Farming type U1 (The case : Short term loan 14,000 bant in	arming type U1 (The case	: Short term	laan <b>14,000</b>	baht interes	terest rate 5%, 2	Long term luan 100,000 bant interest rate 5%, Farm nond 131,685 hant) ເ	an 100,000 na S	baht interest 7	rate.5≪k, f. S	rm pond 131 9	(10 kg), (10	.1	12	<u>m</u>	4	15
	Year	-	3		F	Ì			0.0.	000	030 0	0100	0204	4 950	4 450	1026.4
	Design(1) Oracle 1	4.950	4,950	4,950	4,950	4,950	4,950	0.6.4	000.4						1	
Farm theomet					c	39,600	0	0	0	39,600	0	0	0	29.600	Þ	ĉ
	Fucalyptus(4,4 rai)	>					000 07	16,000	16,000	16.000	16.000	16.000	16,000	16,000	16,000	16,000}
	Vegetables(Trai)	16,000	16,000	16,000	16,000	ANA'9		000101	<pre></pre>		00000	50.00	5.8 400	58 500	58.500	58.500
	[fruits(3rat)	0	c	0	7,800	9.750	19,500	39,000	26.650	000,000				2000 Z	001 6	1000 1
	Hondrard and head in 10.000	2 500	7.500	7.500	7,500	7,500	7,500	7,500	7.500	7.500	1,500	005'	005.7	000		1000
Non-farm mcome	Sub total	28,450	28,450	28,450	36,250	77,800	47,950	67,450	£1,100	126,550	86,950	86,950	86,950	126,550	66,950	66,950
															0001	
LOAN Short term loan??		1 4,000	14,000	14,000	11,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	000	14,000	000.41
															0000	
	Sub total	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	000 +1	000' <del>*</del> 1	3
		000 4 1	1000	5.000	4.000	3,000	6,500	0	0	c	0	0	0	0	0	5
Long term roam Fucaryprus	i rucalyptus	000 0	000	15,000	7.500	5.000	6000	0	0	0	0	0	0	0	0	ō
	Prouts	000.0				C		0	0	c	0	o	0	o	0	ò
	Farm prevd (6,000m)	151,080			004 F7	, 000 e	10.500	¢	0	0	0	0	0	0	0	ō
	Sub total	161,685	Z0,000 34,000	34,000	25.500	22,000	24,500	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Total disbursement of toan																
		204,135	62,450	62,450	61,750	99,800	72,450	81,450	95,100	140,550	100,950	056.001	036.001	140,550	100,950	056'001
							000	000 0	8 020	8 020 8	8.020	8.020	8.020	3,020	8,020	8,020
	Faddy	8,020	8,020	8,020	020.3	8,020	02012	0,000	242.0							(
		8 160	1 320	1.320	880	12,400	1,320	1,320	880	12,400	1,320	1,320	880	12.400	1,320	
	i nreidh co	000 9	000 v	5 100	5.900	5.900	006.3	5,900	006'5	006,2	006,3	5,900	5,900	0,900	006.3	006'5
	Acoetanies		~~~~	1 270	1 770	1 770	2.520	2.520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2.520
	Fruts	0/2/0		0.44	027	1 420	1.420	1.420	1,420	1,420	1,420	1,420	1.420	1,420	1,420	1.420
	O&M for Farm Pund	1,929,1		024 01	000 2 1	2013 04	01.01	19 180	18.740	30.260	19,180	19,180	18,740	30,260	19,180	19,180
-	Sub total	29,970	18,430	18,430	000 10	000010	21 200	005 12	21.300	21.300	21,300	21,300	21,300	21,300	21,300	21,300
Household Cash Expense*3		21,300	005,15	20,2300	000,12	008.12	40.480	40.480	40.040	51,560	40,480	40,480	40,040	51,560	40,480	40,480
	Total	0/2/15	22,730	Ac 1'cc	A.C. 1800				•							
il.oan payment			1	001	002	002	200	200	700	700	700	700	700	700	200	700
Interest payment for short term		00/	8 2		14,000	14 000	14 000	14,000	14,000	14.000	14,000	14,000	14,000	14,000	14,000	14,000
Principal payment for short torm		000.41	000.41	000121	-		27 253	202 22	22.589	10,426	9.267	8,109	6,371	4,634	2,317	õ
interest payment for long term		0			<b>.</b>	> <		•	11 584	11.584	23,169	23.169	34,753	34,753	46,337	46,337
Principal payment for long term		•	•	•	5	2	>	>						20002	62 254	61 027
Total payment for loan		14,700	14,700	4,700	14,700	14,700	41,953	48,003	48,874	36,710	41,130	116'04	170°CC	00A*Fr		
								227 20	A10 88	88 270	87,616	86.457	95.864	105,646	103,834	101,517
Total Cash Expense		65,970	54,430	54,430	03,990	010,00	CCL'70	00								
		138 165	8.020	8.020	7.760	34,290	585,9-	-7,033	6,186	52.280	13,334	14,493	5,086	34,904	-2,884	-567
Net sawng		2014001				106.766	106 273	170.240	185 426	237.706	251,040	265,533	270,618	305,522	302,638	302,071
Accumulated cash saving		138,165	146,185	CO2 1-51	C97.101	CE2'061	7,7001					:				

Note, "I the prome from party view. the substantial cash income and exclude the value of self consumption. 

\*2 Short term loan is provided based on the area size of public in convidening the land product Why.

\*\* The expense of self-muce ites, vegetables, fish is excluded from the household expense.
Short term is an interest tate 5%, Long term is an 5 year grace period, 5% interest rate. In this case, the farm borrows money for excavating pond.

Farm income ready(104a)*1 Paddy(104a)*1 Non-farm income badde(1ra Fruits(3ra) Non-farm income banke(1ra Loan Sub total Loan Sub total Long term loan*2 Fruits	)*1 4.4 rai) and hired in agricu (6.000 m)	4,950 16,000 7,500 28,450 14,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 12,000 14,000 12,000 14,000 12,000 12,000 14,000 12,000 12,000 12,000 12,000 14,000 12,000 14,000 12,0000 12,0000 12,0000 12,0000 12,0000 12,0000 12,0000 12,0000 12,0000 12,0000000000		4,950 16,000 7,500 28,450 14,000	4,950 0 16,000 7,800	4,950 39,600	4,950	4,950	050,4 0	4,950	4,950	4,950 0	4,950	4,950	4,950	0.00
come rm income Short term koan*2 Long term kaan	)*1 4.4 rai) 1 rai) and hired in agricu (6,000ml)			16,000 7,500 28,450 14,000	0 0 7.800	39,600		C	¢		•	<	¢			
rm income Short term loan <sup>2</sup> 2 Long term loan	(1 rai) and hired in agricu (6.000 m)			0 16,000 7,500 28,450 14,000	0 16,000 7,800	39,600			>	20.600	0	2	2	39,600	ن ن	
rm income Short term koan*2 Long term koan	(1ral) and hired in agricu (6,000 m)			16,000 7,500 28,450 14,000	16,000 7,800		>	>				16 000	10.000	16.000	16.000	16,000
rm income Shert term koan"2 Long term koan	(6,000 m)			7.500 28.450 14,000	7,800	16,000	16,000	16,000	16,000	2002						10.01
rm income Short term koan²2 Long term koan	and hired in agricu (6,000 m <sup>-</sup> )			7,500 28,450 14,000		9.750	19.500	39,000	52,650	58,500	58,500	58,500	23,200			
rm income Short term loan <sup>2</sup> 2 Long term loan	(6,000 m)			28,450 28,450 14,000		7 600	2 500	7.500	7.500	7.500	7,500	7,500	7,500	7,500	000.1	56
Short term koan"2 Long term knan	(e.000 m)			14,000	36.250	005.17	47.950	67,450	\$1,100 1	26,550	86,950	86,950	86,350	126,550	86,950	86,950
Short term koan"2 Long term inan	(e.000 m)			14,000												
	(e.000 m)			14,000	14 000	14.000	14.000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14.000	14,000
Long term loan Eucalypt	(e.ooo rt)			14,000												
Long term loam Eucalypt	(e.oom)			14,000		1			000	000 11	14 000	14-000	14.000	14,000	14,000	14,000
Long term loan Eucalyof	(فرکومس)				14,000	14,000	14,000	14,000	000.41	· · ·					C	
Long term han Eucarypt	(e,000 m <sup>t</sup> )			5.000 0000	4.000	4,500	000'3	0	0	o	0	5			<b>.</b> .	
Fruits				000 31	002.4	000 5	4.000	0	0	0	0	c	0	5	<b>&gt;</b> '	
							, ,	ç	a	0	0	0	0	0	0	
S Elsi				0	2		<b>,</b>	• •	. c	c	Q	0	٥	0	0	
Sub total				20,000	11.500	9°2,9	000'6		14.000	14 000	14.000	14,000	14,000	14,000	14,000	14,000
Total disbursement of loan				34,000	25,500	000"82	000'57	<b>200</b> *±1								
						001 200	70.950	R1.450	95,100	140,550	0000000	100,950 1	100,950	140,550	00.950	056.001
Total Cash Income	8	181,635	62,450	06,430												
						000 0	A 020	8.020	8.020	8.020	8,020	8,020	3,020	8,020	8.020	8,020
Farm Cash Expense		8,020	8,020	020.3	0.20°G		, 2010	Vect	Cap.	12,400	1.320	1.320	880	12,400	1,320	32
Eucalyptus	ptus	8.360	1,320	1,320	880	12,400	076'1	070'I		000 2	000 5	000	5,900	006.2	006.2	5,30
Vecetables	ables	5,900	006'S	5,900	5,900	5.900	2,900	2,900	0.00	00000	00000	0 6 5 %	2.520	2.520	2,520	2,520
		6.270	1,770	1,770	1,770	1.770	2,520	2,570	075"2	176.2	0.36.2	, 12, 1 , 12, 1	062.5	1 420	1 420	1.42
	De Máx Earm Dond	1.420		1,420	1,420	1,420	1.420	1,420	1,420	1,420	1,460	0241		20.360	19 180	19.150
		20 070		18.430	17,990	29,510	19,180	19,180	18.740	30,260	19,180	19,180	0+1-9		200	0 0
Sub total				1005 14	21.300	21.300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	20,200	
Household Cash Expenser 3		51,270		39,730	39,290	50,810	40,480	40,480	40,040	51,560	40,480	40,480	40,040	095,15	1044.044	ł
Loan payment								007	002	004	700	700	700	700	200	200
Interest navment for short term		700	007	700	200	8	00/			000 22	000 %1	14 000	14,000	14,000	14,000	14,000
Deixcinal navment for short term		14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000		130 a	1927	52.5	4.184	2,092	
		o	0	0	•	0	23,878	30,003	965.02	0,4,0	100.0				220 11	728 1V
Interest payment for long term			· c	¢	c	0	0	0	10,459	10,459	20,919	20,919	31,378	31,3/8	100.14	i. F
Principal payment for long term		2					29 579	E07 44	45.555	34.573	43,986	42,940	51,830	50,261	58,629	56,537
Total payment for loan		14,700	14,700	14,700	14,700	001.61										
		65 970	54.430	54,430	53,990	65,510	79,058	85,183	85,595	86,133	84,466	83.420	91,870	101.821	99.109	210.76
Total Cash Expense						50F 14	0 V V 0	564 F.	4 505	54.417	16.484	17,530	9,080	38,729	1,841	3,933
Net saving	-	115,665	8,020	8,020	7,760	35,790	-6,100	CC / C-		100 100	100 640	761 351	770 431	309.159	100,118	314,934
		115.665	123,685	131,705	139,465	175,255	167,147	163,415	026'271	166,122	79.642	100,103			•	

Notes =1 the sicome from packy shows the substantial cash income and exclude the value of self consumption. Accumulated cash saving

#) Short term been is provided Usined on the was size of particy in considering the land non-uctivity.

\*3 The unpersu of self-made (ice, vegetables, fish is excluded from the household expense

Short term loan interest rate 5%, Long term loan 5 year grace pariod. 5% interest rate. In this case, a farm is subsidized to excavate farm pond of 1200m and, for rest of cond excavation, farm borrows money with 5% interest rate.

Table G-26-4 Cash Flow Analysis : Farming type [0] (the case : Short term losh 14,000 bolk interest rate 5%,	Farming type D1 (the case	: Short tern	loon 14,000	bahit interes		Long term loan 100,000 trank interest :ate 5%, Farm pond 75,455 balt)	an 100,0001	iatid interest ''	tate 5%. Fa	rm pond 75,	435 bahl) 1.0	;	6 •	-13	7	ş
	Year	•	N	ñ	4	2	د	-	0			-				2
	Destruction ( ) Converting	0960	4.950	4.950	4.950	4,950	4,950	629.5	4,950	4,950	4,950	4,950	4,950	4,950	4,950	036.4
				Ċ	c	39 600	0	0	0	39,600	0	o	0	39,600	0	õ
	Lucarypric(n,4 rai)			000	00000	00034	16.040	16.000	16,000	16.000	16.000	16.000	16.000	16,000	16,000	16,000
	Vegetables( 1/ ai)	16,000	16,000	000,91	000.0			000 07	67 660		003 83	002 83	5.8,500	58,500	58.500	58.500
	Hruits(Srai)	0	0	c	7,800	A.750	0.00°.4	000.64								
Non-farm income	Handicraft and bred in agric v	7.500	7,500	7,500	7,500	7,500	7,500	7,500	7.500	7,500	007"/	006'/	000	nne",		
	Sub total	28,450	28,450	28,450	36,250	77,800	47,550	67,450	81,100	126.550	86,950	86,950	86,950	126,550	86,950	86,950
l oán																<u></u>
Short term loan*2		14,000	14,600	14,000	14,000	14,000	14,000	14,000	14,000	14.000	14,000	14,000	14,000	14.000	4,000	14,000
	Sub total	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	000
and for a local for the	Price alwerties	12.000	5.000	5.000	4,000	4,500	5,000	0	0	¢	0	0	0	0	0	õ
		18,000	15,000	15.000	7.500	5.000	4,000	0	0	0	0	0	0	0	0	0
		76 435	¢	C		c	G	0	0	o	c	o	0	0	0	0
			000.00		003.11	002 0	000 6	o	0	0	0	0	0	•	0	0
		119 435	34 000	34.000	25,500	23.500	23,000	14.000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Total dispursement of loan							•									
Tara d Cash Indones		147,865	62.450	62,450	61,750	101,300	70,950	81,450	95,100	140,550	100,950	00,950	100,950	140,550	100,950	056'001
										4		000 0			000	000
Farm Cash Expense	Paddy	0.020	8,020	8.020	8.020	8,020	8,020	8,020	5,020	8,020	670'9	070'3	020'2	070'9	020.0	n 70°0
	Life at VDLUS	3,360	1,320	1,320	580	12,400	1,320	1,320	880	12,400	1,320	1,320	H80	12,400	1,320	025,1
	Vecenables	5.900	5,900	005.3	006'5	5,900	5,900	5,900	006'S	5,900	005'5	006'5	006''	006'5	006'5	006.5
		6270	1.770	077.1	1.770	1.770	2,520	2.520	2,520	Z+520	2,520	2,520	2,520	2,520	2.520	2.520
		1 420	1 420	1.420	1.420	1.420	1,420	0211	1,420	1,420	7.420	1,420	,420	1,420	1,420	420
		70 070	18 430	18 430	066 21	29.510	19,180	19,180	18,740	30,260	19,180	19,180	18,740	30,260	19,180	19,180
		000010	1300	001 12	008 12	21,300	21.300	21.300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300
	Total	51,270	39,730	39,730	39,790	50,810	40,480	40,480	40,040	51,560	40,480	40,480	40,040	51,560	40,430	40,480
Loan payment										002		002	700	002	200	200
Interest payment for short term.		700	200	200	00/	8	202		3	3	3	200		000	000	
Principal payment for short term	s	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	000	000 <b>*</b>	000.61			
hterest payment for long term		0	0	0	•	•	18,815	24,940	17,105	7,895	110"1	6,140	478.4	500.5		5
Driveinal narmont for long tarm		0	•	0	0	0	0	0	8,772	8,772	17,544	17.544	26 <b>,</b> 315	20,315	35,087	35,087
		14.700	14.700	14.700	14,700	14,700	33,515	39,640	40,577	31,366	39,261	38,384	45,840	44,524	51,541	49.787
Local payment for loan						- -										<u></u>
Total Cash Expense		65,970	54,430	54,430	53,990	65,510	73,995	80,120	80.617	82,926	79.741	78,864	85.880	96,084	92.021	90,267
		81 915	A 020	8.020	7.760	35.790	-3.045	1,330	14,483	57.624	21,209	22,086	15,070	44,466	626,8	10,683
Net saving								002.021	15.4 272	700 11¢	301 106	746 197	270.262	314 728	223.657	09/2 9/2
Accumulated cash saving		81,915	<b>25</b> 6,68	97,955	105,715	141,505	138,460	067,621	154,273	1684117	643, IUO	701 007	3234213	A	10 minute	

Noter, "I the income from paidy shows the substantial cards increme and exclude the value of solf consumption. 3

#2 Short turm loan is provided 'based on the area size of parkly in considering the land productivity.

-s' inergeneral settimeters, vareable, fush canded time hourshuld more as a farm is subsidized to excevato farm pond of 3,000m and with regard to the rest of pond excevation, farm borrows money with 5% interest rate.

