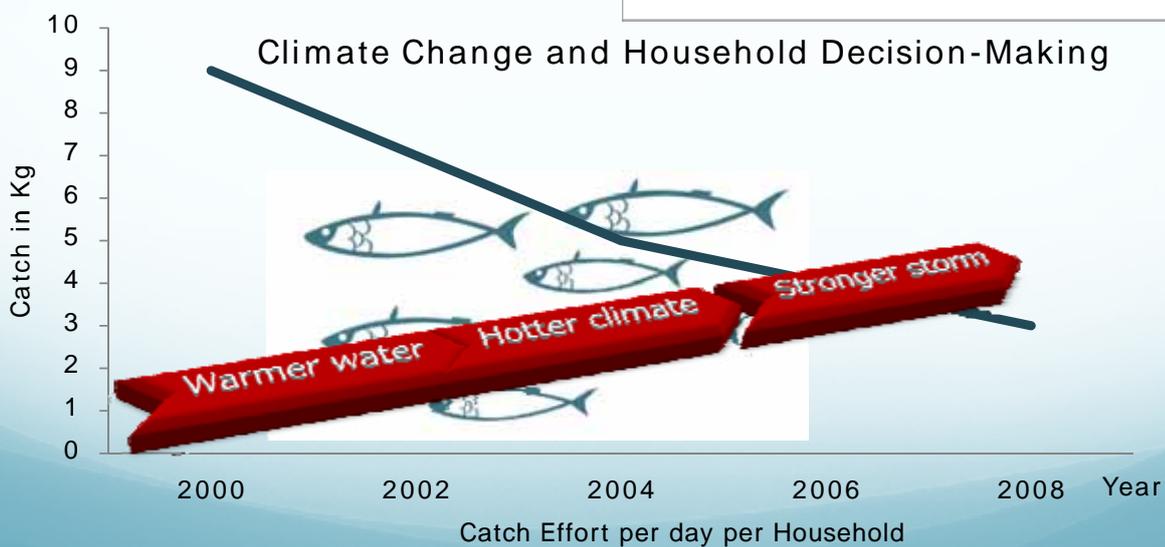
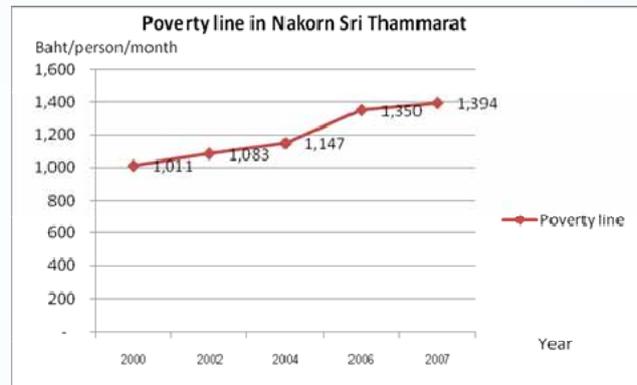
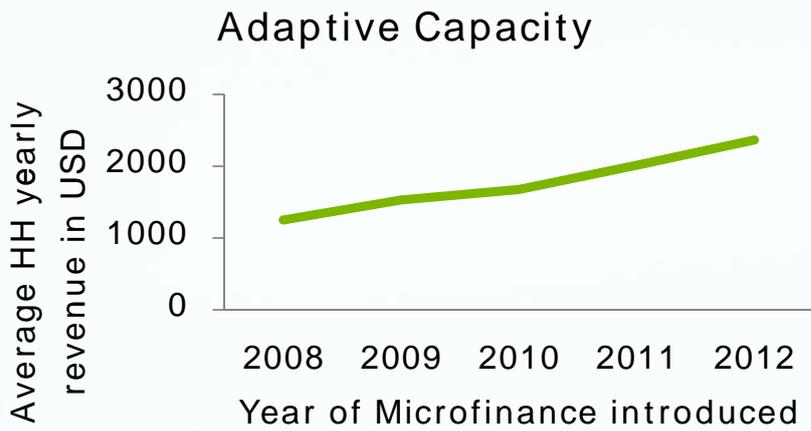
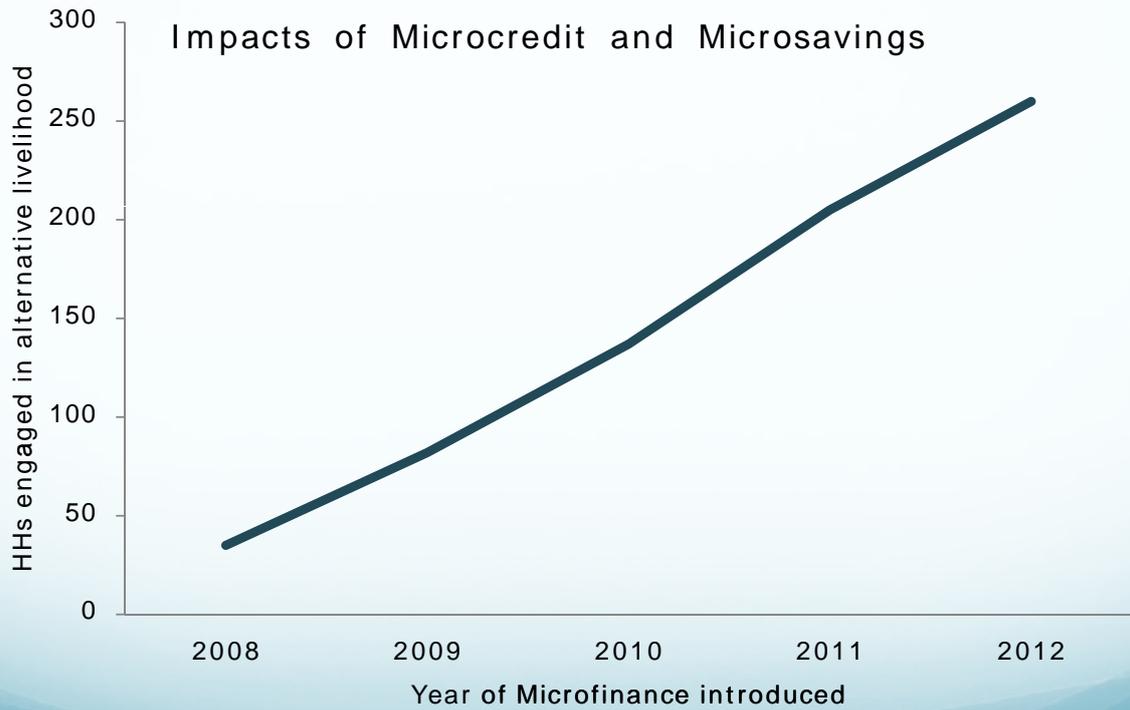


