

Legal prospects of the using land titles (Land Reform) as a collateral for loan: study in Chiang Rai, Pa Yao, Tak and kampongpech province.

Abstract

The purpose of the research aims to study the procedures of law concerning to using benefits of ALRO Lands for loan collateral in which the government indicated it to be the Assets Capitalization policy.

The result from the synthesis of current law found that the law rejects using ALRO Lands for loan collateral which same in commercial banks also. The government can assist in order to solve this problem by policy planning and increasing of value added for ALRO 4-01. Even though, the government tries to keep and prevent the right for natural resources hardly as you can see at present that ALRO 4-01 is a rights document with a lot of conditions, but how to help farmers in the loan reform areas have more choices or they can earn more income from land using is the main duty of the government.

The researchers assumed that the government can help farmers by reviewing the laws and policies concerned. For examples, bank annuities for purchasing or expropriated from land owners, revise the Agricultural Land Reform Act in section 3, title dispute settlement outside a state, and /or to improve the potential of working in government organizations such as revising the roles for work in Assets Capitalization Bureau in accordance with current situation.