		•	~	2	•	>	>	-								-
	Tear	-	3 4 4	2010	A 050	A 5/5.0	4.950	0.950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
	Paddy(10rai)*1	4,950	075.4						2	20 600	c	o	0	39,600	0	õ
	Fucatvotus(4,4 rai)	•	0	0	0	39,600	5			00000		16,000	16,000	16.000	16.000	10.000
	The shire of any	16.000	16.000	16,000	16,000	16,000	16.000	16,000	16,000	000'91		000.01				18 500
		C		0	7,800	9,750	19,500	39,000	52,650	18,500	58,500	58.500				
	ruus(stat)	2 C C C C	. 500	7 500	7.500	7,500	7,500	7,500	7,500	7.500	7,500	7,500	000.7		000.0	
Non-Farro income	Handicraft and hired in agricu Sub total	28,450	28,450	28,450	36,250	17,800	47,950	67,450	81,100	126,550	36,950	86,950	86,950	126,550	066.98	
Loan						~~~~	000 00		12,000	14 000	14,000	14,000	14,000	14,000	14,000	14,000
Short term luan*2	-2	14,000	14,000	14,000	14,000	000/91	14,000				-	-				
							000 11	000		14 000	14 000	14,000	14,000	14,000	14,000	14,000
	Sub total	14,000	14,000	14,000	14,000	14,000	000 <b>.</b> 4 L	14,000		• •			Ċ	c	0	0
		12,000	5.000	5.000	4,000	4,500	5,000	0	0	0	э ·	о (	• ∢		, c	· c
		000	15,000	15.000	7.500	000'0	4.000	0	0	c	0	5	5			, C
			0	0	0	0	0	o	0	0	0	o	a ·			, <b>,</b>
	Farm pond (e.000m)		000 00	00000	11 500	9.500	9,000	0	0	0	0	0	•	0	÷	
	Sub total	105,450	000	24,000	25 500	23,500	23,000	14.000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Total distursement of loan		119,430			049.5	1 470	1 420	1.420	1,420	1,420	1,420	1,420	1.420	1,420	1,420	1.720
Subsidy		1,420	1,420	0.74,00	074 <sup>1</sup>	047.404	72 370	82.870	96.520	141.970	102,370	102.370	107,370	141.970	102,370	102 370
Total Cash Income		149,305	63,870	63,570	0.1.00	A 21 2 2	2 2 2 2 2									
					0.00	020 0	020 8	8.020	8.020	0,020	8,020	8,020	0203	020	3,020	3,020
iFarm Cash Exponse	Paddy	8,020	8,020	2,020	020,0	0,05			040	007 6 5	UCE L	1320	380	12.400	1,320	1,320
-	Eucalyptus	5,360	1,320	1,320	088	12,400	1,320	075.1	000		0000			000 4	5,900	5.90C
	Venntatiles	5,900	5,900	5,900	006.5	006.3	2,900	006'3	006'5	006.0	008.0			0000	2.520	2.520
		6.270	1,770	1,770	1,770	1,770	2,520	2,520	2,520	025.2	025.2	0.2612		1 620	1 420	1.420
		1.620	1.420	1,420	1,420	1,420	1,420	1,420	0.14	420	420	0.242				8 0
		040 05	19.430	18 430	17.990	29.510	19,180	19,130	18,740	30,260	19,180	19,180	18,740	20,200	13,100	
	Sub total	000 10	00010	21 200	21 300	21.300	21.300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	Mc 17
C Household Cash Expenses	Total	51,270	39,730	39,730	39,290	50,810	40,480	40,480	40,040	51,560	40,480	40,480	40,040	51,560	40,480	10,481
Loan payment						000		002	004	700	200	200	200	007	700	700
interest payment for short term	Im	200	200	200	00/		000	000 7 5		14 000	14 000	14,000	14,000	14,000	14,000	14,000
Principal payment for short term	E.X	14,000	14,000	14,000	14,000	14,000	000.41	000°+1	12,000	7 805	210 2	6140	4.824	3,509	1,754	
Interest payment for long torm	orm	0	0	0	0	0	18,815	046'67	CO- 5-	64C 0	17 544	17 544	263.5	26.315	35,087	35,087
The second second second		0	•	0	0	0	0	D	2119	2110						10 797
Francipal publication for the second se		14,700	14,700	14,700	14,700	14,700	33,515	39,640	40,577	31,366	39,261	38,384	45,840	470'54		
		02033	020 03	54 430	53,990	65,510	73,995	80,120	80,617	82,926	79,741	78,864	85.880	96.084	92,021	90.267
Total Cash Expense		A 16*00	20-40								05,55	50 5 CC	16, 400	45 886	10.349	12.103
Not saving		83,335	9.440	9,440	9,180	37,210	-1,625	2,750	15,905	****	270'77		201 205	242 188	763 545	355,640
Ruisser 10ast		83 335	92.775	102,215	111,395	148,605	146,980	149.730	165,633	224,677	247,305	210,812	200,782	001 000		

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Note: #1 the browne from paddy shows the substantial cash errome and exclude the value of sulf consumption. Accumulated cash saving

\*? Short term loan it provoled based on the x easy of parkly in censionering the land furdurterity.

Short twin loan interest rate 5%, Long term loan 5 year grace period. 5% interest rate. In this case, a fair is subsidized to excavato farm pond of 3,000m and for the rest of pond excavation, farm borrows money with 5% interest rate.

Furthermore, in this model, 4,900 baht of O& M cost of farm pond every year is sudsidi.ed.

(Tau)T         4350         4550         4500         <		Yoar	•	N	ŝ	4	ი	9	7	٥	<i>•</i>	2					
Function         Section         No         No <thno< th="">         No         No</thno<>			A 050	030 4	030 V	4 950	4.950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
Currentifier         Currentifier         Construction         Construction<	Farm income	Paddy(10rai)=1	00A.4		005°		000 02	Ċ	c	0	72.000	0	0	0	72,000	٥	-
Meridanit         1,000		Eucalyptus(Brai)	•	0	0	D	1000		000 U.	14.000		16,000	16.000	16.000	16.000	16,000	100'01
Montent         Display (a) (a) (b) (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b		Vegetables(Trai)	16,000	16,000	16,000	16,000	16,000	16,000	10,000	000101				37 000	32 000	37,000	32.00
Mathematical and werding and we		(e)	0	32.000	32,000	32,000	32,000	32,000	32,000	22,000	32,000	25,000					
Image: constraint of the second state			3015	2105	2 106	2,106	2,106	2,106	2,106	2,106	2,106	2,106	2,106	2,106	2,106	90.27	ō.'z
Obside         Description         Description         Description         Constraint         Constraint <thconstraint< th="">         Constraint         Constrain</thconstraint<>		Chicken(eQ)					13 500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,50
Upt         Same time manual         Constrained         Low         Low <thlow< th=""> <thlow< th="">         Low</thlow<></thlow<>	Non-farm income	Handicraft and hired in agricu	36.556	68.556	68,556	68,556	140,556	68,556	68,556	68,556	140,556	68,556	68,556	68,556	140,556	68,556	68,55
Note time made         Sourt time mad         Sourt time made         Sourt time m	Loan			-					000	000 1 1	000 51	14 000	14.000	14.000	14,000	14,000	14,0 ,0
Modeline neurosciencies         Viscol         7,000         7,0			14,000	14,000	14,000	14,000	14,000	4,000					000	000 2 1	17 000	17,000	17.00
Manual Lastypers and Sam good         S2700         S000         S1000         S1000 <th< td=""><td></td><td></td><td>17.000</td><td>17,000</td><td>17,000</td><td>12,000</td><td>17,000</td><td>17,000</td><td>17,000</td><td>17,000</td><td>000'21</td><td>000'71</td><td>000,71</td><td>, , , , , , , , , , , , , , , , , , ,</td><td></td><td>• •</td><td></td></th<>			17.000	17,000	17,000	12,000	17,000	17,000	17,000	17,000	000'21	000'71	000,71	, , , , , , , , , , , , , , , , , , ,		• •	
Long terminania         Long termi			002.02	8 000	8.000	6.400	22.400	0	0	0	0	٥	0	0	0	0	
Solutical         Bolitical         Bolitical         Bolitical         Bolitical         Bolitical         Bolitical         Bolitical         Bolitical         Billion         Billi	Long term loat	o Lucalyprus and Farm pond		000 00	000 02	400	53 400	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,0
97.266         107/356         107/356         103/356         113/56         99,556         171/56         99,556         171/56         99,556         171/56         99,556         171/56         99,556         171/56         99,556         171/56         96,56         171/56         171/56         171/56         171/56	fotal dichnessmant of Ivan	Sub total	60,700 60,700	39,000	39,000	37.400	53,400	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,000	31,0
97,26         107,556         105,556         95,556         171,556         96,556         95,556         171,556         96,556         91,20         8,120																00 000	9 00
pagy (weighting (\$2,00)         8,170         8,120         8,100         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         8,000         1,000         1,000         1,00	forei Cash Income		97,256	107,556	107,556	105,956	193,956	99,556	95,556	99,556	171,556	99,556	99.556	944.66	466.171	000,55	
Pady pady (with subplyint         8,120 (s,2)(0)         8,100 (s,2)(0)         1,100 (s,1)(0)         1,100 (s,1)(0)        <																	
Marchine         Iso and the family for the family of tha family of the family of tha family of tha family of			04130	8 120	8.120	8.120	5,120	8,120	8,120	8,120	8,120	3,120	8,120	8,120	8,120	8,120	5.
Understande         Understande <thunderstande< th=""> <thunderstande< th=""></thunderstande<></thunderstande<>	arm Cash Expense	raody	04-10	0000	000 8	5,400	22.400	8.000	8.000	6,400	22,400	8,000	8,000	6,400	22,400	8,000	8.
Vegetables         5.900         7.900         5.900         7.900         7.900         7.900         7.900         7.900         7.900         7.900 <th7.900< th="">         7.900         7.900</th7.900<>		Eucalyptus	0.40	0000	00000	000		000	000 2	5.900	5,900	5,900	006'S	5,900	5,900	5,900	ŝ
Cons.         16,500 <th16,600< th=""> <th16,600< th=""> <th16,600< th=""></th16,600<></th16,600<></th16,600<>		Vegetables	5,900	5,900	006,0	006'9	006.0	000 m			16 500	16 500	16.500	16 500	16.500	16.500	16.5
Chicken         1,416         1,426         1,426         1,426         1,426         <		Cows	16,500	16,500	16,500	16,500	16,500	16,500	10,500		00000			917 5	1415	1416	7
Marker farm Pord         290         290         290         290         290         290         290         290         290         290         250         220         220         220         220         220         220         220         220         220         220         220         220         220         220         21,300		Chicken	1,416	1,416	1,416	1,416	1,416	1,416	1.416	d14,1	4	0 4 0		000			
Sub total         48,426         40,226         39,626         40,226         39,626         40,226         39,626         40,226         39,626         40,226         39,626         51,300         21,3		O.S.M. for Earny Pond	290	290	290	290	290	290	290	062	062	0.67	0.00	067			, ( ,
Multicity         Zi,300         Zi,300 <thzi<30< th=""> <thzi<30< th="">         Zi,300<!--</td--><td></td><td></td><td>48.426</td><td>40.226</td><td>40.226</td><td>38,626</td><td>54,626</td><td>40,226</td><td>40,226</td><td>38,626</td><td>54,626</td><td>40,226</td><td>40,226</td><td>38,626</td><td>04,000</td><td>077.04</td><td></td></thzi<30<></thzi<30<>			48.426	40.226	40.226	38,626	54,626	40,226	40,226	38,626	54,626	40,226	40,226	38,626	04,000	077.04	
Total         69,726         61,526         59,926         75,926         61,526         59,926         75,926         61,526         700		SUB COLU	21 300	21.300	21.300	21.300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21,300	21.3
Ment         Zoo         Zoo <thzoo< th=""> <thzoo< th=""></thzoo<></thzoo<>	Household Cash Expanser3	Total	69,726	61,526	61,526	59,926	75,926	61,526	61,526	59,926	75,926	61,526	61,526	59,926	75,926	61,526	5 <b>.</b> 19
Tracipal payment for short torm         700         700         700         1,	Loan payment							442	075	OOT	002	200	700	200	200	700	~
Throughal payment for short turm         14,000         14,000         14,000         14,000         14,000         14,000         14,000         14,000         14,000         14,000         17,00	interest payment for short tern	2	700	200	200	007	00/	3	3	200			000 7 1	14 000	14 000	14.000	14.0
BSO         1,700         1	Denotical navment for short toti		14,000	14,000	14,000	14,000	14,000	14,000	14,000		000.4		2001 ·			002 1	+
Copy Instruction         0         17,000         17,010         17,010         1,010         11,010         1,0	the second to show the second se		850	1,700	1,700	1,700	1,700	1,700	1.700	1,700	1,700	00/*	00/1	00/11			- 1
Copol payment for medium rerim         0         0         0         0         5,655         10,055         7,264         3,353         2,980         2,608         2,049         1,490         745           Interest payment for long term         0         0         0         0         0         3,725         3,7450         7,450         11,175         11,175         14,900         745           Interest payment for long term         0         0         0         0         0         33,400         33,400         33,400         33,400         33,405         43,839         40,478         43,830         45,658         46,652         49,045         10,571         11           Principal payment for long term         85,276         94,926         93,326         109,381         104,315         116,404         105,356         104,555         110,571         10           Expense         85,276         94,926         93,326         109,381         104,315         116,404         105,356         104,555         110,571         10           Expense         11,990         12,630         12,630         12,630         12,630         -5,425         -6,994         49,565         -11,015         -1         00,551         <			c	17 000	17,000	17.000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	000 / 1	000.71		
Interest payment for long term 0 0 0 0 0 0 0 0 0 3,725 7,450 7,450 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,175 11,000 7 Principal payment for long term 15,550 33,400 33,400 33,400 33,400 39,055 43,455 43,389 40,478 43,430 43,458 46,674 46,065 49,045 49,045 40,045 10,057 11 10 Expense 111,990 12,630 12,640 105 16,553 209,788 15,773 12,754 15,756 15,773 15,773 15,773 15,773 15,773 15,773 15,773 15,773 15,773 15,773 15,773 15,773 11,015 16,573 10,550 10,550 12,550 10,550 10,550	Principal payment for medium terr	æ	<b>,</b>			c	0	5,655	10.055	7.264	3,353	2,950	2,608	2,049	1,490	745	
Principal payment for long term 0 15,550 33,400 32,400 33,400 32,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 32,400 33,400 32,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 33,400 32,400 33,500 34,500 36,500 30,500 30,500 30,500 30,500 30,500 30,500 30,500 30,500 30,500 30,	Interest payment for long tern	E		> •	<b>`</b>	• <			Ċ	3.725	3.725	7.450	7.450	11,175	11,175	14,900	14,9
ent for loan 15,550 33,400 33,400 33,400 33,400 33,400 33,400 34,050 42,550 42,550 104,964 105,356 104,964 105,356 121,991 110,571 550 151,591 110,571 550 151,591 110,571 550 151,591 110,571	Principal payment for long tern	æ	•	Þ	5	2					91.0	000 CV	43 458	46.674	46.065	49.045	48.3
Expense 85,276 94,926 94,926 93,326 109,326 100,581 104,981 104,315 116,404 105,356 104,984 106,550 121,991 110,571 10,5771 10,571 10,571 10,571 10,571 10,571 10,5771 10,571	Total payment for loan	- <u>-</u>	15,550	33,400	33,400	33,400	33,400	220,95	00 <b>4</b> ,04	100° 11						•	•
11,980 12,630	Total Cash Evonesa		85,276	94,926	94,926	93.326	109,326	100,581	104,981	104,315	116.404	105,356	104.984	106.550	121,997	110.571	109 B
11,90V 12,00V 12				069 61	12 630	12 630	84.630	-1.025	-5.425	-4,759	55,153	-5,800	-5,428	-6,994	49,565	-11,015	-10.2
	Net saving		086-11	050,21	16,030	000171	2025	2				120 644	315 731	160.373	204 788	198.773	188.5

Accumulated cash saving Note: = the house from priory shows the substantial cash income and exclude the value of suf consumption. •? Short term how is growned in the area size of party in constrained the value of suff consumption. Short term how is growned for investorial syme grace periori, SM interest rate if arm hondlis provided for free by ALRO fund and ingetion cost of 10,500 bailt is self-priorited.

Year         Year         4,350         3,000         3	Table G-28 Cash Flow Analysis : Farming type E Paddy /Eucalyptus (The case : Short car	ming type E Paddy /Euca	with sund(it		6	4	<u>ر</u>	2 4 5 6 7 8 9 10 1	~	80	თ	2	-	21	51		
ann recome         beady (10m)(10m)(10m)(10m)(10m)         430		Year		7	0	,	'n			0101	1050	4 950	4 950	4.950	4.950	4,950	4,950
Image: market		Daddy (1 Arai)*1	4.950	4,950	4,950	4,950	4,950	4,950	0.24,4	000.4	005.F				000 00	¢	<
Interform         Endiparter (Tot)         2.50					<	c	90,000	0	0	•	90,000	0	0	c)	000'06	>	
Interfact         Description         2.500		Eucalyptus(1 Orai)	>	2				0000	2 600	2 500	2.500	2.500	2,500	2,500	2,500	2,500	2,500
Immune         Demonstration         3000         1000		Handicraft	2,500	2,500	2,500	2004.2	2005.2	00017				18,000	18.000	18.000	18.000	18,000	18,000
Merialization of the formation of		Construction work	18.000	18,000	18,000	18,000	18,000	18,000	18,000	000.0		0000		000 0	000 8	9,000	000 6
Instrum         34,50         34,50         34,450 </td <th></th> <th></th> <td>000 6</td> <td>0000.6</td> <td>9,000</td> <td>000.6</td> <td>000'6</td> <td>000'6</td> <td>000'6</td> <td>000'6</td> <td>000</td> <td>000.6</td> <td>000°6</td> <td></td> <td></td> <td></td> <td></td>			000 6	0000.6	9,000	000.6	000'6	000'6	000'6	000'6	000	000.6	000°6				
2         Sub trutal         8,000 <t< td=""><th></th><th>Sub total</th><td>34,450</td><td>34,450</td><td>34,450</td><td>34,450</td><td>124,450</td><td>34,450</td><td>34,450</td><td>34,450</td><td>124,450</td><td>34,450</td><td>34,450</td><td>34,450</td><td>054.471</td><td>004'49</td><td></td></t<>		Sub total	34,450	34,450	34,450	34,450	124,450	34,450	34,450	34,450	124,450	34,450	34,450	34,450	054.471	004'49	
2 Laberola Laberola 2000 8,000									000 a	000 8	0008	8.000	8.000	8,000	8,000	8,000	3,000
Sub total         8,000	hort term (can*2		8,000	8,000	8,000	8,000	600'8	000.0	0,000	00000	0000	000	000 8	8 000	8.000	8.000	8,000
24,000         10,000         10,000         8,000		Sub total	B,000	8,000	8,000	8,000	8,000	8,000	2,000	9°00'9	000°0			Ċ	c	0	0
Sub treat         Z4,000         10,000         8,000         24,000         10,000         8,000	and term loan		24,000	10,000	10,000	8,000	28,000	0	0	o	Ð	>	>	•	•	ı	
Sub rotati         Sub rotati         24,000         10,000         8,000							000 ac	c	¢	c	c	0	0	0	0	0	o
col lan         32.000         18,000         16,000         30,000         24,500         27,450         27,320         22,800         23,800		Sub totat	24,000	10,000	10,000	8,000	20,000	000		, 000 a	8 000	8.000	8,000	8.000	3,000	8,000	8,000
Image: Control in the control of the contro	otal disbursement of loan		32,000	18,000	18,000	16,000	30,000	6,000	\$\$ <b>\$</b> \$	222			-				
Beacty         66.450         27.450         57.450         57.450         57.450         57.450         57.450         1,520         2,500         2,500         2,500         2,500         2,500         2,500         2,500         2,500         2,500         2,520							010 000	<b>13 460</b>	42 450		132,450	42.450	42,450	42.450	132,450	42,450	42,450
Paddy Lucalyptic         1,520         2,520	otel Cash Income		66,450	52,450	52,450	50.450	004001	46,430	202192								
Paddy Lucatyptus         1,12,20 1,320         1,320 1,320         1,320 3,520         1,320 2,3,800         2,300 2,3,800         2,300 2,3,800         2,300 2,3,800         2,300 2,3,800         2,300 2,3,800         2,320 2,3,800         2,320 2,3,800         2,320 2,3,800         2,3,200         2,3,200         2,3,200         2,3,200         2,3,200         2,3,200         2,3,800				000.	023.	1 520	1 520	1.520	1,520	1,520	1,520	1,520	1,520	1,520	1,520	1,520	1,520
Eucalyptics         18,000         3,000         5,000         5,520         2,5,20         3,5,20         2,5,20         3,5,20         2,5,20         3,5,20         2,5,20 <th20< th="">         2,5,20         2,5,20<th>arm Cash Éigense</th><th>Paddy</th><td>026.1</td><td>0.70.1</td><td>1,16.0</td><td></td><td>000 01</td><td>000 6</td><td>000 8</td><td>2 000</td><td>28.000</td><td>3.000</td><td>3,000</td><td>2,000</td><td>28,000</td><td>3,000</td><td>2,000</td></th20<>	arm Cash Éigense	Paddy	026.1	0.70.1	1,16.0		000 01	000 6	000 8	2 000	28.000	3.000	3,000	2,000	28,000	3,000	2,000
Sub total         19,520         4,520         3,520         2,320         2,520	_	Eucalyptus	18,000	3,000	3,000	2,000	000'02	<b>200</b>	222								
Sub total         19,520         4,520         3,520         29,520         4,520         3,520         29,520         4,520         3,520         29,520         2,5300         23,800         23,320 <th>_</th> <th></th> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>CLU P</td> <td>000 V</td> <td>3 520</td> <td>29,520</td> <td>4.520</td> <td>3.520</td>	_											CLU P	000 V	3 520	29,520	4.520	3.520
Total         23,800         23,800         23,800         23,800         23,800         23,800         23,800         23,800         23,800         23,800         23,320         28,320         28,320         27,320         53,320         28,320         27,320         53,320         28,320         27,320         53,320         28,320         27,320         53,320         28,320         27,320         53,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320         27,320 </td <th>_</th> <th>Sub total</th> <td>19,520</td> <td>4,520</td> <td>4,520</td> <td>3,520</td> <td>29,520</td> <td>4,520</td> <td>4,520</td> <td>3,520</td> <td>076,62</td> <td>070"t</td> <td>73,800</td> <td>23.800</td> <td>23,800</td> <td>23,800</td> <td>23,800</td>	_	Sub total	19,520	4,520	4,520	3,520	29,520	4,520	4,520	3,520	076,62	070"t	73,800	23.800	23,800	23,800	23,800
Total         43,320         28,320         28,320         28,320         28,320         28,320         28,320         28,320         27,320         30,00         400         1,000	twischold Cash Expanse <sup>13</sup>		23,800	23.800	23,800	23,800	23,800	23,800	23,800	000.65	V00,62	065 86	28,320	27.320	53,320	28.320	27,320
topyment for short term         4000         4000         4000 </td <th></th> <th>Total</th> <td>43,320</td> <td>28,320</td> <td>28,320</td> <td>27,320</td> <td>53,32<b>0</b></td> <td>28,320</td> <td>28,320</td> <td>21,320</td> <td>23,520</td> <td>A70"0%</td> <td>~~~~</td> <td></td> <td></td> <td></td> <td></td>		Total	43,320	28,320	28,320	27,320	53,32 <b>0</b>	28,320	28,320	21,320	23,520	A70"0%	~~~~				
t payment for short term         400         400         400         8,000         2,000         2,000 <th>_oan payment</th> <th></th> <td></td> <td>:</td> <td></td> <td>~~~</td> <td>¥,</td> <td>007</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td> <td>400</td>	_oan payment			:		~~~	¥,	007	400	400	400	400	400	400	400	400	400
Ment for short term         8,000         8,000         8,000         8,000         8,000         8,000         2,000         5,000         3,000         3,000         2,000         1,000 <th>Interest payment for short term</th> <th></th> <td>40</td> <td><b>₽</b></td> <td>400</td> <td>004 </td> <td>904</td> <td>004</td> <td>000</td> <td>000 -</td> <td>000 8</td> <td>000 8</td> <td>8.000</td> <td>3.000</td> <td>8,000</td> <td>8,000</td> <td>8,000</td>	Interest payment for short term		40	<b>₽</b>	400	004 	904	004	000	000 -	000 8	000 8	8.000	3.000	8,000	8,000	8,000
ment for lang term         0	Principal payment for short term		8,000	8,000	000'0	8,000	8,000	000.0		2 800 008 7	3,600	200	2.800	2,200	1,600	800	ð
ment for long term         0 <th0< th=""> <th0< th=""> <th0< th=""></th0<></th0<></th0<>	Interest payment for long tarm	<u> </u>	•	•	ð	<b>.</b>	<b>.</b>	2 °	000°2			R 000	000	12.000	12,000	16,000	16,000
8,400 8,400 8,400 8,400 8,400 13,500 13,500 15,000 15,500 19,500 19,500 19,500 75,320 51,720 36,720 36,720 61,720 41,820 47,320 69,320 47,920 47,520 49,920 75,320 14,730 15,730 15,730 14,730 98,730 630 50 4870 55,070 63,130 5,470 5,070 7,470 57,130 14,730 15,730 15,730 15,720 16,920 159,550 150,340 213,470 208,000 202,930 195,460 252,590	Drincinal navment for long term		•	•	0	•	0	Ð	Þ	<b>**</b>			000 01	009 CC	2000 C.4	25, 200	24 400
51,720 36,720 36,720 35,720 61,720 41,820 47,320 69,320 47,920 47,520 49,920 75,320 14,730 15,730 15,730 14,730 98,730 530 -4,870 -5,070 53,130 -5,470 -5,070 57,130 14,730 15,730 15,730 15,730 14,730 98,730 530 -4,870 -5,070 53,130 -5,470 57,130	fotal payment for loan		8,400	8,400	6,400	8,400	8,400	13,500	19,000	20,200	16,000	19,600	007"61	200122	***		-
31,720 30,720 30,720 31,730 14,730 98,730 630 4,870 -5,070 63,130 -5,470 -5,070 57,130 14,730 15,730 15,730 14,730 98,730 630 4,870 -5,070 63,130 -5,470 -5,070 27,590 14,734 30,460 46,190 60,920 159,650 150,280 150,340 213,470 208,000 202,930 195,460 252,590				062 95	36 720	35,720	61.720	41.820	47,320	47,520	69,320	47,920	47,520	49,920	75.320	53,520	\$1.720
14,730 15,730 15,730 14,730 98,730 530 -4,870 -5.070 53,130 -5,470 -5,470 -7,470 -7,470 -7,130 14,730 30,460 45,190 60,920 159,650 150,240 150,340 213,470 208,000 202,930 195,460 252,590	Total Cash Expense			24.002											1	020 11	50 0
14 74A 30 461 96 66926 159,650 155,410 150,340 208,000 202,930 195,460 224,990			14,730	15,730	15,730	14,730	98,730	630	-4.870	-5.070	63,130	-5.470	0/0.5-	-1.4.0	V01.10		0.4 C
			14.730	30,460	46,190	60,920	159,650	160,280	155,410	150,340	213,470	208,000	202,930	195,460	0657552	070-157	()''''''''''''''''''''''''''''''''''''

