

**AN ECONOMIC ANALYSIS OF MICROCREDIT OF VILLAGE  
AND URBAN COMMUNITY FUNDS IN THAILAND**

**SIWAPORN FONGTHONG**

**DOCTOR OF PHILOSOPHY  
(ECONOMICS)**

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

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**THE GRADUATE SCHOOL  
CHIANG MAI UNIVERSITY  
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**A THESIS SUBMITTED TO THE GRADUATE SCHOOL IN  
PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR THE DEGREE OF  
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THIS THESIS HAS BEEN APPROVED  
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**EXAMINING COMMITTEE**

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*Kanchana Ch*.....CO-ADVISOR

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Siwaporn Fongthong

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