

REFERENCES

Ajibefun, A.I., G.E. Battese and A.G. Daramola. 1996. Investigation of Factors Influencing the Technical Efficiencies of Smallholder Croppers in Nigeria. Working Paper No. 10/96. Australia: Center for Efficiency and Productivity Analysis (CEPA), Department of Econometrics, University of New England.

Aphichai. Puntasen et al. 2010. Rehabilitation and Moratorium of Small and Poor Farmers. Bangkok: The Thailand Research Fund. (In Thai).

Aree Wiboonpongse. 2006. *Applied Econometrics for Agricultural Marketing*. Chiang Mai: Department of Agricultural Economics, Faculty of Agriculture, Chiang Mai University. (In Thai).

Arun, T., D. Hulme, I. Matin and S. Rutherford. 2005. Finance for the Poor: the Way Forward?, Chapter in Finance and Development – Surveys of Theory, Evidence and Policy edited by Christopher J. Green, Colin H. Kirkpatrick and Victor Murinde, Edward Elgar.

Aubert, C., A. de Janvry and E. Sadoulet. 2009. “Designing Credit Agent Incentives to Prevent Mission Drift in Pro-poor Microfinance Institutions.”

Journal of Development Economics. 90: 153-162.

Basu, P. and P. Srivastava. 2005. Scaling-up Microfinance for India’s Rural Policy. Research Working Paper 3646. Washington: World Bank.

Berger, A.N. and D.B. Humphrey. 1997. "Efficiency of Financial Institutions: International Survey and Directions for Future Research." *European Journal of Operational Research*. 98: 175 – 212.

Bathan, B.M. and F.A. Lantican. 2010. "Factors Affecting Yield Performance of Banana Farms in Oriental Mindoro, Philippines." *Journal of International Society for Southeast Asian agriculture science*. 1: 1 – 7.

Battese, G.E., S.J. Malik and M.A. Gill. 1996. "An Investigation of Technical Inefficiencies of Production of Wheat Farmers in Dour Districts of Pakistan." *Journal of Agricultural Economics*. 47: 37 – 49.

Ben-Belhassen, B. 2000. Measurement and Explanation of Technical Efficiency in Missouri Hog Production. Selected paper, American Agricultural Economics Association (AAEA), Annual Meeting. Tampa, Florida, 30 July – 2 August, 2000.

Best, J.W. 1977. *Research in Education*. Edition 3. Englewood Cliffs: Prentice-Hall.

Binam, J.N., J. Tonye, N. Wandji, G. Nyambi and M. Akoa. 2004. "Factors Affecting the Technical Efficiency among Smallholder Farmers in the Slash and Burn Agriculture Zone of Cameroon." *Food Policy*. 29(5): 531 – 45.

Casson, R.J. 2006. "Possible Role of Excitotoxicity in the Pathogenesis of Glaucoma." *Clinical & Experimental Ophthalmology*. 34: 54 – 63.

Chambers, R. and G. Conway. 1992. Sustainable Rural Livelihoods: Practical Concepts for the 21st Century, vol. DP 296, Edited by U. o. Sussex. London: IDS.

Charnes, A., W.W. Cooper, A. Lewin and L.M. Seiford. 1995. *Data Envelopment Analysis: Theory, Methodology and Applications*. Dordrecht: Kluwer Academic Publishers.

Charnes, A., W.W. Cooper, and E. Rhodes. 1978. "Measuring Efficiency of Decision Making Units." *Journal of Operations Research*. 2: 429 – 444.

Chaovanapoonphol, Y., G. E. Battese and H.S. Chang. 2009. The Impact of Agricultural Loans on the Technical Efficiency of Rice Farmers in the Upper North of Thailand. [Online]. Available: http://appc.snu.ac.kr/files/1009_paper.pdf. [April 6, 2012].

Chirwa, E.W. 2007. Sources of Technical Efficiency among Smallholder Maize Farmers in Southern Malawi. AERC Research Paper 172. Kenya: The African Economic Research Consortium.