Accumulated cash seving Note; =1. The income from packy shows the substantial cash income and sectods the value of self consumption. =2. Short term loan is provided based on the area size of packy in considering the land productivity. =3. The expanse of self-made ince, veget ables, fits are excluded from the household on onto 5

### Farm economy survey

### **Objective of the Survey**

Farm economy survey was conducted in the Study Area to understand the average farming type. 125 sample was taken from 4 Study Areas, Kohn Kean, Maha Sarakham, Mukudahan, Sakhon Nakhon provinces.

This survey targets to clarify the income/expenditure structure in each farming type and know which type of farming can get enough income from only farming activity.

### Sampling procedure

Through the field visit and interview to local expertise who works in the agricultural field, we firstly understood prevalent farming type in our Study Area. Then decided the farming types to be taken as samples.

The sampling method is not random, but selective. Porcedure for selective sampling is as follows. Sampling process is as follows.

1. Interviewer visits village mayors.

2. Ask which farms are engaging in what kinds of farming type to village mayors (because usually mayors know about the information and can tell which farms engage in what kinds of farming.)

3. Then select typical farms to be interviewd.

4. Start interview to farmers.

### Sampling number

Total number of questionnaire to be taken is 125 shown as the table below.

	Declared	Undeclared	Total
Kohn Kaen	20	15	35
Maha Sarakham	20	15	35
Mukudahan	20	15	35
Sakhon Nakhon	20	-	20
			125

### Sampling Category

### 1. Declaration category

First is <u>Declaration category</u>. Land Reform Areas (LRAs) is characterized to be encroaching forest land illegally settled by people. In the declared areas, farmers received land certificate and can borrow loan as a collateral. In undeclared areas, the land is still legally government land and farmers has to wait the declaration for their land. Alleviating income disparity between urban areas and rural areas, especially in north eastern region, Thai government strated to distribute the national land to farmers under the 8th National Development Plan. Concurrently, the project is supported by the agricultural restructuring program called Kor Po Lor project supplying subsidy with farmers on the problem areas. ALRO started to distribute the land to farmers.

So we divided into the two blocks to know the effect of loan to agricultural activity; one in declared area where already received the land certificate and undeclared area where is going to receive land certificate in the future.

### 2. Changwat category

Second is <u>Changwats category</u>. To grip out the characteristic of farming characteristic in each changwats, we take same number of sample in each changwats.

(Cf In Sakhon Nakohn, undeclared areas don't exist and integrated furning which needs enough money to invest for agriculture is practised in undecred area because farms in the area which don't have land certificate can't borrow money from BAAC. )

Province	No. on	Name of forest	Area of Declared	Area of Undeclred
	the map		LRAs (rai)	LRAs (rai)
Kohn Kean	1	Phu rangam forest	68,125	
	3	Khok Luang Forest	19,700	
	6	Non-nam Baeng Forest	63,675	88,668
Maha Sarakham	2	Din daeng and wang kung forest		69,747
	6	Nong khu and Na dun forest	9,600	
	8	Kut Rang Forest	2,075	78,327
Mukdahan	1	Dong Bung1(plot1) forest	<u>.</u>	109,055
	3	Dong Bung1(plot3)forest		103,958
	8	Dong phu phan forest	64,800	)
Sakhon Nakhon	3	Kut Hai	139,813	
	5	Doug Chomphu	69,350	

Surveyed Areas

The table below is the area where the sutvey was conducted.

### 3. Farming type category

Third is <u>Farming type category</u>. Though field survey and interview to local expertise, we understand that next five farming type be typical ones in our Study Areas. Off course, models described below don't cover all types of farms. However, setting up the typical farming and analysing the income and expenditure flow would make us understood which farming type is feasible one as proposals in our project plan.

20 questionnaire in one Changwat is composed of following farming type .

Farming Type		Number of
		questionnaire
Major Paddy only	A	5
Paddy plus upland crops	В	5
Paddy plus cattle raising	c	5
Integrated farming	D	3
Agro-forestry	E	2
		20

### **Results of Farm Survey**

Table G-FS-1 S	Size of household	.age.sex,and	household labour
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tems	Unit	Kohn Kaen	Maha Sarakham	Mukudahan	Sakon Nakhon	Average
I. Size of household	neering	5.26	4.91	5.63	5.55	5.3
2. Average age	year	32.26	30.34	27.2	31.33	30
3. Sex -mate		2.4	2.43	2.77	3.1	2.6
-female	1	2.86	2.48	2.86	2.45	2.0
4. Household labour					1	
-wet season	person	3.57	2.74	3.4	3.9	3,3
-dry season	person	3.03	1.6	2.91	3,15	2.0

### Table G-FS-2 Time of settlement, land ownership, and certificates

Items	Unit	Kohn Kaen	Maha Sarakham	Mukudahan	Sakon Nakhon	Average
1. Time of settlemnt	year	45.57	36.82	36.82	44.15	41.09
2. Total farm size	, cai	32.81	37.3	29.14	34.64	33.33
-own		30.9		29.14	33.99	32.63
-certificate						
-collateral	%	40	35.29	26.56	4.76	28.13
-ALRO 401	%	20	29.41	31.25	47.62	31.25
-other	%	40	35.3	42.19	47.62	40.62
-rent	rai	1.91	0,12	-	0.65	0.7
-fee/year	8/rai	231.75	200	-	200	221.17
-method of payment						
-cash	%	so	100	-	200	66.67
-other	%	sc	)			33.3

### Table G-FS-3 Land utilization and agro-forestry

tems	Unit	Kohn Kaen	Maha Sarakham	Mukudahan	Sakon Nakhon	Average
. Total land holding	rai	32.81	37.3	29.14	34.64	33,33
-housing	rai	0.72	1.43	1.18	1.31	1.14
-crops	rai	25,96	29.34	20.43	20.44	24.5
-olupaddy -own	(ai	12.55		12.51	15.38	14.18
-rent	rai	0.57	-	-	-	0.16
-nonglu.paddy -own	ral	2.4		2.23	0.48	2.27
-rent	rai		. <u>-</u>	-	-	
-cassava -own	rai	4.31	4.66	2.71	1.8	3.50
-rent	rai	1.14		-		0.32
-sugarcane -own	rai	3.89		1.83	-	2.3
-rent	rai	0.2			0.65	0.2
-kenaf -own	rai			0.77	-	0.2
-xenar -own	rai			-	-	
	(ai	1.		0.03	0.38	0.0
-other upland -own	rai			•	-	
-rent	(2i	0.86	5 1.96	0.06	1.55	1.0
-fruit tree -own		0.00		0.00		
-rent	tai	0.04	- -	0.29	0.1	0.1
-vegetables -own	rai	0.0				
-rent	rai			-	0.1	0.0
-other -own	rai			-		
-rent	rai	2.5	4 1.4	2.17	· 1.1	1.8
-Agro forestry -own	rai	2.3	4 1.1			
-rent	rai			0.26		0.0
-pasture land -own	rai	1		0.20		÷
-rent	rai	0.3	3 0.52	0.13	0.48	0.3
-pond]	rai	0.3	3 0.52	<u> </u>		

items	Unit	Kohn Kaen	Maha Sarakham	Mukudahan	Sakon Nakhon	Average
1. Cows						
-at 1 st Jan. 96	head	2.34	2.2	2.4	3.25	2.46
-sold	head	0.77	0.54	0.26	0.25	0.48
-at 31th Dec.96	head	1,97	2.17	2.63	3.7	2.49
-disappearance	head	0.4	0.51	0.49	0.7	0.51
2. Buffalos						i
+at 1 st Jan. 96	head	0.8	1.49	2	0.8	1.33
sold	head	0.29	0.2	0.71		0.34
-at 31th Dec.96	head	0.6	1.54	1.8	0.9	1.25
-disappearance	head	0.09	0.25	0.51	0.1	0.26
3. Figs						
-at 1 st Jan, 96	head	1.71	0.91	2.26	0.2	1.4
-sold	head	1.97	0.94	0.63	0.3	1.04
-at 31th Dec.96	head	1,43	0.43	1.38	0.2	0.94
-disappearance	head	1.69	0.46	0.26	0.3	0.58
4. Chicken						
-at 1 st Jan. 96	head	16.11	16.86	13.17	24.85	16.9
-sold	head	5.71	3.29	4.11	14	5.91
-at 31th Dec.96	head	15.94	16.91	15.4	33.75	18.91
-disappearance	head	5.54	3.34	6.34	22.9	7.92
5. Ducks						
-at 1 st Jan. 96	head	0.94	4.51	8.83	1.1	4.18
-sold	head	-	1.43	5.2	0.15	1.88
-at 31th Dec.96	head	0.91	3,66	7.97	1.95	3.82
-disappearance	head	0.03	0.58	4.34	1	1.52
6. Fish						
-at 1 st Jan. 96		657	1657	400	2850	1936
-sold	kg	2.68	3.43	-	-	1.76
-at 31th Dec.96	kg	122.86	174.86	-	1000	243.36
-disappearance	kg	120.18	171.43	-	1000	241.6

 Table G-FS-4 Livestock : Inventory at beginning and end of year 1996, amount sold and disappearance in 1996

## Table G-FS-5 Household labor available, hire labor situation, and rate of payment for hired labor in each activity

items	Unit	Kohn Kaen	Maha Sarakham	Mukudahan	Sakon Nakhon	Average
1. Household labour						
-dry season	person	3.57	2.74	3.4	3.9	3.36
-wet season	person ·	3.03	1.6	2.91	3.15	2.63
2. Hired1abour used/farm						
-in 1995	%	65.71	71.43	68,57	95	72.8
-in 1996	%	77.14	77.14	71.43	95	78.4
3. Rate of payment in 1996						
-land preparation	8/rai	145.45	120	169.09	202.22	157.73
-planting	B/day	89.29	99.52	94.09	90.71	94.08
-weeding & fertilizing	B/clay	82.5	77.5	70	-	79.06
-harvesting of						
-paddy	8/day	111.11	109.44	95	103.33	105.08
-cassava	8/day	79.29	71.67	90	-	76.79
-sugarcane	8/day	106.67	81.67	135		104.4
-kenaf	B/day	-	-	-		40

Table C.EC.6 Labour Use in each operation of agr	ur Ilse in each	operation of	r agriculture	iculture production					
I dute G-L-3-0 Labor				eucescu.,	Kenaf	Other field crops	Agro-forestry	Vegetables	Fruit tree wange
	- Init	Paddy	Cassava	Sugarcarie				100.20	22 27
Items			00 67	218 43	44.48	64.48	88.91	00.001	
1 Total labour use	manday	145.65	10.00	2		1 1 1	11 07	6191	11.93[
		66 44	21.97	58.93	8.23	00.01			< (
<ul> <li>-land prepa+planting</li> </ul>	manuay			20.76	7.54	15.17	10.62	16	2.1
U.MO-	manday	46.64	C7.C1				135	61.0	1.83
	mandav	19.8	6.72	29.17	0.63	000		20.00	20.84
		14 71	22 22	43.5	12.08	14.17	5.14	0.00	
-weeding+fertilizing	manday	17.41			00 07	1417	24.83	35.83	24.17
	mandav	13.08	22.02	95.71	00.21	F.	1 1 1		16 67
Limo-		000	10.01	25.94	•	1	10.01		
-hired	manday	CC.7			C. CC	N5 C6	31.5	S1.84	31.5
	mandav	58.01	377.93	93.84	23.46		) ( 	1	
-narvesting	(manual li		000	24	19.42	25.67	51	11.00	
UM0-	manday	0	2 1		~	6 67	22.5	12.67	•
herid.	manday	16.88	17.73	69.64				20	
		5.83	7.54	22.16	0.75	2.4.2	ł		
-post harvesting	mangay	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		0 23	0.71	2.42	1	2.5	•
U.M.O-	manday	4.89	0.00				4		•
-	Vehnem	0.94	1.69	12.83	0.04				
-hired	III a Day					1			

tion of arriculture production

Items	unit	Paddy	Cass ava	Sugarcane	Kenaf	Agroforastry	Fruit tree	Vegetable
Seed Stems Cone					1	Ì		
- Amount use	kg./rai	6.01	(stem/rai) 323.23	(ton/rai) 0.8	1.76	(tree/rai) 480	(trea/rai) 62.5	79.2
- other	. 96	-	-	•	-	50	100]	
- 043	*	75.56	45.83	21.43	50.00	-	-	33.3
- buy	96	24.44	54.17	78.58	33.33	50	-	66.6
- price	8/kg.	5.91	5.52	(8/ton) 527.92	40	(8/t/ee) 1.5	(B/tree) -	1.1
buy from - COOP.	96	33 33		-			•	
- 8AAC	8		_	-	-	-		
- merchant	96	11.11	-	45,45	50	75		1
- neighbor	36	11.11	100	\$4.55	50	-	-	
- govt agency	94	77.78			-	25		
- transportation cost	B/A.9.							
- use of certified seed	D'NY.					100		
- > 70 %	96	95.54	100	100	100		100	1
		2.68		100		_		•
- about 50 %	96 96	1.78	Ì	-			]	
- < 30 %	<b>**</b>	1.10						• • • • • • • • • • • • • • • • • • • •
. Fertilizer							20.94	71
- Amount use	tg./rai	20.34	24.38	\$5.77	16.67	2.76		
- formula 16-16-8	kg./rai	10.95	(46 0-0) 6 19	(16-11-14) 3.17	(46-0-0) 1.85	-	10.23	7.
- price	8/kg.	6.11	6.17	7.05	4.40	-	6.60	4.
- formula 16-20-0	kg./rai	1.20	(15-15-15) 9.38	(16-16-3) 7.94	(16-8-8) 5.56	-	-	{4E-0-0}    7
- price	B/kg.	6.15	6.78	6.02	6.55	-	-	7
- formula 15-15-15	kg./rai	2.91	(16-8-8) 4.43	44.76	9.26	1.91	-	49
- price	8/kg.	6.63	6.10	6.92	7.10	7.00	~	6
- formula 16-8-8	kg./rai	•	-	-	-	•	-	7
price	B/kg.	-	. v	•	-	-	-	5
- manure-made	kg./rai	~		-	-	0.85	10.66	
• Other	kg./rai	5.23	4.33	-	-	-	-	
- price	B/kg.	6.10		-	-	_	-	
- Boy from-COOP	%	17.60	8.83	13.33		25	40	33
BAAC	*	17.60	1		-		_	
- Merchant	8	64.8	1	86.67	100	75	60	66
- president	*		02.03				-	
Transportation cost	8/kg.	0.12	0.18	0.08	0.1	0.1	0.04	c
. Chemica's		· ·····			·····			
								(
-Amount use	kg/rai	20.92		(cc) 3.17	1		70.80	90
-Amount use	cc/mi	1			. · ·	[	40.35	1:
- pesticide/insecticide	cc/mi	7.13	4	(cc) 3.17	l .	1	40.35	
- price	B/cc.	0.32	-		-	-	0.25	
- perticide	kg.	-	-	•	- -	· í		
- price	8/kg.	- ·	·  ·	-	-		•	_
- Mold	i	·	-	-		·] ·	30.45	7
- price		i .		•		1	0.05	
- weed	еc.	13.72	· ·	•		-l ·	-	
- price	8/cc	0.39	n -	0.6		·  ·		
- fungicide	cc.	0.07	' ·	-	·  ·	-	·  ·	
- price	8/cc.	1				-		
Hormone	cc.	1 .	<b>.</b>   .		·  ·	-1		
- 8. y From		1			-	-		
merchant	96	95.24		100		-	- 100	
- gevt agency	96	4.76				-		