# Microfinance in the Mekong Region

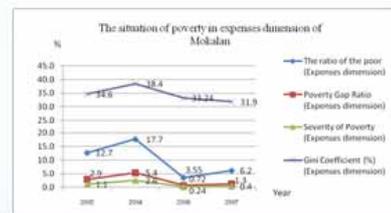
Building local capacity to create local opportunities

Empowering human resources: Through local knowledge and scientific research towards poverty reduction





### Role of the Government



# of Marine and Coastal Resources Management Act B.E...

- Community Rights and Integrated Co-Management
- Financial Support Measures
  - Marine and Coastal Resources Fund

## Micro-Finance Institute of Mokalan

### The activities of borrowers



Coconut trading  
Supplying

Oil palm planting

Pottery

### The members were paying debt, deposit and borrowing



Paying debt

Deposit

Borrowing

# A box for saving



- The interest rate applied is 1.5% per month. When the deposit reaches 5.000 baht, the interest rate increases to 3.5%.
- At the age of 15, one can decide to take back the whole amount deposited with corresponding interest or to continue the saving.

## Opening of a shop



- It's more of a service to the population rather than a source of income. Beyond essential products, they have also services for mobile phone and payment of electric bills, among others.
- Benefit gained from this shop is approximately around 2000 baht per day.



# Conclusion

- Micro-finance Act...supported from the Government Saving Bank
- Community Rights and Integrated Co-Management
- **Financial Support Measures:** The Institute has regulations for both who would like to become a membership and who would like to borrow money from the institute
- The solution center which provides the service for project consulting and project feasibility analysis to their members is the effective tools to protecting the bad debt.