Coelli, T.J., D.S.P Rao, C.J. O'Donnell and G.E. Battese. 2005. *An Introduction to Efficiency and Productivity Analysis*. Edition 2. New York: Springer.

Coelli, T.J. and S. Perelman. 2000. "Technical Efficiency of European Railways: A Distance Function Approach." *Applied Economics*. 32: 1967-1976.

Coelli, T. and G. Battese. 1996. "Identification of Factors which Influence the Technical Inefficiency of Indian Farmers." *Australian Journal of Agricultural Economics*. 40: 103 – 28.

Community Development Department. Operational Guidelines of the Integration of Community Plan Projects: To Strengthen the Communities and Overcome Poverty. [Online]. Available: <http://region3.prd.go.th/problempoor/plan.htm>. [February 1, 2012]. (In Thai).

Credit Union League of Thailand Limited. History of Credit Union. [Online].

Available:

http://cultthai.coop/index.php?option=com_content&view=article&id=1&Itemid=5&lang=th. [February 2, 2012]. (In Thai).

Cull, R., A. Demirguc-Kunt, and J. Murdoch. 2009. "Microfinance Meets the Market." *Journal of Economic Perspective*. 23: 92 – 167.

Das, A. and S. Ghosh. 2006. "Financial Deregulation and Efficiency: An Empirical Analysis of Indian Banks during the Post Reform Period." *Review of Financial Economics*. 15: 193 – 221.

Ezra, M., and G.E. Kiros. 2001. "Rural Out-migration in the Drought Prone Areas of Ethiopia: A Multilevel Analysis." *International Migration Review*. 35: 749 – 771.

Fried, H.O., C.A.K Lovell and S. Yaisawarng. 1999. "The Impact of Mergers on Credit Union Service Provision." *Journal of Banking and Finance*. 23: 367 – 386.

Godquin, M. 2004. "Microfinance Repayment Performance in Bangladesh: How to Improve the Allocation of Loans by MFIs." *World Development*. 32: 1909-1926.

Gordon, A. and R. Swanson. 2009. Identifying Personal Stories in Millions of Weblog Entries. Third International Conference on Weblogs and Social Media, Data Challenge Workshop, San Jose, CA, May 20, 2009.

Gorton, M. and S. Davidova. 2004. "Farm Productivity and Efficiency in the CEE Applicant Countries: A Synthesis of results." *Agricultural Economics*. 30: 1 – 16.

- Greene, H. 2003. *Econometric Analysis*. Edition 5. Printice Hall.
- Gujarati, D.N. 2003. *Basic Econometrics*. Edition 4. Boston: McGraw-Hill.
- Gutierrez-Nieto, B., C. Serrano-Cinca and C.M. Molinero. 2007. "Microfinance Institutions and Efficiency." *Omega*. 35: 131-142.
- _____. 2009. "Social efficiency in microfinance institutions." *Journal of Operational Research Society*. 60: 104 – 119.
- Harrison, J.R., and R. Carroll. 1991. "Keeping the Faith: A Model of Cultural Transmission in Formal Organizations." *Administrative Science Quarterly*. 36: 552 – 582.
- Hartarska, V. 2005. "Governance and Performance of Microfinance Institutions in Central and Eastern Europe and the Newly Independent States." *World Development*. 33: 1627 – 1643.
- Hayami, Y. and V. Rutan. 1985. *Agricultural Development: An International Perspective*. Baltimore: The John Hopkins University Press.
- Hermes, N., R. Lensink and H.T. Mehrteab. 2005. "Peer Monitoring, Social Ties and Moral Hazard in Group Lending Programs: Evidence from Eritrea." *World Development*. 33: 149 – 169.
- Hiatt, S.R. and W.P. Woodworth. 2006. "Alleviating Poverty Through Microfinance: Village Banking Outcomes in Central America." *The Social Science Journal*. 43: 471 – 477.
- Hisako, K. 2009. "Microfinance and Inequality." *Research in Applied Economics*. 1: 1 – 14.
- Homewood, K.M. 2004. "Policy, Environment and Development in African Rangelands." *Environmental Science & Policy*. 7: 125 – 143.