## Table G-FS-7 Use of agricultural inputs for crop

.

adie G-ro-o Uses of adirculuter							
[tems	unit	Cows	Buffalos	Pigs	Chicken	Ducks	Fish
1. offspring/voung animal							
	#	0.13	0.08	2.11	0.49	1.52	2,204.30
, chart	6/0	0 028 57	7 500	1.60	37.50	11.26	0.18
- price	۵ ۲	0.040.0	747		37.72	18.04	•
- birth	#	-		/0/1+1/03 04	16831 1683	7 20	(ka/v.) 605.54
2 Feed - bran	kg/mth.	1	•	(b/m0.) 33.04		2 C	100 C
	B/ko.	,	1	6.00	0.00	00.1	1.01
	Va /mth	•	1	(ka/mth.)107.11	0.15	1.20	(kg/y.) 84.43
- concentrates				1038	6 60	7.60	8.08
- price	R/KG.			200		(La/m+h )21 20	,
- orain	kg∕m.	1	•	ŧ	3.1		
	R/kn	F	•	•	4.75	10.00	•
- price	2		0011/11/00		1	1	(ka/v.) 33.23
- other		•	Kg/m.J 11.34	1			
- price		-	•	1	*		
3 own / farm made	%	1	100	27.78	70.97	12.73	31
	8	•	•	72.22	29.03	27.27	75
- Duy	2						L
4. buy from - COOP	8	•	ŀ	* c	,		ינ בע
- merchant	*	1	•	001	77.27	2	
	\$	•	•	B	77.78	•	44.44
- other	20						

Table G-FS-8 Uses of agricultural inputs for animal and fish

Table G-FS-9 O&M expenditure of machinery per household

aver 1,4			
y B/year 1,4 B/year 1,4	items	unit	average
B/year B	- electricity	B/year	162.24
B/vear 1.	- renaining	B/year	1,413.20
	- fuel	B/year	1,421.88

Items	nnit				Procuremen	Procurement of machine type	type			
3		2 Wheel Tractor	1	Water Pump Spraving Equip.	Rice Mill	Warchouse	Pick-up Car	Pick-up Car Weeding Equip.	Truck	Tractor
1. Average capacity	.dH	9.5		5	60°S	10	100	3.5	011	2,640
2. Age of machine	ycar	4.48	5.14	4.73	9.45	13.74	7.11	~	g	ñ
3. Procurment										
- own/buv	%	83.54	81.25	10.01	69.23	8	06	1001	100	25
cash	%	50	100			100	55.56	100	100	•
-loan/credit	%	50		0	22.22		44.44	•	1	1001
- rent	%	16.46	18.75	60.6	30.77		10	1	•	75
-fee	Baht/rai	157.73	293.33	30	745		,	•	•	120

Table G-FS-10-1 Agricultural Machine

Table G-FS-10-2 Possession Ratio of Agricultural Machine

Items	unit	Khon Kaen	Maha Sarakham	Mukdahan	Mukdahan Sakon Nakhon	Average
1. Machine uses						
- Tractor	%	2.86	1	1	,	0.80
- 2 wheel tractor	%	48.57	-	45.71	-	52.80
- water pump	%	11.43	14.29	11,43	5.00	11.20
- Spraying	%	8.57	-	S.71	-	8.80
- Harvesting equipment	%	,	ŧ	T	•	4
- Threshing	%	•	I	T	•	4
- Rice mill	%	5.71	2.86	20.20		8.80
- Warehouse	\$	37.14	88.57	82.86	65.00	72.00
- Pick-up car	%	14.29	2.86	8.57	•	7.20
- Truck	8	2.86		i	•	0.80
- Wedding equipment	%	2.86	•	1	1	0.80
- Animal	%	28.57	54.29	51.43	45.00	44.80

G-32

Time         unit         Packing         Support energy         Common form         Unit         Packing         Support energy         Common form         Packing         Packing <th>Table 6-FS-11 Se</th> <th>lling and</th> <th>i market</th> <th>ing of A</th> <th>gricultur</th> <th>al prod</th> <th>lcts</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Table 6-FS-11 Se	lling and	i market	ing of A	gricultur	al prod	lcts									
Transmonterion         MI	1		144		Supreme	Kenaf	Other unland croo	Vegetable	Fruit tree	Agroforastry	Cows	Buffalo	s6id	Chicken	Ducks	FISh
Transpondence         Res         4,40,15         5,41,6         1,0,42         0,43 </th <th>Rems</th> <th>yun</th> <th>Append -</th> <th>Cassava</th> <th></th> <th></th> <th>2 2</th> <th>0536</th> <th>226.32</th> <th>1.05</th> <th>0.33</th> <th>0.16</th> <th>0.72</th> <th>19.0</th> <th>1.37</th> <th>12.8</th>	Rems	yun	Append -	Cassava			2 2	0536	226.32	1.05	0.33	0.16	0.72	19.0	1.37	12.8
2. Physicac construction         4p.         3477.13         56.00         0.001         1.420         94.31         1.948         1.05         0.06         0.14         0.38         0.13         0.38         0.13         0.38         0.13         0.38         0.33         0.33         0.33         0.33         0.34 <th0.34< th=""></th0.34<>	1. Total production per household		4,404.51	6341.6	22.61	1				000		C	0.18	0.43	0.51	8.40
3. Sublect         ip.         967.33         6.2.56         1.5.2         18.41         1.2.40         9.435         2.19.54         1.0.3         0.0.1	2. Private consumption	ţġ.	3437.18	56.00	00.0	0.00	1.20		0.40	20.0				0	880	4 40
Answer         Big         C/2         Ser/16         12/26         4/45         3/69         6/1/60         3/57/14         4/70/588         1/57/3         3/1/3         2/2/3         3/1/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3         3/2/3		ġ	967.33	6,286	15.22	18.41	12.40	94.35	219.84	1.05		4	#0.0	5		
A. Market         %         %.70         <		- 10	6 80	0.73	S47.48	12.28	7.78	4.45	3.69	601.60	{-	4,705.88	1,578	39.13	73.27	32.33
Nome         Nome <th< th=""><th>4. Phice</th><th>e de</th><th>0 A 0</th><th></th><th>-</th><th></th><th>*</th><th>25.00</th><th>•</th><th>1</th><th>٠</th><th>,</th><th>'</th><th>•</th><th></th><th><del></del></th></th<>	4. Phice	e de	0 A 0		-		*	25.00	•	1	٠	,	'	•		<del></del>
%         1.45         1.200         5.43         100.00         5.60 <th< th=""><th>5. 30H to - COUP</th><th>Ŗ</th><th>2</th><th></th><th></th><th></th><th></th><th>1</th><th>,</th><th>66.67</th><th>•</th><th>'</th><th>•</th><th>1</th><th>•</th><th>í</th></th<>	5. 30H to - COUP	Ŗ	2					1	,	66.67	•	'	•	1	•	í
	- factory	\$	1.45		93.33	1	1					<b>200</b>	0000			20.00
- Other         %         5,00         2,00         7,14         60,00         33,33         2,500         2,500         2,500         2,500         1,0000 <th< th=""><th>- merchant</th><th>\$</th><th>84.05</th><th></th><th>6.67</th><th>100.00</th><th>100.00</th><th>50.00</th><th>63.64</th><th>33.53</th><th>\$0.0¢</th><th>3.01</th><th>2000</th><th></th><th>00 00 1</th><th></th></th<>	- merchant	\$	84.05		6.67	100.00	100.00	50.00	63.64	33.53	\$0.0¢	3.01	2000		00 00 1	
6. Sold at -in town         %         4.2.03         35.00         57.14         6.00         33.33         2.5.00         3.0.33         -         2.5.00         2.0.00         1.000         -         -         -         -         -         -         -         -         -         -         -         -         -         -         2.5.00         1.0.14         6.00         33.33         2.5.00         33.33         2.5.00         33.33         2.5.00         2.5.00         2.000         1.0000		\$	5.80		•	•	1	25.00	36.36	,	50.00	25.00	20.00	8.00	3.3	20.20
0. 00 a mining         %         4058         52.00         42.86         40.00         33.34         -         18.18         66.67         -         25.00         20.00         100.00		2 3	47.03		57,14	60.00	33.33	25.00	90.6	33.33	•	25.00	,	•	•	,
- beal market         %         7.500         5.500         10.500         100.00<	6. Sold at - In town	₽;			A2 RF	40.00	33.34	,	12.18	66.67	•	25.00	20.00	•	•	•
- famoate         %         7.25         6.00         -         33.33         25.00         18.18         -         25.00 <th>- local market</th> <th>₹.</th> <th>40.04</th> <th></th> <th>2017</th> <th></th> <th></th> <th>25.00</th> <th>54 55</th> <th>1</th> <th>75,00</th> <th>25.00</th> <th>80.00</th> <th>100.00</th> <th></th> <th>75.00</th>	- local market	₹.	40.04		2017			25.00	54 55	1	75,00	25.00	80.00	100.00		75.00
- other         %         10.14         6.00         -         -         33.33         25.00         16.18         - </th <th>- farngate</th> <th>\$</th> <th>7.25</th> <th></th> <th>1</th> <th>•</th> <th>•</th> <th>~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~</th> <th></th> <th></th> <th>() JC</th> <th>20.20</th> <th></th> <th><u> </u></th> <th></th> <th>25.00</th>	- farngate	\$	7.25		1	•	•	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~			() JC	20.20		<u> </u>		25.00
- untrinoun         %         - <th< th=""><th>- other</th><th>\$</th><th>10.14</th><th></th><th>•</th><th>•</th><th>33.33</th><th>25.00</th><th>18.18</th><th>•</th><th>20.02</th><th>22.22</th><th></th><th></th><th></th><th></th></th<>	- other	\$	10.14		•	•	33.33	25.00	18.18	•	20.02	22.22				
7. Transportation cost         B/Rg.         0.18         0.11         0.14         0.52         -         -         0.12         -		\$	•	1	1	1	•	25.00		1	-	•	•	•	•	·
7. Transportation cost       B/kg.       0.13       0.11       0.14       0.54         8. Type of carrier       %       10.00       -	- URKINGWU					× 0.5	•	•	,	0.12	•	•	•	1	'	'
8. Type of carrier       %       10.00       - <th>7. Transportation cost</th> <th>B/kg.</th> <th>0.18</th> <th></th> <th>0.14</th> <th>76.0</th> <th></th>	7. Transportation cost	B/kg.	0.18		0.14	76.0										
- 4 wheels (pickupert)       %       10.00       -       4       3.33       - <t< th=""><th>8. Type of carrier</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>,</th><th></th><th></th><th>1</th><th>•</th></t<>	8. Type of carrier											,			1	•
- 6 wheels (medituret)         %         70.00         7.6.74         83.33         -         -         -         100.00         -	- 4 wheels (pickup.etc)	\$	10.00	1	•	•	•	ĩ	•	1	1	•	•	,		
- 10 wheels (big truck)       %       8.33       16.28       56.25       -       100.00       100.00       -       -       1       -	- 6 wheels (med.thick)	\$	70.00		43.75	83.33	I	•	,	1	,	•	•	•		
- bcal route bus       %       3.33       -       -       1       -       100.00       100.00       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       -       100.00       -       -       -       100.00       -		8	8.33		56.25	•	•	\$	1	100.00	1	•	•	,	,	•
• collect       %       1.67       2.33       -       -       100.00       100.00       -       100.00       -       100.00       -       100.00       -       100.00       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       -       -       100.00       100.00       -<		\$	3 33	•	•	•	•	1	•	1	1	1	•	1	•	
%       6.67       2.33       -       16.67       - <th< th=""><th></th><th>*</th><th>1.67</th><th></th><th>'</th><th>١</th><th>100.00</th><th>100.00</th><th>100.00</th><th>1</th><th>•</th><th>100.00</th><th>38.8</th><th>•</th><th>1</th><th></th></th<>		*	1.67		'	١	100.00	100.00	100.00	1	•	100.00	38.8	•	1	
%       2.98       18.00       -       -       20.00       - <t< th=""><th></th><th>\$</th><th>6.67</th><th></th><th>1</th><th>16.67</th><th></th><th>1</th><th>•</th><th>1</th><th><b>۱</b></th><th></th><th>*</th><th>•</th><th>•</th><th>'</th></t<>		\$	6.67		1	16.67		1	•	1	<b>۱</b>		*	•	•	'
%       2.98       18.00       -       -       20.00       -       20.00       -	9, Frequency of selfing															00.02
%         22.33         18.00         -         20.00         20.00         20.00         100.00         - </th <th>- daily/weekly</th> <th>8</th> <th>2.98</th> <th></th> <th>•</th> <th>•</th> <th>•</th> <th>20.00</th> <th>1</th> <th>1</th> <th>•</th> <th>•</th> <th>•</th> <th>•</th> <th></th> <th></th>	- daily/weekly	8	2.98		•	•	•	20.00	1	1	•	•	•	•		
%         74.63         64.00         100.00         80.00         -         100.00	- monthly	8	22.39		•	20.00	•	80.00	20.00	100.00	1	1	•	' : :		
km. 14.90	- seasonally	\$	74.63		100.00	80.00	100.00		80.00	t	100.00	8.8	100.00	8.00	- 4 * * *	20.00
sell blace	10. Distance to usual	к к	14.90		•	•	•	•	•	·	•	•	•	•	•	•
	sell place															

Items	unit	Khon Kaen	Maha Sarakham	Mukdahan	Saton Nathon	Average
1. Available of nearby mkt.						
- yes	%	14.29	2.86	2.86	55.00	14.40
- no	95	85.71	97.14	97.14	45.00	85.60
2. Post-harvest losses	96	1,23	3.75	6.50	4.37	4.52
- harvesting	<b>%</b>	0.41	0.99	4.00	2.74	2.34
- transporting	\$6	0.40	0.26	0.72	0.37	0.46
- processing	96	0.16	0.14	0.27	0.42	0.25
- damaging	\$6	0.26	2.18	1.25	0.58	1.27
- other	96		0.18	0.26	0.26	0.20
3. how to get higher price ?						
- no idea	96	28.57	5.88	29.41	27.50	25.20
- yes,	96	71.43	94.12	70.57	72.50	74.80
by - good packaging	%	3.85	-	-	-	1.69
- stable supply	96	7.69	6.25	-	-	5.08
<ul> <li>good mkt. inform.</li> </ul>	<b>%</b>	88.46	93.75	50.00	100.00	84.75
-mass selling	96		-	50.00	•	8.48
4. Member of BAAC 7						
- yes, what for	%	74.29	82.86	60.00	65.00	71.20
- credit/loan	%	100.00	85.29	86.36	68.42	86.14
<ul> <li>buy inputs</li> </ul>	96	-	14.71	9.09	5.26	7.92
- welfare	%	-	•	4.55	26.32	5.94
- no	- 36	25.71	17.14	40.00	35.00	28.80
5. Want to be member ?	Í					
- yes	%	55.56	66.67	-	-	25.00
- no	%	44.44	33.33	100.00	100.00	75.00
6. Problem in setting prod.						
- low price	%	63.27	39.66	40.00	60.00	49.20
- low quality	%	14.29	15.52	16.00	16.67	15.51
-lack of transportation	%	16.33	20.69	10.00	-	13.37
- lack of warehouse	95	-	1.72	4.00	-	1.60
- other	96	6.11	22.41	30.00	23.33	20.32

Table G-FS-12 Marketing of farm products : more details

#### Table G-FS-13 Pond data

Items	unit	Average	ltems	unit	Average
I. Have it ?			4. Utilization of pond		
- no, then want it ?	%	48.80	<ul> <li>no problem</li> </ul>	%	80.95
- ves	%	85.25	- problem	%	19.05
- no	%	14.75	<ul> <li>lack of access</li> </ul>	%	33.33
- yes	%	51.20	- muddy road	%	
-#ofpond	#	1.20	- no water	%	33.33
- overall area	rai	0.55	<ul> <li>lack of pump</li> </ul>	%	16.67
- provide by			<ul> <li>flood over pond</li> </ul>	%	16.67
- ALRO	96	13.15	5. Efficiency of use		
- RID	%	15.79	- Fully	%	50.00
- COOP dept.	%	1.32	-75%	%	12.9
- OLD	96	1.32	-50%	9%	17.74
- himself	%	67.10	- <\$0%	%	8.0
- DOAE	%	1.32	- almost non	%	11.25
2. Position of pond			6. reason for deficiency		}
- in paddy area	%	90.67	- lost > gain	%	11.54
- in upland crop area	%	5.33	- lack of capital	%	7.6
- near the house	%	4.00	- lack of labour	%	
3. Purpose of use			<ul> <li>inadequate water</li> </ul>	96	80.7
- for crop production	%	26.88	7. Want more pond ? -	%	67.1
- for animal production	%	19.35	- no	%	32.8
- for fish	%	45.16			
- for integrated farming	%	8.60			

## Table G-FS-14 Income from off-farm job

.

Items	Unit	Khon Kaen	Maha Sarakham	Mukdahan	Sakon Nakhon	Average
I. Off-farm job		)		1		
- # of member	#	1.57	1.09	2.06	1.25	1.52
- kinds of job		1				
- construction	96	16.36	21.05	26.39	20.00	21.58
- earning	B/year	4,080	4,557.14	10,345.71	2,800	s,736.20
- trading	96	14.55	13.16	9.72	20.00	13.16
- earning	B/year	10,485.71	4,628.57	1,286.57	2,740	5,030.64
- bired labour	96	30.91	31.58	55.56	36.00	41.05
- earning	8/year	12,217.86	7,017.14	18,224	5,125	11,308.52
- office routines	%	12.73	21.05	4.17	8.00	10.53
- earning	8/year	15,617.14	15,926.86	1,611.43	4,440	9,993.92
- factory	%	25.45	13.16	4.17	16.00	13.68
- earning	B/year	2,285.71	2,928.57	1,285.71	2,755	2,260.80

## **Rural Finance**

According to the Farm survey, 62.4 % of farmers interviewed replied that they have gotten loan as ever. The difficulty of getting credit, they claimed that high interest rate be a most barrier. Furthermore, farmers who don't receive guarantee or have enough land, they mentioned that no collateral or guarantee be barrier to borrow money.

Among of them who are borrowing money, 75 % of farmers replied that they borrow money from BAAC. BAAC is a major source of providing loan. which average interest rate is 10.85%.

The interest rate is slightly lower than that of Commercial bank.

A few farmers answered that they are receiving ALRO fund. For small volume of the Fund, farmers in LRAs don't have benefit from the Fund very much up to now.

Also farmers who are members of cooperatives replied that they borrow money from cooperative around 1,700 baht with interest rate of 9.9%.

Trader/Merchant and Relatives are playing significant roles to ease farmers' cash flow, which the interest rate is 5% per month and quite high, the loan source plays key role at the time farmers are short of cash seasonally.

