## EFFECTIVENESS OF MICROFINANCE IN SUPPORTING FARM PRODUCTION AND HOUSEHOLD LIVELIHOOD IN THE UPPER NORTHERN THAILAND

AREE CHEAMUNGPHAN

DOCTOR OF PHILOSOPHY
IN AGRICULTURAL SYSTEMS

THE GRADUATE SCHOOL
CHANG MAI UNIVERSITY
MARCH2013

## EFFECTIVENESS OF MICROFINANCE IN SUPPORTING FARM PRODUCTION AND HOUSEHOLD LIVELIHOOD IN THE UPPER NORTHERN THAILAND

AREE CHEAMUANGPHAN

A THESIS SUBMITTEDTO THEGRADUATE SCHOOL IN PARTIAL FULFILLMENT OF THE REQUIREMENTS

FOR THE DEGREE OF

DOCTOR OF PHILOSOPHY

IN AGRICULTURAL SYSTEMS

THE GRADUATE SCHOOL
CHIANG MAI UNIVERSITY
MARCH 2013

## EFFECTIVENESS OF MICROFINANCE IN SUPPORTING FARM PRODUCTION AND HOUSEHOLD LIVELIHOOD IN THE UPPER NORTHERN THAILAND

AREE CHEAMUANGPHAN

THIS THESIS HAS BEEN APPROVED

TO BE A PARTIAL FULFILLMENT OF THE REQUIREMENTS

FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

IN AGRICULTURAL SYSTEMS

EXAMINING COMMITTEE	THESIS ADVISORY COMMITTEE
	ADVISOR
Assoc. Prof. Dr. Thep Phongparnict	Prof. Dr. Aree Wiboonpongse
MEMBER MEMBER	CO-ADVISOR
Prof. Dr. Aree Wiboonpongse	Prof. Dr. Songsak Sriboonchitta
Prof. Dr. Songsak Sriboonchitta	Asst. Prof. Dr. Yaovarate Chaovanapoonphol
Gav varli MEMBER	
Asst. Prof. Dr. Yaovarate Chaovanapoonphol	
T. Onprashai MEMBER Asst. Prof. Dr. Thaworn Onpraphai	

5 March 2013 © Copyright by Chiang Mai University

## **ACKNOWLEDGEMENT**

This dissertation has been done in favor of Professor Dr.AreeWiboonpongsa, an advisor and chairperson, for knowledge, counseling, as well as correction until this dissertation complete. Thus, I would like to gratefully and sincerely thank to her very much.

I would like to gratefully thank to Professor Dr. Songsak Sriboonchitta, advisory committee, for his assistance and guidance.

I would like to gratefully thank to Associate Professor Dr. Thep Pongpanich, former present of Maejo University, for his kindly accept to be my advisory committee, as well as helpful guidance to make this dissertation more complete.

I would like to gratefully thank Assistant Professor

Dr. Yaowarate Chaovanapoonphol, for his kindly accept to be my advisory

committee, as well as helpful guidance until this dissertation complete.

I would like to gratefullythank Assistant Professor Dr. Thaworn Onpraphai, for his kindly acceptance to be my advisory committee, as well as helpful guidance to make this dissertation more complete.

I would like to thank Associate Professor Dr. Roengchai Tansuchat, Assistant Professor Montri Singhavara, Miss Chanita Panmanee and Miss Nisachon Leeratanakorn, economics teaching staffs of Maejo University for their assistance to me in many ways.

I would like to thank Mr.Koranitkusawadee, community development specialist, the office of community development, amphoemuang, Chiang Rai, and

Mr. Kawin Wichalai, educator, Chiangrai Rajabhat University for kindly assistance in data collection.

I would like to thank Mr.Kasem Kunasri for assistance in an analysis and publishing until this dissertation complete.

I would like to thank Mrs.Jutamas Onprapai for assistance and counseling.

I would like to thank my wife Mrs. Laddawan Cheamuangphan ,my kids Pich and Ravipim Cheamuangphan for their support and encouragement.

Virtues arising from the use of knowledge from this thesis, I would like to offer to my parent, namely my father Mr.Janta Cheamuangphanand my mother Mrs.Fongjan Cheamuangphan. Any errors and short-comings remain of course mine alone.

Aree Cheamuangphan