- Imai, K.S., T. Arun and S.K. Annum. 2010. "Microfinance and Household Poverty Reduction: New Evidence from India." *World Development*. 38: 1760 – 1774.
- Jabbar, M.A. and S. Akter. 2008. "Market and Other Factors Influencing Farm Specific Production Efficiency in Pig Production in Vietnam." *International Journal of Food and Agribusiness Marketing*. 20: 29 – 54.
- Johnston, B.F. and J.W. Mellor. 1961. "The Role of Agriculture in Economic Development." *American Economic Review*. 51: 566 – 93.
- Josefson, A.B. and J.L.S. Hansen. 2004. "Species Richness of Benthic Macro Fauna in Danish Estuaries and Coastal Areas." *Global Ecology and Biogeography*. 13: 273 – 288.
- Kevane, M. and B. Wydick. 2001. "Microenterprise Lending to Female Entrepreneurs: Sacrificing Economic Growth for Poverty Alleviation?" *World Development*. 29: 1225 – 1236.
- Khandker, S.R. 2005. "Microfinance and Poverty: Evidence Using Panel Data from Bangladesh." *The World Bank Economic Review*. 19: 263 – 286.
- Lyubov, A.K. and H.H. Jensen. 1998. Technical Efficiency of Grain Production in Ukraine. Paper presented at the 1998 American Agricultural Economics Association Annual Meeting, Salt Lake City, Utah, 2–5 August 1998.
- Mahmood, S.A. 2009. "Growth and Performance of Microfinance in Pakistan." *Pakistan Economic and Social Review*. 47: 23.
- Mandl, U., A. Dierx and F. Ilzkovitz. 2008. "The Effectiveness and Efficiency of Public Spending." *European Economy: Economic Papers*. 301: 1 – 34.

Manning, T.E. 2001. "Re-microfinance : New Horizons for Re-technologies in Poverty Alleviation Projects." *Refocus*. 2: 22 – 25.

Marek, H. 2010. "Management of Microfinance Institutions: Do Subsidies Matter?" *Journal of International Development*. 22: 890 – 905.

Mersland, R. and R. Strem. 2009. "Performance and Governance in Microfinance Institutions." *Journal of Banking & Finance*. 33: 662 – 669.

Mersland ,R. and R. Strem. 2008. "Microfinance Mission Drift?" *World Development*. 38: 28 – 36.

Menkhoff, L. and O. Rungruxsirivorn. 2010. "Do Village Funds Improve Access to Finance? Evidence from Thailand." *World Development*. 39: 110 – 122.

Miller, S.M. and A.G. Noulas. 1996. "The Technical Efficiency of Large Bank Production." *Journal of Banking and Finance*. 20: 495 – 509.

Morduch, J. 2000. "The Microfinance Schism." *World Development*. 28: 617 – 629.

Morduch J. 1995. "Income Smoothing and Consumption Smoothing." *Journal of Economic Perspectives*. 9: 103 – 114.

Mosley, P. 2001. "Microfinance and Poverty in Bolivia." *Journal of Development Studies*. 37: 101 – 132.

Nghiem, H.C. 2009. Analyzing the Effectiveness of Microfinance in Vietnam: A Conceptual Framework. [Online]. Available: <http://hongson2.tripod.com/conceptual.pdf>. [November 9, 2009].

Nieto, A. and S. Miller. 2005. "A GPS Proximity Warning System with Transmission Lock for Large Mobile Equipment." *International Journal of Surface Mining, Reclamation & Environment*. 1: 75 – 84.

Nyemeck, J.B., K. Sylla and I. Diarra. 2001. *Analyse des Determinants de la Performance Productive des Producteurs de Cafe Dans Une Zone a Faible Revenu en Cote d'Ivoire*. Final report. Nairobi: AERC.

Office of the National Economic and Social Development Board. 2009. *National Economic and Social Development Plan No. 10*. [Online]. Available: <http://www.odd.go.th/Thaihtml/05022007/PDF/PDF01/index.htm>. (November 9, 2009). (In Thai).