(Raht)

Jource or e							(Dant)
	BAAC	Commercial	ALRO fund	Government	Cooperative	Trader/	Relatives
		Bank		Project	s	Merchant	
Average Amount of Loan	37,056	1,666	256	4,538	1,778	1,205	2,000
Interest rate(%)	10.85	15.00	2.50	5.36	9.93	60.00	60.00

Source of credit in Study Areas

Besides those listed up, saving groups exist in some areas. However, the activity is not so active as ever. Contrary to qualified farmers to borrow money, as one aspect to represent real situation of farmers, there are still many unqualified farmers to borrow money even if they receive land certificate because of relatively small land and low land productivity. They are being forced to borrow money with high interest rate from informal lenders. In the preset time, due to the low return of investment of agriculture, comparatively high living cost and change of life style, farmers are usually apt to run short of money. That is, income from agriculture cannot cover all expense in a farm. For that, some of family members are obliged to work in non-agri sector to compensate their agri income. Some work as construction workers or street vender etc. And their remittance to home are now important cash source for living expense in the farm.

The stagnation of Thai economy are gradually triggering the increase of number of farms which cannot pay back loan they borrowed. As the result, such farmers will not be able to borrow money from Bank and have to borrow money with higher interest rate. The increasing debt by such behavior would damage their lives in financial points.

The reason that farmers cannot pay back or delay to pay are due to casualties, low costs of agricultural produce, increasing costs of production, failure of government policy, misvalue of farmers to agriculture, and extravagant characteristics of farmers. Solving debt burden of farmers, the government set up two committee, which are <u>Aid committee for low income</u> <u>people and farmers</u>, and <u>National agricultural credit executive committee</u>. Furthermore, the government set up a Fund to help farmers ease their debt. Those scheme helped them to some extent, the shortage of fund is intervening to expand the activity.

The drastic change of present Thai economy slump and devaluation of local currency would worse the situation in the right future.

So the government would need to establish concrete support system for farmers who are still majorities as occupations in Thailand especially in LRAs needless of budget deficit.

Otherwise, the income disparity between rural and urban areas will be a big intervention for forwarding further economic development.

		Table G-KF-AC-1 Aprentitiers Create Negation 1 at the San VI	NJVANUTA			MAHASARAKAM			MUKDAHAN		SAKON	Average
ltem	Š	Declared		average	Declared	Pending	average	Onclared	Pending	average	Declared	
2. Source of credit & details	8	62.50	78.57	70.00	75.00	87.50	81.25	75.00	57.14	63.63	90.91	74.74 27.056 32
- amount	° æ ; 	37,307.69	25,692.31	31,500.00	16,785.71	68,466.67 10.37	48,538.46	20,500.00	43,142.86	10.34	10.06	10.85
- interest rate	\$ 	ŧ	tn		5							
- guarantee - land	*	30.00	•	14.29	25.00 25.00	26.67	25.93	•	12.50	2.14	00.01	15.49
- assets	\$	•	• •	, . F	8.33 66.63	13.33	62.96	100.00	87.50	92.86	90.00	80.28
- group guaran.	\$ \$ 	10.00	,	1,100	20.00	2.1		•		a (	¢	ſ
- none 7 2 Commercial bank	2 8	6.25		3.33	•	1	•	1	7.14	4.55 C 1 C 2 G C	1	1 666 67
- amount	8	3,846,15		1,923.08			-		15.024,11	00.51		15.00
- interest rate	\$	15.00		15.00					2			
- guarant <del>oc</del>				00000					•	•	'	50.00
- land	\$	100.00		00'001	,	'	1	•	100.00	100.00		SO.
- assets	37 : 	1	•	•	1							
- group guaran.	\$ 3				_							
- none	¢ 2				12.50	•	6.25 :	,	•	•	•	2.11
2.3 ALRO Fund	¢α	•			1,428.57		689.66					256.47
	o 38				2.50		2.50					2.50
- Interest rate	t 											
- guerarente	\$	_			I		, ,					
- group guaran.	\$				100.00		100.00					-
- nóne	\$				•	5.36	• m	12 50	7.14	60 <sup>.6</sup>	60.6	S.26
2.4 Government projects	\$	•	7.14	55.5 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	• •	4 666 67	2413.79	18,333,33	17,142,86	17,692.31	700.00	4,538.46
- amount	an 1	•••	5.00	5.00		7.00	7.00	5.00	5.00	5.00	5.00	5.36
- Interest rate - Alternation												
	*	•	,	•	,	•	•	100.00	•	50.02	•	· · ·
- assets	*		1	•	•			 P 1	00001	S0.00	•	60.00
- group guaran.	*	•	100.00	100.00			,	•			100.00	20.00
- none	8	1976	•	• 00 01	6.25		3.13	•	14.29	60'6		6.31
2.5 Coorperatives	βα -	7 307 69		3,653,85	264.29	1	127.59	١	5,714.29	3,076.92	'	1,778.21
- amount	s ≱ 	11.01	•	10.11	11.50	•	11.50	•	9.38	9.38	•	9.93
- Hugestied - Austanted	<b>:</b>								·			12.67
- land	\$	33.33	•	33.33	I	•	•	•	, S	' 8 9		16.67
- assets	*	' [	•				100.001	<u> </u>	20.00	50.00	, '	66.66
- group guaran.	8	66.67		-0.00	6.25		3.13	•	14.29	60.6		3,16
2.6 Trader/Merchant	<b>f</b> a	F	•	1	285.71		137.93		12,857.14	6,923.08		1,205.13
	<u>د</u> د د				60.00		60.00		10.94	10.94		13.03
- chuartan tao	!											
- land	*				•		•		1 4	• •		
- assets	*				00001		100.00		100.00	100.00		100.001
- group guaran.	£ 3								•	•		ľ
2 7 Balatives	*	12.50	14.29	13.33	•	6.25	3,13	12.50	•	4.55	•	9 000 00
- amount	8	3,076.92	923.08	2,000.00	•	2,933.33	1,517.24	10,000.00	•	4,610,30	•	2031
- interest rate	*	60.00	64,00	60.92		1	•	•		•		;
- guarant <del>oc</del>	لا 	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		25.00	•	,	1			1		16.67
- Iand	R 3	<u>}</u>			•	•	1	1	'	1	•	
		•	•	•					_			

<ol> <li>Got the credit/loan</li> <li>yes</li> <li>yes</li> <li>roo</li> <li>3. Problem of getting credit</li> <li>no collateral</li> <li>no collateral</li> <li>no guarantee</li> <li>high interest</li> <li>delay of credit</li> <li>other</li> </ol>	74.29 25.71 10.35 15.79	82.86	37.14 62.82		
	74.29 25.71 10.35 15.79	82.86	37.14 62.82		
	74.29 25.71 10.35 15.79	82.86 17.14	57.14 62.82	ŝ	C2 4
	25.71 10.35 15.79	17.14	62.82	2	
	10.35	4		So	37.6
	10.35		<u>r</u> u u -		102
÷.	15.79	82	0.01	•	
<u>م</u>		Ø	41.67	100	19.3
÷*		5	33 33		52.63
<u>.</u>	24.00	1			1 7 5
	5.26	•	•	I	
	•	4	ī	•	<u>,</u> ,,
		a	2 2 2	1	5.2
	1	5	22		
4. Objective of using credit				10.5	30.4
- buy machine/equipment	4	28.85	70.07		
- buy inouts	57.14	50	26.67	2/	4 , 0 (
	1	3.85	•		0.1
	•	1.92	30	12.5	8.8
	200	20.01	16.66		Ë

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Table G-RF-BA-1 Lending	<b>Operation of BAAC</b>	Fiscal years 1991-1995
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		Principal	Disbursements	Rena	yment	(million baht) Principal
Loan C: Classifi	ategories ed by	outstanding at the beginning		Amount repaid	40f Repayment	outstanding at the cod
Fiscal Y	'ear	of the year			matured	of the year
 1991	- Client farmers	36,850	42,705	31,789	87.85	47,77
	Agricultural Cooperatives	4,870	8,249	7,124	.	5,995
	- Farmer Associations	203	32	37		198
	TOTAL	41,923	50,986	38,950		\$3,95
1992		47,776	58,067**	39,696	\$8.84	66,13
	Agricultural Cooperatives	5,995	9,989	9,092		6,892
	- Farmer Associations	198	26	31		193
	TOTAL	\$3,959	68,082	48,819	-	73,22
1993		66,137	63,810**	54,339	88.63	
	- Agricultural Cooperatives	6,892	11,417			7,493
	- Farmer Associations	193	32	,		19
	IOTAL	73,222	75,259			83,29
1994	Client fanners	75,603	80,488**	58,616	1	
	- Agricultural Cooperatives	7,493	12,977	12,165		8,305
	- Farmer Associations	191	40	62		169
	TOTAL	83,292	93,505	70,843	· .	106,1
1995	- Client farmers	97,680	96,585**	67,022	86.07	
	- Agricultural Cooperatives	8,305	15,873	13,431	.	10,74
	- Farmer Associations	169	81	70		180
	TOTAL	106,154	112,539	80,523		138,1
5 Yea	rs Average Growth Rate (%)			1	1	
	- Client farmers	27.24	21.64	20.70	-0.48	26,
		(29.19)	(20.00)	(14.34)		
	- Agricultural Cooperatives	13.77	17.01			14
	-	(10.84)	1		1	(29.4
	- Farmer Associations	-3.95		- · ·		-3.
		(-1) 52)				(6
	TOTAL	25.76		}	1	- 25
		(27.45)	l l	{		(30.1

Footnotes : \* Minor adjustments made to account for Compound interest

\*\* Excluded disbursement on behalf of public agencies.

\*\*\* Included debts transferred to BAAC's from some public agencies.

Parenthesized figures denote increases over (decreases from) fiscal year 1994.

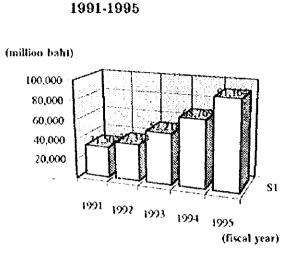
# Table G-RF-BA-2 BAAC Lending Operations in Fiscal Year 1995 Classified by Client and Types of Loans

Lending Colegory	Principal outstanding at the start of the year	Disburgements	Repayment	Novations	Principal outstanding at the end of the year
Client Farmers					
- Short team	26,215	37,391	30,918	6	32,682
- međium teon	28,372	19,446	13,245	2	34,570
- cash credit lines	13,961	17,937	16,486	2	15,410
-long tenn for refinancing.	776	435	82	-	1,129
-long term for investment in agriculture	26,681	16,778	5,084	5	38,370
-loans for activities related to agriculture	1,580	4,598	1,187	-	4,991
-novations	95	-	19	15	91
Sub-Tetal	97,680	96,585	67,022	-	127,243
(%)	(92.02)	(85.82)	(83,23)		(92.09)
Agricultural Cooperatives					
-for onlending to members	7,872	15,192	12,870	•	10,194
-for purchasing agricultural inputs	75	288	209	-	154
-for marketing agricitural products	276	331	342	-	265
-long term for investment in agriculture	82	62	10		134
Sub-Total	8,305	15,873	13,431	-	10,747
( <sup>0</sup> c)	(7.82)	(14.11)	(16.68)	•	(7.78)
Farmer Associations					
-for onlending to members	131	26	31	-	126
-for purchasing agricultural inputs	l l		-	- !	1
-for marketing agrickural products	9	12	12	-	٩
-long term for invesment in agriculture	28	43*	27		4
Sub total	169	81	20	-	18
(%)	(0,16)	(0.07)	(0.09)		(0.13
Grand Total	106,154	112,539	80,523	-	138,17
(%)	(100.00)	(100.00)	(100.00)	-	(100.00

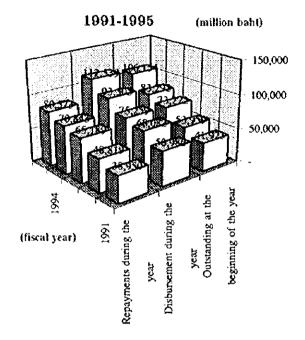
SOURCE BAAC 1995 ANNUAL REPORT

## Graph G-4

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Graph G-5
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### Deposit from the General Public Fiscal years Lending Operation (All categories) Fiscalyears



Graph G-6

Graph G-7

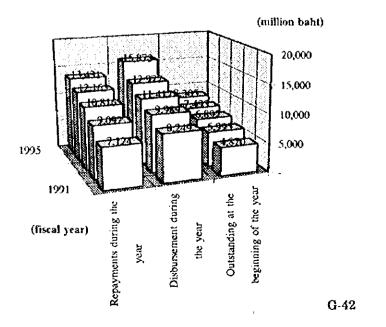
Lending Operations with Agriculutral Cooperatives Fiscal

years 1991-1995

Lending Opeations with Farmer Association

Fiscal years 1991-1995

(million baht)



)pe of loan	1 April 1995-30 September 1995	1 October 1995-31 March 1996 N	laximum Loonable Amour
hori and incidium term loans	1. 11% Simple interest for loan not	1. 9% Simple interest for loan not 5	,600,000 baby for short and
	exceeding 60,000 babt	exceeding 30,000 babt	oedium temp loans
	2. 12.25% Simple interest for loan	2. 11% Simple interest for loan over	
		30,000 baht but not exceeding 60,000 baht	
	1,000,000 babt	3. 12.5% Simple interest for loan over	
	3. 14.5% Simple interest for loan over	60,000 baht but not exceeding 1,000,000 bal	ht
		4. 14.5% Simple interest for loan over	
		1,000,000 baht	
Short term loan for	Simple interest rate equal to those on short	Simple interest rate equal to those on short	250,000 baht
postponement of sale	and medium term loans	and medium term loans	
Long term loan for refinancin	Simple interest rate equal to those on short	Simple interest rate equal to those on short	300,000 baht
the prior debts	and medium term loan	and medium term toan	
Long term loan for investmen	t 1, 10% Simple interest for loan not	1. 9% Simple interest for loan not exceedi	15,000,000 baht *4
in agriculture	exceeding 60,000 baht	30,000 baht	
	2. 11.25% Simple interest for loan over	2. 10% Simple interest for loan over 30,000	)
	60,000 baht but not exceeding 1,000,000 baht	baht but not exceeding 60,000 baht	
	3. 13.5% Simple interest for loan over	3. 11.25% Simple interest for loan over	
	1,000,000 baht	60,000 baht but not exceeding 1,000,000 b	aht
		4. 13.5% Simple interest for loan over	
		1,000,000 baht	
Loans for other activities	1. 10.5% Simple interest for loan not	1.9% Simple interest for loan not	15,000,000 baht "S
related to agriculture	exceeding 60,000 baht	exceeding 30,000 baht	
0	2. 11.5% Simple interest for loan over	2. 10.5% Simple interest for loan over	
	60,000 baht but not exceeding 1,000,000 bah	30,000 baht but not exceeding 60,000 baht	
	3. 12.5% Simple interest for loan over	3. 11.5% Simple interest for loan over	
	1,000,000 baht	60,000 baht but not exceeding 1,000,000 b	aht
		4. 12.5% Simple interest for loan over	
		1,000,000 babt	

# Table G-RF-BA-3 Interest Rate Structure for Losos to Client Farmes \*\*

Footaote \* 1

1/ Apenalty rate of 3% per annum is added to the normal rate on all types of loans in the event that the loan falls past due for reasons other than force majour, but not exceeding the ceiling rate specified by law.

2/ Loan extended under the government 's special Paddy Pledging Scheme, for a repayment period of 6 months, (implemented during 1 November 1995-31 May 1996), were an exception ,with the special interest rate of 3% per annum charged to participating famors.
 3/ Long term loans for investment in agriculture borrowed from the OECF with interest rate of 8% per annum under the first loan agreement,

12% per annum under loan agreement 2-5,9.8% per annum under loan agreement 6-7, and 9% per annum under loan agreement8-13 4/ Amenment No.28, enforced 30 August 1995 onwards,from maximum loanable amount of 5,000,000 babt to 15,000,000 babt.

5/ Ameriment No.1, enforced 30 August 1995 onwards from maximum loanable amount of 5,000,000 baht to 15,000,000 baht.

Agricultural Coorperatives and	1 April 1995-30 September 1995	1 October 1995-31 March 1996	Maximum Ioanable Amount
Fainur Assosiations/ Type of loa	IA		
for onlending to members	1. 6% Compound interest on loan not	1. 6% Compound interest on Joan not	10,000,000 baht per
	exceeding 60,000 baht per member	exceeding 30,000 baht per member	Agricultural Coorperatives <sup>2</sup>
	2. 9.25% Compound interest on loan	2. 8% Compound interest on loan over	1,000,000 baht per Farmer
	over 60,000 baht but not exceeding	30,000 bast but not exceeding	Association *
	1,000,000 baht per member	60,000 haht per member	
	3. 11.5% Compound interfest on Joan	3. 9.25% Compound interest on Ioan	
	over 1,000,000 baht per member	over 60,000 baht but not exceeding	
		1,000,000 baht per member	
		4. 11.5% Compound interest on Joan	
		over 1,000,000 baht per member	
for parchasing agricultural inputs	9% Compound interest	9% Compound interest	Six times amount of funds
			for agricultural Coorperatives
			Four times amount of own funds
			for Farmer Association
for marketing agricultural prosucts	9°6 Compound interest *	9% Compound interest	10,000,000 baht per
			Agricultural Coorperatives 3
			5,000,000 baht per Farmer
			Association
- for long term loan for investment in	7% simple interest	7% simple interest	15,000,000 baht <sup>6</sup> '
agniculture			

## Table G-RF-BA-4 Interest Rate Structure for to Farmer Institute "

bootnotes : 1) A penalty rate of interest of 3% per annum is added to normal rate on all types of loans borrowed by farmer institutions in the loan falls past due for reasons other than force majour, but not exceeding the ceiling rate specified by law.

- 2. Agricultural Competatives having operations experience of at least three years, or coorpeatives registering after amalgamation, or coorperative federations may better an amount not exceeding 12 times the coorperatives own funds.
- 31 In case of fartner associations having a membership over 150, the maximum loanable amount increases to 2 million baht, farmer associations having operations experience of at feast three years may borrow an amount of not exceeding 10 times the association's own fund.
- 4 Loss extended under the Paddy Piedging Scheme were an exception with the special interest rate of 3% per annum charged to participating institution (indementing during) 1 November 1995-31 May 1996).
- 5 In case of agricultural coorporatives borrowing under a project or scheme approved by BAAC's Board of Directors, the president may fix a loanable fund in an amount over 10 million baht but notexceeding 15 million baht.
- 6' Amendment No. 16, enforced 30 August 1995 onwards, to the maximum loanable amount of 15 million baht.

