



Nakhon Si Thammarat  
Rajabhat University



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# NO POVERTY



Low-income student support



Provide assistance in the local community supporting the start-up of financially and socially sustainable businesses



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## Low-income student support

University has implemented a program to provide educational loans to students who lack financial resources. The Student Loan Fund is a program that provides educational loans to students at the higher education level. The objective is to increase educational opportunities for those who lack financial resources. Students can borrow funds throughout their entire course of study, and they must start repaying the loan after graduation when they have sufficient income. The borrowing limit depends on the student's educational expenses and family financial status.

In the 2023 academic year, the university has provided 1,478 student loans, which students can use to pay for their tuition fees and monthly living expenses. Through this arrangement, students can use the funds to purchase nutritious food and enjoy a better quality of life.



## Provide assistance in the local community supporting the start-up of financially and socially sustainable businesses

The Nakhon Si Thammarat Rajabhat University has launched a community assistance initiative to enhance the value of products derived from the community's resource base. The purpose of this initiative is to improve and expand the quality of artisan chocolate production from local cocoa, thereby transforming it into a distinctive product that embodies the province's identity. The development of cocoa into an economic plant with sustainable value in all aspects will be a critical factor in the growth of the indigenous economy in the region. The initiative has increased the income of entrepreneurs and had a positive impact on the community through its activities.

- 1) Local cocoa production is significantly influenced by the establishment of a genetic identity and the comparison of the quality of fresh cocoa produce, resulting in a distinctive product for Nakhon Si Thammarat Province.
- 2) In order to facilitate community-level cocoa processing, create a solar energy dehydrator that employs infrared heat and rotation to dry cocoa beans.

- 3) By utilizing the residuals from cocoa fermentation for commercial purposes, the value of the product is increased by over twofold in the production of jelly from cocoa residue.

- 4) In an effort to appeal to the health-conscious and younger demographics, Nakhon Si Thammarat cocoa has created a novel chocolate spread that incorporates two local raw materials from the area: cocoa beans and cocoa itself. The product's value is enhanced by 2.57 times due to its proportion of omega 3-6-9 fatty acids and all 9 essential amino acids for the body. Consequently, it possesses significant nutritional value.

- 5) Fabric pattern innovation from the residual raw materials and natural cocoa hues of cocoa fruits.

- 6) Increase the value of cocoa products by over twofold and establish a 22 percent income distribution throughout the value chain.