Office of Agricultural Economics. 2007. *Agricultural Economic Information*. Bangkok: Office of Agricultural Economics. (In Thai).

Omonona B.T., O.A. Egbetokun, A.T. Akanbi. 2010. "Farmers Resource Use and Technical Efficiency in Cowpea production in Nigeria." *Economic Analysis and Policy*. 40: 1-5.

Poranee (Kiratibutr) Mahanon. 1986. *Evaluation of Organizational Effectiveness*. Bangkok: Odeon Store.

Resti, A. 1997. "Evaluating the Cost-efficiency of the Italian Banking System: What Can be Learned from the Joint Application of Parametric and Non-parametric Technique." *Journal of Banking and Finance*. 21: 221 – 250.

Saima, A., Z. Hussain and M.H. Sial. 2010. "Role of Credit on Production Efficiency of Farming Sector in Pakistan." *World Academy of Science, Engineering and Technology*. 66: 1029-1033.

Seyoum, E.T., G.E. Battese and E.M. Fleming. 1998. "Technical Efficiency and Productivity of Maize Producers in Eastern Ethiopia: A Study of Farmers within and outside the Sasakawa-Global 2000 Project." *Agricultural Economics*. 19: 341 – 48.

Somchai Pakapasniwat. 1998. Thailand's Economic and Political Development.

Bangkok: Kobfai Books Permalink. (In Thai).

Stanton, K.R. 2002. "Trends in Relationship Lending and Factors Affecting Relationship Lending Efficiency." *Journal of Banking and Finance*. 26: 127 – 152.

Tadesse, B. and S. Krishnamoorthy. 1997. "Technical Efficiency in Paddy Farms of Tamil Nadu: An Analysis Based on Farm Size and Ecological Zone." *Agricultural Economics*. 16: 185 – 92.

Thapa, G.B. and G.Rasul. 2005. "Patterns and Determinants of Agricultural Systems in the Chittagong Hill Tracts of Bangladesh." *Agricultural Systems*. 84: 255 – 277.

Thailand Development Research Institute. 1998. Strategies of Efficiency Development of Agricultural and Related Industrial Management Systems. Bangkok: Thailand Development Research Institute. (In Thai).

Vanroose, A. 2008. "What Macro Factors Make Microfinance Institutions Reach Out?" *Savings and Development*. 32: 153 – 174.

Walker, R. and A.K. Homma. 1996. "Land Use and Land Cover Dynamics in the Brazilian Amazon: An Overview." *Ecological Economics*. 18: 67 – 80.

Warothai Kosolphisitkul. 2007. *Debt of Farm Households*. Bangkok: Thailand Development Research Institute. (In Thai).

Wiboonpongse, A., Sriboonchitta, S. and Chaovanapoonphol, Y. 2006. The Demand for Loan for Major Rice in the Upper North of Thailand. Online:

<http://purl.umn.edu/25303> (Accessed April 6, 2012)

Weiss, J. and H. Montgomery. 2005. "Great Expectations: Microfinance and Poverty Reduction in Asia and Latin America." *Oxford Development Studies*. 33: 391-416.

Westover, A.N., P.A. Nakonezny and R.W. Haley. 2008. "Acute Myocardial Infarction in Young Adults Who Abuse Amphetamines." *Drug Alcohol Depend.* 96: 49 – 56.

Wilson, J.F., D.A. Weiss, M. Richards, M. G. Thomas, N. Bradman and D.B. Goldstein. 2001. Genetic Evidence for Different Male and Female Roles during Cultural Transitions in the British Isles. *Proceedings of the National Academy of Sciences*. 98: 5078 – 5083.

Yaron, J. 1994. "What Makes Rural Finance Institutions Successful?" *The World Bank Research Observer*. 9(1): 49 – 70.

Zeller, J. 1999. Particle Verbs, Local Domains, and a Theory of Lexical Licensing. Ph.D. Dissertation, University of Frankfurt.