## Table G-RF-BA-5 BAAC profile summary Fiscal Years 1991-1995

Particulars	Average 1986-1990	1991	1992	1993	1994	1995	Average	Increase/ Decrease from FY
							Rate	1994 (%)
		5,821	6,455	3,406	9,959	10,971	18.54	+10.16
Capital fund (million baht)	3,225	67,039	78,509	100,922	122,546	152,239	23.19	+24 2
. Total liabilities (million baht)	39,749	390	666	934	1,125	1,093	29.50	-28
Net profit (million baht)	234		84,964	109,328	132,505	163,210	22 84	+23.1
. Total assets (million baht)	42,975	72,860	268	304	365	494	21.52	+ 35.6
Number of Provinces and	107	218	200	2014	~~~			
District Branches			70.1	794	840	847	7.10	+0.8
<ol><li>Number of Field Offices</li></ol>	594	657	703	i	798	819	153	
<ol> <li>Number of Districts served to clicct farmers</li> </ol>	729	762	792	793				
<ol> <li>Number of Officers at</li> </ol>	5,861	7,499*	8,208	8,912	9,899	11,285	10.57	+14.0
Branches and Field Offices							1	
9. Number of Officers at	1,151	1,140	1,366	1,412	1,480	1,527	6 87	+ 3.1
Head Offices 10. Number of farmers registered	1,752,508	2,356,585	2,599,685	2,860,891	3,071,545	3,334,592	8.99	<b>)</b> +8.:
as Braoch client (families)								
11. Loans extended to client	23,912	42,705	58,067	63,810	80,488	96,585	21.64	+20.1
farmers (million babt)			-		1			
12. Loans outstanding to client	26,791	47,766	66,137	75,608	97,680	127,243	26.45	8 +30
farmes (million baht)		,.						
	825	851	836	846	854	855	031	i +0.
13. Number of client Agricultural	125	0.51						
Cooperatives	814,942	952,349	1,020,935	1 107,657	1,180,355	1,277,602	7.6	) +8
14. Membership of client	814,942	932,347	1,020,755	1,107,007	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Į	
Agricultural Cooperatives	1.076	8 2 1 0	9,989	11,417	12,977	15,873	17.0	1 +22
15. Loans extended to Agricultural	4,936	8,249	9,907	0,407	(2,)))			
Cooperatives (million baht)			6 000	7,493	8,305	10,74	14.5	0 +29.
16. Loans outstanding to Agricultur	al 3,858	5,995	6,892	7,493	6,303	10,14		• • • • •
Cooperatives (million baht)					377	32	-10 5	8 -14
17. Number of client Farmer	608	507	468	432	511	32	,,	0 11
Associations							8 -12.8	8 -25
<ol> <li>Membership of client Farmer Associations</li> </ol>	99,140	77,420	72,457	64,859	58,357	43,28	-	-
19. Loans extended to farmer	29	32	26	32	40	8	1 25.7	4 +102
Associations (million babt)	l l							
20. Loans outstanding to farmer	216	198	193	191	169	18	0 -3.1	8 +6
Associations (million baht)	Į į					L		

SOURCE BAAC 1995 ANNUAL REPORT

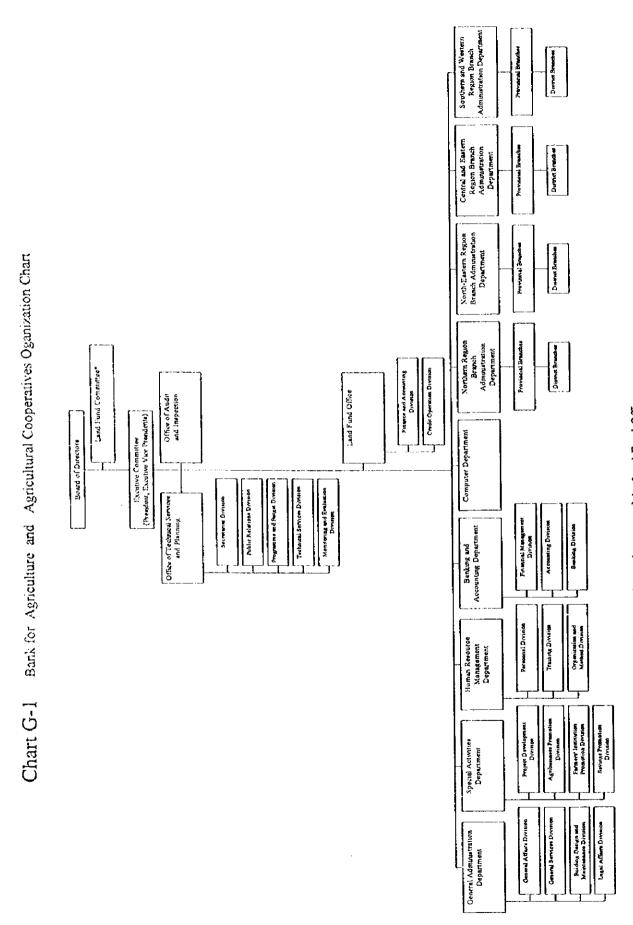
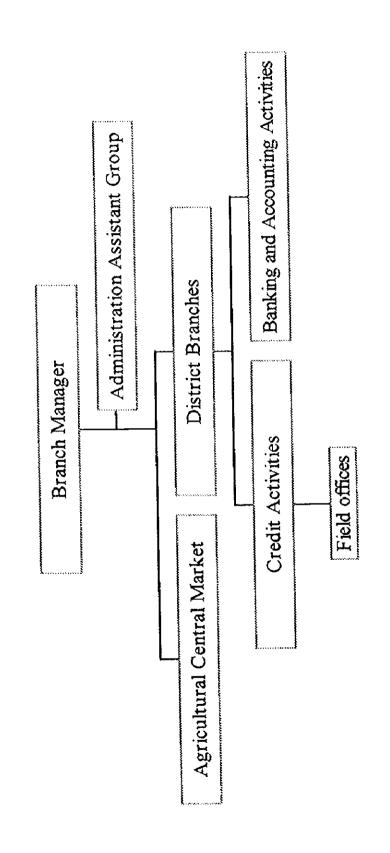




Chart G-2 ORGANIZATION CHART - PROVINCIAL BRANCH OFFICE



Note: Exists only in some branches

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Ametoo/	1 Total		Shert term loan		Credit, cash an	Credit, cash and medium-term loans	bans		Long-term loans		Payment on loans	n loans
King Amphoe	Outstanding	Outstanding Loans disbursed	Repayment	Outstanding	Loans disbursed	Repayment	standing	Loans disbursed	Repayment	Outstanding	Repayment	Outstanding
	1 606 376	604467	A7 650	647 002	449.165	20.05	429,058	529,300	10,843	518,457	23	749
10tal	0/2/0601		3.378	77.826		6,338	49,016		2,618	51,426		-
wang mana barakian Protectori	102 501	35,833	1.110	34.773		1,201	25,567	43,317	1,116	42,201		
Nammas awg nat	0000	22 997	27 2	21.556		1,574	17,733		520	16.560		
Kae Uam Varier Dhieil	226 572	:12161	2.06	109.965		2,327	53,065		871	57,526		16
Kosum misai		A7 A57	950	66.701		1,022	47,783		531	29.928		44
Unlang tun	560 66 F		2 0 0 S	48.196		423	16,835		823	56,703	6	283
Na Cruk	20,022		2220	12 008		903	31,885		201	11,007		43
	20,022	•	552.8	153.428		2,454	53,631	166,312	2,504	164,308		
Constant Distriction of the District	000 221	_	11 022	57.565		1,096	50,651	25,016	510	24.506	9	87
Priayakknaprium Priisai Mooi Bechum	165 505		9.714	44 974		2,419	63,195	58,310	1,048	57,262	ຄງ	74
trapi raunun Kina Amohos Si Surat	36.762		169.1	15,010		340	14,707	7,131	101	7.030		15

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 Total
 409,640

 Muang Mukudahan
 110,889

 Don Tan
 55,958

 Khamchai
 46,543

 Dong Luang
 31,991

187

34,326 23,266 9,297

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149,948

7,274

67,288

119,868 32,582 13,034

22,756

S7,263

139,310

28,502

25,972 6,146

43,794 19,638 22,914

Outstanding

Repayment

Outstanding

Long-term loans

Loans disbursed Repayment

Outstanding

Credit, cash and medium-term loans Loans disbursed Repayment Outs

Outstanding

Table G-RF-BA-7 Loans Operations of Bank for Agriculture and Agricultural Cooperative By Amphoe at Mukudahan

Short term loan

Repayment

Loans disbursed

Total Outstanding

Amphoe/ King Amphoe

(Unit 000'Baht) 1994 Payment on loans 262

2

12,033 28,080 17,622

2,277 948 493 75 1,796 781 781

14,176 13,007 6,955 4,352 8,527

> 14,321 11,336 32,639

5,496 2,530 2,849 1,503 4,540 4,540 1,511

15,904 5,811 6,386 6,386 13,539 5,696 5,696

> 8,622 29,311

9,522 2,308 4,156 5,080 3,458 1,870 2,108

> 2,547 3,575 3,950 5,775 2,031

> > 90,292 31,166

Nikhom Kham Soi

42,801

Nong Sung

Wan Yai

4,931 10,100

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25,324

11,055 9,216

8,613 7,343

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able 6-Kr-BA-0 LOally Operations of commentation					Condit rach and	Coude rest and medium-term loans	oans	-	Long-term loans		Payment on Ioans	CLIPON C
Amphoe/	Total	S home dichursed	Short term loan Renavment	Outstanding	Loans disbursed	Repayment	standing	Loans disbursed	Repayment	Outstanding	Repayment	Outstanding
King Amprice	6 mm			•								
				200.00	205 202	122 226	408,184	348.773	117,448	S88,696	55	879
Total	1,359,566	382,046	350,324	361,007					15 287	97.851	4	911
Coltere Nation	170369	24.340	24,228	19,445	41,422	33,349	22,954	n 	10010	000000	•	1 6,8
Muang caknon waven			0 280	9 841	14.704	13,201	22,639	9,403	5,567	A12'02	-	-
Kusuman	166,26				•	0 790	35 141	661.6	2,946	32,081		
Kur Rak	96,513	16,913	17,470	29,230					1004	22 587	25	
1	TO BAS	21 660	18.414	23,853	10,435	6,726	13,352				•	
Kham Ta Kia	(LON)			0.020		14.161	20.007	15,534	8,257	28,472		
Khok Si Suphan	57,449	11,533	505.6	0,7,0	1				4344	20.976	10	
Channen Cin	56.943	27,214	23,747	25,387	8,191	8,020				X 66 66		
			101 101	7.137		7,688	23.261		095.0	107.00		
Tao Ngoi	63,562					402	1.779	2.610	1,080	4,777		
Nikhon Nam Un	9,733	3,282	220,5	, , , , c					2 280	36 741		
	84.961	32,429	29,618	36,606/	8,171	6,/U/	+2C'			100 0	96	
Dain Muary			26128		33.485	24,704	54,232	23,121	8,977	42764	2	
Phanna Nithom	977 671		0 / 1 <sup>0</sup> 0 7			15 295	24.114	11,883	11,038	24,343	9	•
Phang Khon	68,712	21,845	18,808	141107	-		200.01		3 300	14.351		
King Amphoe Phon Na Kaeo	40,390	6,809	8,747	6,036	16,317	677'51	100.0	-			•	
in America Bur Back	<u>د</u>	•	1	•	•	•	•					
- AUBINA AND ADDRESS IN		10 11	AD 673	36.242	16,604	14,995	17,366	27,622	9,136	0.440	_	
Wanon Niwat	24,065					11 720	26.565	25,629	5,483	47, 71	2	
Waritchaphum	109,956	39,173	34,664	30,133	-				12102	51.938	2	
Caucae Deen Din	124.225	47,979	43,214	40,560	24,751	657.12	A44'10					
	104 (1			18.103	6,594	7,261	8,169	10,586	3,107	14,104		
Song Dao				04		18 566	34.823	24.357	12,119	39.017	و	
Alme America	89.071	19.237	18,039	0/1/01								

## Kor Po Lor Fund

For some representative export-oriented crops such as coffee and cassava, there are some anxiety for international price fluctuation and EU policy. Thai government proposed to restructure agriculture which are still income source for many people to stabilize their income. General idea is for farmers to encourage their current cultivating crops to more income stable crops by supplying with low interest loans.

Total amount of loan is 65.824 billion bahts and target area is 4.912 million rai and would be disbursed from year 2537 to 2553.

Short term loan Interest 5% The loan for farming, farmer must have pay back within 12 months, or 18 months for some acceptable reasons

Medium term loan Interest 5% The loan for firming, farmer must have pay back installment and interest within 3 years

Long term loan Interest 5%

The loan for farming which need to wait their income from their agricultural produce, repayment of principal should be paied back within 15 years.

Above mentioned target area has plan for diversifying current crops to more sustainable crop.

Table G-RF-KPL-1 Target area			l	Jnit rai
	2537	2538	2539	Total
RICe(poor grade paddy field and unsuitable field)	1,000,000	1,000,000	1,500,000	3,500,000
cassava	400,000	400,000	400,000	1,200,000
coffee	70,000	70,000	70,000	210,000
pepper	2,000	-	-	2,000
Total	1,472,000	1,470,000	1,970,000	4,912,000

## 

## Table G-RF-KPL-2 Budget Plan

Table G-RF-KPL-2 Budget Plan	1			Unit million	i baht
	2537	2538	2539	2540-2553	Total
Credit	6,900	7,497	11,433	7,926	33,756
Support production factor and water supply	2,650	2,940	3,572		9,162
Budget	180	270	330	-	780
Compensation for interest and credit for BAAC	540	1,013	1,605	18,968	22,126
	10,270	11,720	16,940	26,894	65,824

Table G-RF-KPL-3 Crop restructure plan			(Unir rai)		
	2537	2538	2539	Totat	
Rice	1,000,000	1,000,000	1,500,000	3,500,000	
Current					
Poor grade field paddy	750,000	600,000	700,000	2,050,000	
Fulura					
Short-life crops(beans, watermelon etc.)	400,000	400,000	400,000	1,200,000	
Fruits	159,400	100,000	100,000	359,400	
vegetables, flower	25,600	25,000	25,000	75,600	
Mixed-field(Integrated farming)	165,000	75,000	175,000	415,000	
Sub-total			·····	2,050,000	
Current					
Unsuitable field for paddy	250000	400000	800000	1,450,000	
Future					
Milk cows	40,000	40,000	40,000	120,000	
5 rai per head (head)	8,000	8,000	8,000	24,000	
Meat cows	60,000	90,000	60,000	210,000	
3 rai per head (head)	20,000	30,000	20,000	70,000	
Mixed-field(Integrated farming)	100,000	170,000	350,000	620,000	
Fruit	-	20,000	50,000	70,000	
Olive	50,000	80,000	200,000	330,000	
Fast-growing trees	-	•	100,000	100,000	
Sub-total				1,450,000	

Cassava		2537	2538	2539	Total
Current		400,000	400,000	400,000	1,200,000
Future					
Milk cows	l l	10,000	10,000	10,000	30,000
	5 rai per head (nead)	2,000	2,000	2,000	6,000
Meat cows		90,000	90,000	60,000	240,000
	3 rai per head (head)	30,000	30,000	20,000	80,000
Mixed-field(Integrated		50,000	100,000	100,000	250,000
Fruit		50,000	50,000	50,000	150,000
Olive		100,000	\$0,000	50,000	200,000
Fast-growing trees		100,000	100,000	130,000	330,000
Sub-total					1,200,000

Coffee	Γ	2537	2538	2539	Total
Current		70,000	70,000	70,000	210,000
Future					•
Meat cows		12,000	13,000	12,000	37,000
	2 rai per head (head)	6,000	6,500	6,000	18,500
Fruit		58,000	57,000	58,000	173,000
Sub-total					210,000

Pepper	2537	2538	2539	Total
Current	2,000	-		2,000
Future				
Fruit	2,000	-		- 2,000

## Table G-RF-KPL-4 Kor Po Lor: Budget estimation in each type of farming

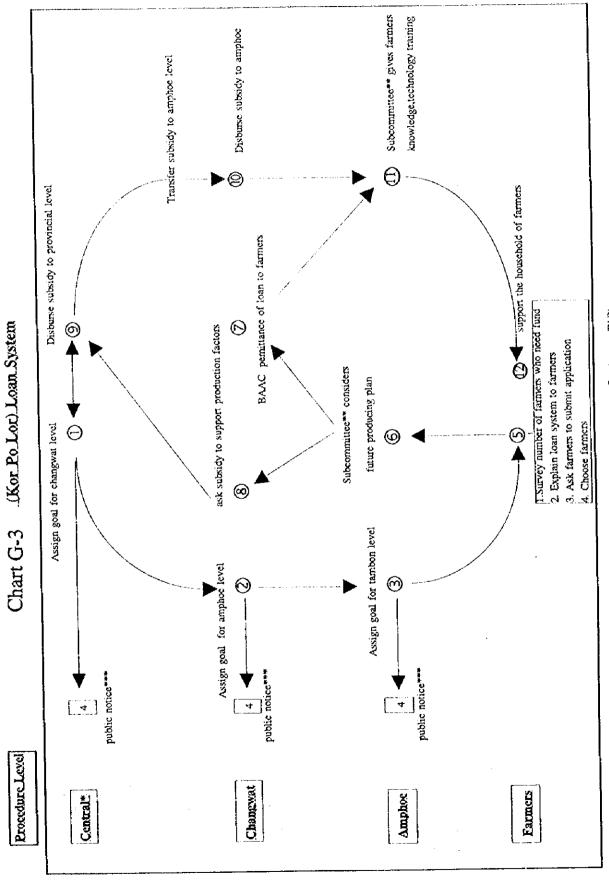
The tables of budget below are standard models in caluculating the loan

amount for each type of farming in case Kor Po Lor fund lend money.

C.

redit needed	7,500	Subsidy	1,600
und preparation		Fish, chicken, and fruit	1,450
ister puesp	750	Vaccination	150
cil preparation	500		
ango planting	660		
hicken breeding	720		
egetable platform	500		
eserve budget	770		
		l	
otaibudget	9,100	baht/rai	
The built of for foult along			
The budget for fruit planti redit needed		Subsidy	1,500
ul preparation		Sceds	750
nplanting	150	Feitilizer	250
upported stick		Labor cost for weeding	500
ompust	1,216		
eitilzer	2.052	1	
sectorde	1,950	1	
eserve budget and other			
otalbudget	12,360	boht/rai	
. The budget for fruit planti			
		·	
lied-treeded		Subsidy	1,500
mplantation Supported etime		Seeds	750
Supported stick		) Fertilizer	250
ompost		Eabor cost for weeding	500
erükzer	2,052	1	
nsecticide	1,950		
leserve budget and other	1.062		
		•	
i otal budget	8,18	) baht/rai	
4. The budget for eucalyptu	s		
	-		
Credit needed	4,600	) Subsidy	820
Soil preparation		) small trees 440pcs/rai	680
Ploughing	850	0 1.5baht/pc	
Planting cost		) Fertifizer	140
Labor cost for moving	47		
Fertilizer	1,95	0	
Labor cost for weeding	13		
Nursery	12		
Living expense	30		
Reserve budget		•	
Total budget	-	0 baht/rai	
	,		
5.The budget for bamboo			
Croditingeded	4,68	0 Subsidy	860
Soli preparation	20	Q Seeds	49
mplatation	10	0 Fertilizer	204
Supported stick		C Family and fertilizer	16
Compost	87	5	
Feilizer	2,59	61	
insect olde	30	0	
Living expense	30		
Peserve budget	<u>. 15</u>	<u>3</u>	
Fotal budget	5.54	0 baht/rai	
6. The budget for vegetabl	e planting	(Platform)	· • · · · · · · · ·
Credit needed	10 00	0 Subsidy	1.50
Soil preparation		0, Seeds	3,50
Seeds	2,00		1,30
Seeds Fertilizer 15-15-15	60		
Fertilizer 46-0-0	52		
Chemical hormone	ده ۱,50		
Other materials	1,65		
	*,**	1	

iredit needed joil preparation	6,500	Subsidy Seeds	1,500 1,500
eeds eeds	2,000	Seeus .	1,500
ertilizer 15-15-15	600		
ertilizer 46-0-0	250		1
hemical hormone	1,500		1
Other materia's	1,650		
otal budget	8,000	baht/rai	
8. The budget for flowers			
Credit needed	22 500	Subsidy	2,500
ioil preparation	3,000		2,500
seeds	2,500		
ertilizer	4,500		1
Facinyard Fertilizer	2,500		
Chemicals	4,000		
Labor costs	6,000		
			· •
Fotal budget	Z\$,000	beht/rai	J
9. The budget for dairy co	ws farming		
Credit needed	212,500	Subsidy	30,650
5 dairy cons	150,000	Fertilizer for 25 rai	3,000
(30,000 Bt/cow)		Haypond 1 pond	3,000
Stalt and farm building	40,000	Equipment	6,000
Pond and water pumping	15,000	Feed	17,350
Supportable insurance		Technical training	1,300
(1 500 Bt /cow)			
Total budget	243,150	baht/rai	-
10-1. The budget for Mea	t cows farm	ing (Domestic)	
Credit needed		Subsidy	17,550
S meat cons		The material for hay pond	3,000
(13,000 Et/cow)	00,000	Stall and building	10,550
Pond and water pulliping	7,500		3,500
Cow insurance	3 000	Technical training	500
(600 Bt /con)	0,000		
Totalbudget	93,050	) baht/rai	
10-2. The budget for Mea			
Credit needed		); Subsidy	17,550
5 meat cows		) The material for hay good	
(15,000 Et/cow)	13,000	Stall and building	10,550
Pond and water pumping	2500	Feed	3,500
Cowinsurance		, Technical training	500
(600 St /cow)			
,,			
- ~		<u> </u>	
Totai budget	103,050	) baht/rai	
11. The budget for Meat	cows farmir	ng (import)	
Credit needed	108,000	Subsidy	17,550
5 meat cows		The material for hay pond	3,000
(19,500 St/cow)		Stall and building	10,550
Pond and water pumping	7.50	D, Feed	3,500
Cow insurance		D Technical training	500
(600 St /cow)	2,00		
Total budget		9 baht/rai	



- Central refers to as committee organized by Department of Agriculture Extension (DAE), Department of Livestock Development (DLD)

Royal Irrigation Department (RID).

note:

•• Sub committee refers to The Agriculture development subcommittee of Amphoe

\*\*\* Gives information about loan system through newspaper,television,radio and others.

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## Land Reform Fund

## 1. Revenue Source

Revenue of Land Reform Fund hereinafter called as LRF is composed of government budget, and farmer affair fund, revenue from the Act 10(4), and refunded budget due to the cancellation or delay of projects. At fiscal year of 1995, 801.43 million baht was formulated which 414.1 million baht from government budget, 85.32 million baht from the Act 10(4), 302.01 million baht from refunded budget.

## 2. Disbursement

LRF planned to spend al budget of which a large volume was supposed to be used for private land purchase, and 42.1 million baht for cadastral survey, and 87.3 million baht for lending loans to farmers and cooperatives.

Actual approval of the fund was 211.2 million baht and the disbursement of LRF was 337.9 million baht which was 1.6 time as much as that of approved. 190.7 million baht finally spent for purchasing private land and 43 million baht was used for compensating farmers in areas where projects were not implemented. Lending loans was carried out according to the approved plan at the amount of the 50 million baht.

## 3. Act 10(4)

According to the ALRO Act 10(4), LRF will pool a part of fund for revolving fund. This pooling money has revenue from 5 categories such as revenue form rent, hire purchase, loan payment and so on.

## 4. Lending loan to farmers and cooperatives

One of activities of LRF is to lend money for farmers for improving their income through agricultural activity. At 1995, LRF received repayment of 22 million baht which attained the 62.3 % of trageted revenue.

ALRO started the lending system at 1977. Up to now, 358 million was lended to farmers or cooperatives in LRAs. 62 coops received the loan and 25000 farmers recieved the loan and 452 farmers recived the 12.7 million baht loan due to Land Bank projects. Loan system is similar to that of Kor po lor. There are three types of loan; short term, medium term, long term. all types of loan have 5 % interest with 5 year grace period.

considering the number of population living in LRAs, the number of farmers who can borrow money is extremely low and generally, farmers in LRAs don't even know the existence of the system.

With the recognition of income disparity will intervene the national economic development on the 8 th National economic development plan, budget for supporitng farmers in LRAs is now increasing. And the volume of this type of loan should be expanded as soon as possible.

	Coo	operative	Farmers		Land bank projects		Total
	No.	Baht	No.	Baht	No.	Baht	
1977-1979	╂╍╍╂╼		1,393	1,155,323			1,155,32
1980-1982			2,049	15,093,640	1		15,093,64
1983-1985	2	600,000	3,486	41,513,157	l l		42,113,15
1986-1988	22	5,890,342	2,555	29,103,626		1	34,993,96
1989-1991	20	4,750,000	539	10,577,906	200	5,000,000	20,327,90
1992	11	4,600,000	1,291	31,514,192	251	6,048,000	42,162,19
1993	7	3,200,000	1,031	29,507,722	1	1,624,000	34,331,72
1994			5,540	117,808,330			117,808,33
1995			7,435	50,580,000			50,580,00
Total	62	19,040,342	25,319	326,853,896	452	12,672,000	358,566,23

Table G-RF-LRF-1 Lending operations to farmers and cooperatives (Land Reform Fund)

 Table G-RF-LRF-2
 Loan repayment from borrowers (farmers and cooperatives)

Capital payment	Interest payment	Total loan repayment
10,832,983	4,209,048	15,042,030
6,512,420	2,454,848	8,967,268
9,528,901	3,297,552	12,826,453
14,045,370	4,865,445	18,910,815
13,211,992	3,740,865	16,952,857
17,978,830	4,090,905	22,069,735
	10,832,983 6,512,420 9,528,901 14,045,370 13,211,992	10,832,983         4,209,048           6,512,420         2,454,848           9,528,901         3,297,552           14,045,370         4,865,445           13,211,992         3,740,865

Table G-RF-LRF-3 Revenue Source (Land Refor Fund) (Unit millions of Baht)

					1977-1995
	1977-1994	1994	1995	Average	%
1.Government Budget	3049.66	990.9	414.1	182.32	82.6
2.Farmer affair fund	100	-	4	5.26	2.4
3.Revenue form the Act 10(4)	545.82	78.62	85.32	33.22	15.0
Sub-total	3695.48	1069.52	499.42	220.8	100.0
4.Returning to the fund		211.66	302.01	173.93	100.0
(1) Due to projects cancelled		41.89	32.25	17.61	10.1
(2)Without any obligation		169.77	269.76	156.32	89.9
Total amount of Fund		1281.18	801.43	394.73	

Table G-RF-LRF-4 Revenue from the Act 10(4) 19
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	Whole country	N.E. region
1 Revenue from rent	15,883,070	<b>95,8</b> 98
2 Revenue from hire purchase	41,907,890	490,847
3 Revenue from loan repayment	22,069,735	9,922,941
Capital payment	17,978,830	8,495,228
Interest payment	4,090,905	1,427,713
4 Revenue from locality maintenance	2,671,229	13,892
5 Revenue from fine and others	2,786,085	
Total	85,318,008	10,669,859

## Table G-RF-LRF-5 Target and Actual Revenue of the Act 10(4) 1995

	Target Revenue	Actual Revenue 1995	Completion rate %
1 Revenue from rent	19,720,000	15,883,070	80.5
2 Revenue from hire purchase	41,940,000		
3 Revenue from loan repayment.	35,410,000	22,069,735	62.3
Capital payment	30,200,000		
Interest payment	5,210,000	4,090,905	78.5
4 Revenue from locality maintenance	3,930,000	2,671,229	68.0
5 Revenue from fine and others		2,786,085	
Total	101,000,000	85,318,008	84.5

## Table G-RF-LRF 6 Land Reform Fund 1995

Revenue Source				
I.Government Budget	414.1			
2.Farmer atlair fund 3.Revenue from the Act 10(4)	<b>85,3</b> 2 499.42			
4.Returning to the fund	302.01			
(1)Due to projects canceled	32.25			
(2) Without any obligation	269.76			
<b>Total amount of Fund</b>	801.43			
		(A)	(B)	(B)/(A)
Disburesement	Expenditure Plan	Approval of the Fund	Disbursement of the Fund	
Private land purchase	600.0	90.75	190.7	210.1
Cadastral survey	42.1	40.77	23.6	57.8
Local maintenance tax	3.2	2.723	2.7	98.6
Loan to farmers	87.3	50.58	50.0	98.9
Others(1)	1.0	0.01	0.6	5720.0
Refundable Expense to the Fund	17.0	17	17.0	100.0
Farmers' affair fund intererst payment to bonds	7.6	7.615	7.6	100.0
Expenditure with regard to the Land Code	2.8	0.633	-	
Cadastral Survey	2.4			75.9
Project for assisting the population	25.0		43.0	-
Basic development work	12.0	-	0.6	
Others(2)	1.1	0.585	1.7	295.4
· ··	801.5	211.2	337.9	160.0

## Table G-RF-LRF-7 Lending activity 1995

	Short term loan	Medium term loan	Long term loan	Baht	%
Income development		44,080,000		44,080,000	87.15
Improvement rights of land holding	-		6,500,000		12.85
Total	•	44,080,000	6,500,000	50,580,000	100
%		87.15	12.85	100	

## Loans to farmers

Short term Ioan Period not exceeding 1 year, 5% Interest rate Medium term Ioan Period not exceeding 3 year, 5% Interest rate Long term Ioan Period not exceeding 15 year, 5% Interest rate

## Loans to cooperatives

All type of loans for cooperatives Interest rate of 3 %.

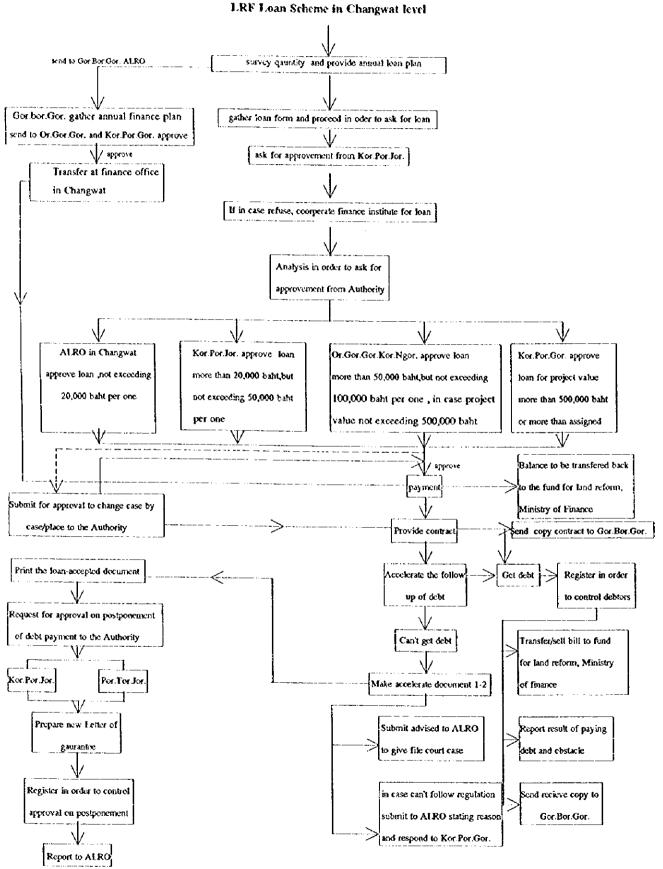


Chart G-4 LRF Loan Scheme in Changwat leve

# Table G-LO-1 Annual loan amount for each crop, livestock, and fish (Baht)

			Initial Loan	Required Loan	
	Type of Loan	Unit			
	S	Bt/rai		500	
Paddy	S	Bt/rai		500	
Cassava	S	Bt/rai		1,100	
Sugarcane	S	Bt/rai		2,300	
Soybeans	S	8t/rai		800	
Groundnuts	S	Bt/rai		1,000	
Mango	L	Bt/rai		15,000	Incl. compensaton
Papaya (Banana)	S	Bt/rai		2,400	
Chicken (Duck)	S	Bt/head	2,000	23	
Beef Cattle	м	Bt/head	4,000	4,000	Incl. compensaton
Vegetables (Stringbean)	S	Bt/rai		2,200	
Vegetables (Chilli)	S	Bt/rai		4,500	
Acacia(Eucalyptus)	Ĺ	Bt/rai	§	8,000	Incl. compensaton
Tilapla	S	Bt/0.2rai		2,500	-

Note Intial loan is provided for building a coop of cow or chicken.

S Short term loan within one year, interest rate 5%

M Medium term loan within two year, interest rate 5%,

L Long term loan 5 year grace period, Repayment starts from 6 th year and finishes 15 th year.

able G-LO-2 Required case1 The case that A							(Baht
	No	of household		Short term	ledium term	Long term	Total
Kohn Kean	Lowland	105		1,724,604	0	7,839,107	9,563.71
	Upland	209		7,889,278	0	15,678,215	23,567,49
	Mixed Land	557		19,532,965	11,148,953	1,045,214	31,727,13
	Sub total	871		29,146,847	11,148,953	24,562,537	64,858,33
Mahasarakam	Lowland	144		1,758,503	2,883,294	0	4,639,79
-	Upland	144		2,220,136	2,883,294	0	5,103,43
L L	Mixed Land	338		1,237,920	6,769,472	0	14,007,35
	Sub total	627		11,214,558	12,536,060	0	23,750,61
Mukudahan	Lowland	355		5,073,413	0	13,327,704	18,401,1
	Upland	<u> 605</u>		7,815,510	0	30,257,490	38,072,9
	Sub Iolal	961		12,888,922	0	43,585,193	56,474,11
Sakohn Nakon	Lowland	91		1,121,127	0	3,425,031	4,546,1
	Upland	177		1,928,091	0	9,485,320	11,413,4
	Sub total	269		3,049,217	0	12,910,351	15,959,50
6000m3 pond	Sub total	623		27,941,550	0	28,035,000	55,976,55
Loan Sub total (1)		3,350		84,241,095	23,685,013	109,093,081	217,019,18
can for Pond (4800m3)		623	Loan per farm 122,743			76,468,889	76,468,8
Coop for Chicken		3,350				6,700,000	6,700.0
Coop for Beef cattle		1,184		[		4,737,003	4,737,0
Loan Sub Iolal (2)				· · · · · · · · · · · · · · · · · · ·		87,905,892	87,905,89
Total Fund	· · · · · · · · · · · · · · · · · · ·	· · ·	•	84,241,095	23,685,013	196,998,972	304,925,07

Table G-LO-2 Required Loan amount for agricultural activity and large scale pond construction

Loan per rai

Table G-LO-3 Required Loan amount for agricultural activity and large scale pond construction Case 2 The case that ALRO Fund supports all required amount of loan for medium and long term loan and compensate interest for short term loan. (8aht)

compensate interest (	or short term	ioan.					(Baut)
		No. of household	1	Short term	ledium term	Long term	Total
Kohn Kean	Lowland	105		68,984	0	7,839,107	7,908,092
	Upland	209		315,571	0	15,678,215	15,993,786
	Mixed Land	557		781,319	11,148,953	1,045,214	12,975,486
·	Sub total	871		1,165,874	11,148,953	24,562,537	36,877,363
Mahasarakam	Lowland	144		70.260	2,883,294	0	2,953,554
Manasarakani	Upland	144		88,805	2,883,294	0	2,972,099
	Mixed Land	338		289,517	2,000,204	0	289,517
	Sub total	627		448,582	5,766,587	Ŏ	6,215,170
						<u></u>	
Mukudahan	Lowland	355		202,937	0	13,327,704	13,530,640
ļ	Upland	605		312,620		30,257,490	30,570,110
	Sub total	961		515,557	0	43,585,193	44,100,750
Sakohn Nakon	Lowland	91		44,845	o	3,425,031	3,469,870
Sakona Makon	Upland	177		77,124		9,485,320	9,562,44
	Sub total	269		121,969	Ö		13,032,319
6000m3 pond	Sub total	623		1,117,662	0	28,035,000	29,152,662
Loan Sub lotal (1)		3,350		3,369,644	16,915,540	109,093,081	129,378,265
			Loan per farm				
Loan for Pond (4800m3)		623	122,743			76,468,889	76,468,88
Coop for Chicken		3,350				6,700,000	6,700,00
Coop for Beef cattle		1,184	4,000			4,737,003	4,737.00
Loan Sub total (2)		L				87,905,892	87,905,892
Total Fund				3,369,644	16,915,540	196,998,972	217,284,156

Loan per rai

2,556

Note in the case 2, ALRO supports the interest shortage of 4 percent of normal BAAO short term loan. The interest of BAAC short term loan is 9 %. That of ALRO Fund is 5 %.

3,587

## Table G-FB-1 Fam., g type in each priority area

Priority area	lohn Keen		Maha Sar	akhain	Mukurtahan	1	Sakohn N	akohn		
Pordsize	12	00m3	1	200m3	12	200m3	12	200m3		6000m3
	W,O	W/	O,W	W;	W,O	₩/	W.O	W/	W,O	₩;
	20	20	12	12	13	13	10	10	21	21

(rai)

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#### **Farming at Lowland**

	Patternt		Pattern4		Pattern7		Pattern9		Pattern1	
Paddy Glutinous Non-glutinous	12	12	5	5	8	9	6	5	8	8
Cassava	7		6		5			1	8	
Sugarcane							3		6	6
Soybeans						0.5		0.5		1
Groundnuts						0.5	1		E C	1
Mango		5	1			2.5		2.5		3
Papaya (Banana) (Intercropping)	1 1	0.5		0.15		0.25		0.25		2
Chicken (Duck)	60	150	60	150	60	200	100	200	100	200
Beel Cattle				5		1				
Vegetables(String bean)		1.5	- I	1.5	1	0.75		0.75		1.5
Vegetables(Chilli)		1.5	!	1.5		0.75		0.75	I.	1.5
Acacia(Eucalyptus)							1		1	
Tilapla		0.2		0.2	l	0.2	2	0.2		1
Grass				4		•				
Fallow	ļ				2	1		1		
Pond	ł	1		1	1	1		1	]	2
Non-cropped area (Livestock yard etc.)	1	1	1	1	1	11	1	11	11	11
Sub total	20	22	12	14	14	15	10	11	22	25

The Sub total excludes the required area for feeding fish and for intercropping.

Unit of livestock refers to the number. Non-cropped area includes Road, Livestock yard etc. Soybeans and Groundnuts are planted after rice harvesting. Chicken is fed two times for a year and Vegetables are harvested three times for a year.

#### Farming at Upland

	Pattern2		Patterns		Pattern8	P	atternto	
Paddy Glutinous Non-glutinous			3		6	3,5	3	3
Cassava	7		8	5	6	3.5	3	1
Sugarcane	12	12				1	3	
Soybeans								
Groundnuts	1 1							
Mango	i !	5				2	1	2.5
Papaya (Banana) (Intercropping)		0.35		0.25		0.35		0.25
Chicken (Duck)	60	150	60	150	60	200	100	200
Beef Cattle	I I		1 1	5	1 I			
Vegetables(String bean)		1.5		1.5		0 75		0.75
Vegetables (Chilli)		1.5		1.5		0.75	1997 - 19	0.75
Acacia(Eucalyptus)	1		<b>i</b> 1		1	2.5		2
Tilapla	1 1	0.2	1	0.2		0.2		0.2
Grass			1 6	- 4	1		1	
Fallow			1			1		
Pondi	i	1	1	1	1 1	1	1	1
Non-cropped area (Livestock yard etc.)	1	1	1	1		1	1	1
Sub total	20	22	12	. 14	13	15	10	11

The Sub total excludes the required area for feeding fish and for Intercropping.

Unit of livestock refers to the number. Non-cropped area includes Road, Livestock yard etc.

Chicken is led two times for a year and Vegetables are harvested three times for a year.

#### Farming at mixture of Lowland and Upland

		Pattern3		Patternö	
Paddy	Glutinous	5	5	5	5
-	Non-glutinous	I .I			
Cassava		4		6	
Sugarcane		10	10		
Soybeans					
Groundnuts	:				
Mango	(intercropping)	1 1	0.125		
	nana) (intercropping)		0.1	1 !	0.16
Chicken (D		60	150	60	150
Beef Cattle			5		5
	(String bean)	1 1	1.5		1.5
Vegetables		1 1	1.5		1.5
Acacia(Euc		1. 1		1	
Tilapia			0.2		0.2
Grass			2	i	4
Fallow		1 1			
Pond		I I	1		۱ ۱
	ed area (Livestock yard etc.	1 1	i	1 1	l i
Sub total		20	22	12	14

The Sub total excludes the required area for feeding fish and for intercropping. Unit of livestock refers to the number. Non-cropped area includes Road, Livestock yard etc.

Paddy     Glutinous     KK     Baht/rai       Paddy     Glutinous     KK     Baht/rai       MH     Baht/rai     MK     Baht/rai       MK     Baht/rai     MK     Baht/rai       So     6.000 m3pond     MH     Baht/rai       RMH     Baht/rai     MH     Baht/rai       So     So     So     Baht/rai       RMH     Baht/rai     MH     Baht/rai       RMH     Baht/rai     MH     Baht/rai       RMH     Baht/rai     So     Baht/rai       So     Groundhuts     So     Baht/rai       Baht/rai     Groundhuts     Baht/rai     Baht/rai       Cassava     So     Baht/rai     Baht/rai       Baht/rai     Groundhuts     Baht/rai     Baht/rai       Baht/rai     Baht/rai     Baht/rai     Baht/rai       Bant/rai     Baht/rai     Baht/rai     Baht/rai       Bapaya (Banana)     Intercropping)     Baht/rai     Baht/rai       Beef Cattle     Baht/rai     Baht/rai     Baht/rai		Income Ext 1,350 1,170 1,125	Expense		Income		ĺ
Paddy Glutinous KK MH MH MK SN MH SN MH MH MH MH MH Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle				Profit		Expense	Protit
Taudy MK MK SN MH MH MH MH MH MH MH MH MH MH MH MH MH		1,170 1,125 1,575	374	976	1,575	412	1,163
MK Non-glutinous KK MH MH MH MH MH KK MH MH MH KK MH MH MH Soybeans Groundnuts Groundnuts Mango Chicken (Duck) Beef Cattle Beef Cattle		1,125 1 676	370	800	1,350	407	943
Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1 575	369	756	1,350	407	943
6.000 m3pond 6.000 m3pond KK MH MH Margo Groundnuts Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		222	379	1,196	1,800	417	1.383
Non-glutinous KK MH Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1.260	372	888	1.575	412	1.163
Cassava Sugarcane Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1.500	374	1,126	1.750	412	1.338
Cassava Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1.300	370	930	1.500	407	1.093
Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1.250	369	881	1,500	407	1.093
Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle		1.750	379	1,371	2.000	417	1.583
Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle	-	1,400	372	1,028	1,750	412	1,333
Cassava Sugarcane Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle	•	1,692	743	949	2,350	1,041	1.309
sugarcare Soybeans Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle	Baht/rai	3,960	2,252	1,708	3,960	2.252	1.708
Soybears Groundnuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle	Baht/rai	2,592	805	1.787	2,592	805	1.787
Groundliuts Mango Papaya (Banana) (Intercropping) Chicken (Duck) Beef Cattle	Baht/rai	2.300	1,002	1,298	2,300	1,002	1.298
(Banana) (Intercropping) h (Duck) title	Baht/rai	7.529	861	6,668	7,529	861	6.668
	Baht/rai	000'6	2.382	6,618	000'6	2.382	6.618
	Baht/hea	30	23	16	39	23	9
	Baht/hea	4.000	1,963	2.037	4,000	1.963	2.037
	Baht/rai	7,000	2.189	4,811	7,000	2.189	4,811
	Baht/rai	9.200	4,448	4,752	9.200	4.448	4.752
	Baht/rai	1.800	720	1.080	1,800	720	1,080
Acacia (Eucaryprus) Bahthe	Baht/hea	6,230	2,494	3,736	6,230	2.494	3.736

ED 3 Cron Rudget Summary ( 

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## Table G-FB-3 Farm income on each faming type in each priority area W/O PROJECY

Priority area	obn Kean 1200 nJ WO	Maha Serekham 1200m3 	Wukudahan 1200m3 WO 13	Sekohn Nekohn 1200m3 WO 10	6000m3 W0 21
	20	12	13	10	

(ral)

.

#### Farming at Lowland

Non-quinous assava uqarcane oyiteans troundinuts fanoo apaya (Banane) (Intercronpint) hicken (Duck) keet Cattle (eqctables(String bean)	12 7		Totul Atenua Profit 4.4cm 1171 Ø	 5	A.UMA 6 5950	301.8 Sence Pe 1850	JA -		NLONIB E	Tatal D		· ·						-	
Non-quinous assava uqarcane oyiteans troundinuts fanoo apaya (Banane) (Intercronpint) hicken (Duck) keet Cattle (eqctables(String bean)		16,200 G		5						-Kauzo 1:				sonie P		_		icorda F	
fango apaya (Banana) - (Intercruppinu) bicken (Duch) keet Catle 'egetables(String bean)		0 0 1 G	520) 664 0 ' 0	6 6 1	0 10:152 0 0 0	0 4.45.6 0 0 0	4000 6 6 6 6	8	0000 0343 0343 0 0	2952 0 3745 0 0 0	6,044 C 4,1245 C C L	е 3	3,450 C 0 11,890 0 0	2214 9 6158 0 0	1,11 C 5,424 C C	8 6	10-350 0 13556 23760 0 0	2936 0 6944 3532 0 0	7,4 76 10,2
(cqetables(Chill) (cacia(Eucahptus)	<b>6</b> 0	0 6 2 2 40 0 0	0 0 1:360 95 0 0 0	ε ί 60 τ τ τ	0 2343 0 0 0	0 1,360 0 0 0	6 1- 36( 6 0 0 1-	60	0 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 0 1.340 0 0 0 0	6 550 6 6 6 7	100	8 3300 0 0 0	0 2309 0 0 0 0	ן 18,8,4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	100	0 3,320 0 0 0 0	0 2300 0 0 0 0	1,1
ilopia Srass allow Yond Jon <u>cropped area (Livestock yard</u>		0 - -	0 - - -	1 - -		0 - - -	- - 	1	-	-	-	ł	-	11,330	- - -	1	51,276	-	

Sub total 20 30,384 11,069 19,315 12 18,342 7 The Sub total excludes the required area for treading fab and for intercropping Unit of hestock refers to the number. Non-cropped area includes Road, Elivestock yard etc. Soybeans and Groundruts are planted after rice-harvesting. Chicken is fed two times for a year and Vegetables are harvested three times for a year.

#### Farming at Upland

rarming at	upland							Total				Tetal	T		[	Tatał	
				1.14	<u> </u>		P. ST. 8		Y.51		INCLASE	Ex sess 1	Profe 1		income	Expran 1	h.,6t
	<b>A</b> 1 <b>F</b> 1 <b>F</b>		'naunie I	E-\$-4054   N	, <sup>10,1</sup>	3	3510	1,110	243	6	6,750		4500	3	4125	1137	3.14
Paddy	Glutinous Non-alutinous		i ä	0	÷		c	C	ī t	-	0	Đ	6		Ó	Q	
<b>-</b>	1400-00010003	7	41.011	5.201	6,54.	8	13,536	5,944	1,582	6	10,152	14.8	5,62-1	3	5076	2 229	2,84
Cassava		12	47.520	27.024	20.436	-	0	٥	E.		٥	0	C	Э	11,860	6,75-0	5124
Sugarcane Soybearis			0	0	ĩ		0	0	]ن ان		6 0	• •	q		a	0	(
Groundruts		1	6	ō	Ċ		6	0	ť		G	. 0	e		0	0	
Mango			6	0	¢		0	0	τ		0	0	ú		0		
	(Intercropping)		0	0			5 0	0	¢		6	0	ç		9 3900	2 X 0	163
Chicken (Duck)		60	2 340	1,390	966	60	7,340	1,350	360	60	2,340	1,380	900	100	3950	2,00	1,044
Beel Cattle			0	0	Ľ		ð	9	9		•	1 U	1.		Ĭ		
Vegetables(String	(bean)		e	ច	C		0	0	c				L A			e e	
Vecetables (Chill)			0	0	¢.		•	3	с		1		7				
Acacia (Eucalyptu	s)			0	Ŀ		0	9	1			, v	2		1	0	
Filapia	ļ		0	Ð	c		c	u					-			-	
Grass			-	-	-		-				Ι.		-			-	
Fallow			-	-	• '	]	1 1	-			1.				Į -	•	
Pond				-	-	Ι,		-	-	1			-	1	1 -	-	
	a (Livestock yard		61,704	23 606	28.000		19.386	8,434	10 952	1	19,242	8,052	11,190	10	25,561	12,422	13,159
Sub total			01,104		50,444	<u> </u>	1.000										

Sub total excludes the required area for feeding fish and for intercooning. Unit of Vestock refers to the number. Non-cropped area includes Road, Livestock yard etc. Chicken is fed two times for a year and Vegetables are harvested three times for a year.

## Farming at mixture of Lowland and Upland

	<u> </u>			Tutal				Tot s	
		-	Inclaria (	Egensel	Frufft		income	E 4 1 50	
Paddy	Giutinova	5	6,050	1,870	4,860	5	5,950	1,850	4,000
- 400 Y	Non-autinous	-	, a	0	¢		1 a	0	•
Cassava		4	6,763	2,902	3,790	6	10,152	4458	563
Sugarcane	1	10	39,600	22,520	17,060		6 0	0	I (
Sovbeans			D	6	e		0	0	
Groundruts			0	0	C		0	0	) 1
Mango	(intercropping)		0	0	ſ		0		1 1
	nana) (intercropping)		0	¢	¢		L 0		1
Chicken (Du		60	2.340	1,380	336	60	2,343	1.160	1 9F
Beef Cattle			0	0	3		6		} !
	String bean)		6	0	¢		0		<b>)</b>
Vecetables{			. o	0	¢		<u>ه</u>	r :	<b>)</b>
Acacia(Euc			6	0	6		1 0	) (	,
Trapia	*** [ P -=== ]		0	0	C		0	, (	)
Grass			-	-	-	l	·		-
Fallow					-	1	1 ·		-
Pond			· -	-	-	1	ł -		-
Non-croppe	id area (Livestock yard	1	1			11	ч <b>—</b> :		
Chival		20	55 458	28 742	26 710	1 1	2 16,342	7,68	10,65

 Sub total
 20155458
 28,742
 26,7163
 12,113,342
 7

 The Sub total excludes the required area to feeding fish and for intercrosping
 Unit of Newstock reters to the runber, Non-cropped area includes Road, Unvestock vard etc.
 Chicken is fed two times for a year and Vegetables are hervested three times for a year.

## Table G-FB-4 Farm income on faming type in each priority area W/ PROJECT

Priority area	орл Кекл	Mahaseratam	Wuku tukan	Selcha Nekoka	
Pond size	1200 53	1200r3	1200m3	1200rn3	6000m3
	20			10	21

#### Farming at Lowland

										1.4.4		r I		1.24				1.18	
															£.		e / 147 0		nJ:
NPC as the	nu <b>n</b> •															1.1			
12	15 10	4 )-14	13368	5	8763	20.6	4 715	8	10.600	12.6	1.11	ہ ا	9000	1000	6 I G	°			· · ·
I	e.	¢	t (		¢.	5	ι	1	e	5	6		U O						
1	<u>ل</u> ا	9	¢		, Q	D	ſ		0	Ċ.	{		0	a					10.73
1	Ĵ	9	- C	1	1 0	0	(		0	C	L, L,		0	a	(	្រ			
	0	0	4		c	0	(	05	1250	-¥63	8	05	1236	463	83+	1 1			
	ø	e	:		3	0	(	05	1,150	518	6P.		0	0	{	l 1	-		
	31645	4005	33.14		อ	0	i.	2.5	18 97 8	2153	166 N	25	18,923	2453	16670	3			
				0.15	1.440	5.61	1.00		2250	31.5	1654	0 2 5	\$ 25.0	536	1,6%5	2	13,000	4 54	1923
									1910	6.576	32.5	200	7800	4500	3200	200	7 B.HQ	4,500	355
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									6.265	1.1.1	36.00	0.25	5250	160	3626	1 15	10,520	326\$	721
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	6	0	1		•	0	<u>د</u>							34.4	316		31.53	12 470	1463
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22	97,425	26 340	21 086	14	64.570	28.115	36,454	1 15	60,493	18,996	41,503	. 11	\$7,549	17,307	40,241	1 25	145,089	25.232	12.55
	12 5 05 150 15 02 1	12 15+0 2 5 10 5 10 5 15 15 15 15 15 15 15 15 15	12 15+70 4344 C 0 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0	12 1540 a apat 11364 C 0 1 U 0 0 G 0 0 G 0 0 S 07640 4005 1000 150 Exten 4005 1000 150 Exten 4005 1000 150 Exten 1000 c 15 15400 2.64 120 15 15400 2.64 120 15 15400 2.64 120 15 0 0 0 15 0 0 15 15400 2.64 120 15 15400 0 0 2 6000 2.44 5100 	12 15470 4344 17364 5 C 0 1 U 0 0 0 0 1 5 07645 4305 1304 05 4470 4305 1304 05 4470 (43) 316 05 450 (43) 316 05 150 500 204 220 15 15 15800 477 342 15 1580 477 342 15 0 2 0 2 6070 2444 5355 02 1 - 1 1 1 - 1 1	12         15.40         4344         11324         5         6.145           0         0         1         0         1         0           0         0         0         1         0	12         154 0         a jata         11 jata         5         6 14 0         2 C 45           0         0         1         0<	Ling         Ling <thling< th="">         Ling         Ling         <thl< td=""><td>LP (2 + 1)         P(-) (+)         Exp (-)         Exp (-)</td><td>Ling         District         Explore         Fundation         Explore         Fundation         Fundatio</td><td>Lange and No. 0.1         Lange can Facility         <thlange can="" facility<="" th="">         Lange can Facility         Lange can</thlange></td><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>Ling au         Ling au         <thling au<="" th=""> <thling au<="" th=""> <thl< td=""><td>LD 0 0 1         L 0 0 1         <thl 0="" 1<="" th=""> <t< td=""><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>Albornic         Link         <thlink< th="">         Link         Link</thlink<></td></t<></thl></td></thl<></thling></thling></td></thl<></thling<>	LP (2 + 1)         P(-) (+)         Exp (-)         Exp (-)	Ling         District         Explore         Fundation         Explore         Fundation         Fundatio	Lange and No. 0.1         Lange can Facility         Lange can Facility <thlange can="" facility<="" th="">         Lange can Facility         Lange can</thlange>	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Ling au         Ling au <thling au<="" th=""> <thling au<="" th=""> <thl< td=""><td>LD 0 0 1         L 0 0 1         <thl 0="" 1<="" th=""> <t< td=""><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>Albornic         Link         <thlink< th="">         Link         Link</thlink<></td></t<></thl></td></thl<></thling></thling>	LD 0 0 1         L 0 0 1 <thl 0="" 1<="" th=""> <t< td=""><td><math display="block"> \begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>Albornic         Link         <thlink< th="">         Link         Link</thlink<></td></t<></thl>	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Albornic         Link         Link <thlink< th="">         Link         Link</thlink<>

Sub total The Sub butal excludes the required area for feeding ish and for intercooping. Und of bestock refers to the number. Non-proceed area includes Fload, Livestock yard etc. Supports and Groundrub are planted after incellments ind Chucken is fed two lines for a year and Vagetables are framested three lines for a year.

#### Farming at Upland

r artsning ut opidine			1 11				1.14				Tetal				Tata	
		61.01 B	E-curia I	Fr. fit			E-cor.o	Profit	A 80	neume.	F-\$4/50				E e se o	
Pa3dy GMinous		6 0	9	(		0	0	٢	35	47.5	14.5	3,361	3	5,430	1,250	4,14⊱
Non-clutinou	s	6 0	Û	(		6	3	Ĺ		6	រ	ť		c	a	ť
Cassava		0	. 0	0	5	11.050	.20	6.5.4	3	70%0	3,123	3,927		9	a	L.
Sugarcane	12	41500	21624	20 4 JF		e	Q	- 0		0	C C	ť		6	0	9
Soltears		l a	. G	ť		e	ð	C		0	0	Ľ		1 0	6	£
Groundrules		1 0	. 0	ţ		6	0	r,	1		e	Ĺ		Q	Q	c
Vango	5	0.845	4,365	33 345	l I	0	0	L L	2	15,23	1,122	13.3.8	2.5		2,153	16,670
Papaya (Banana) (Intercropp	ina) 0.35	3,450	014	2,357	0.25	22%	510	1.655	035	3,950	814	2,357	0 25			1.652
Chicken (Duck)	150	535	340	2.404	150	5.850	(*)	2,400	200	7,800	4,500	3500	200	1,650	4,300	3,200
Beel Catle		1 ;	) U	1	5	20,000	3,615	10,155		9	• •	Ę		0	0	
Vegetables(Suing beary	15	155-0	9754	1711	15	10.526	9294	3,287			1.642					3 6 D E
Vecetables(Chra)	1 15	1.085	1 EF12	2426	1 15	13800	\$512	7125	075	6 300	3356	3.504	0.75	506.8		3.554
Acacia: Evcalutus)		1 (	) ન	1		0	3	۰.	2	3,600	1,440			3,630		
Tiapia	02	6270	2424	37.4	02	6230	2,454	378	02	6236	2 - 54	11X	02	6,230	2404	3,7.4
Grass	Į.				4	- 1	-			ł -	-		1	-	•	
Falew	1				1	-		-		1.		•			-	-
Pond	1			· .	1		-		1 1	· ·			1	۰ ا	-	•
Non-cropped area (UNEStock	yard 1		<u> </u>		1	1			1 '	<b> </b> ;			ļ!	· · · ·		
Sub total	1 7	124,69	5 48,052	76,633	14	70,380	31,515	38,865	1	59,763	20,615	39,148	<u> </u>	58,253	17,511	38,742

The Sub total excludes the required area for feeding lish and for intercropping. Und of hestock refers to the number. Non-cropped area includes Road. Livestock yard etc. Chucken is fed two tines for a year and Vegetables are harvested three times for a year.

#### Farming at mixture of Lowland and Upland

				1.00				او در ۲	
	· · · · · · · · · · · · · · · · · · ·	4.90 ets	w.re	(	F . 61	4.90	1000	Exercise	Fr.,6t
Pasta	Gutnous	5	7875	2,740	5 a 14	5	6 750	235	4715
	Non-clitinous		0	0	E,	1	a	0	
Cassava		Ł	¢	c		Û	c	Û	
Susarcare		<b>i</b> 10	¥9.5(o)	72520	11,5%		Ŀ	Q	
Soytears			e	0	•	3	0	C	
Groutenuts			e		τ	1	9	0	
Mango	(intercropping)	0.125	541	1-38	\$34		0	0	
Papaya (8a)	nana) (Intercropping)	01	224	208	£5.	0.15	1,440	364	1,6%
Chicken (Du		150	- ১৮০	3,450	2.404	150	5,550	34.0	2 - 3
Beel Carle		5	20, 2, 0	24:5	10185	5	20,000	9355	1016
Vegetablest	Streatean	15	:05/ki	3744	0.215	1.5	+0.500	3764	21
ece at lesi		1 15	12600	5	715	1.5	13 800	6.672	7,12
Ac acim(Euc.	alvotus)	1	9	0	5	1	0	: t	ŧ
Triacia		02	615	24:4	318	] 02	5.2.50	2411	1 372
G-455		2	1 ·	-		4	-		
Falcw		i				1	1.		
Fond		1	· ·	-		1 1			
	diarea (Livestock yard	1 1	-			1	<u> </u>		
Cold And al		23	1105 696	50 640	551.56	14	64 570	28 1 3 1	36 43

 Sub-total
 22
 105 696
 50,640
 55,056
 14
 64,570
 28,131
 36,439

 The Sub-total excludes the required area for feeding fish and for intercropcing
 Unit of intercropcing
 Unit of intercropcing
 Unit of intercropcing

(ral)