

**FACTORS AFFECTING THE BORROWER'S REPAYMENT
PERFORMANCE OF MICROFINANCE IN SUB-URBAN
AREAS OF YANGON, MYANMAR**

TUN MIN SANDAR

**A THESIS SUBMITTED TO THE GRADUATE SCHOOL IN
PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
MASTER OF ECONOMICS**

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่
Copyright© by Chiang Mai University
All rights reserved

**THE GRADUATE SCHOOL
CHIANG MAI UNIVERSITY**

OCTOBER 2010

**EACTORS AFFECTING THE BORROWER'S REPAYMENT
PERFORMANCE OF MICROFINANCE IN SUB-URBAN
AREAS OF YANGON, MYANMAR**

TUN MIN SANDAR

MASTER OF ECONOMICS

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

Copyright© by Chiang Mai University

All rights reserved

THE GRADUATE SCHOOL

CHIANG MAI UNIVERSITY

OCTOBER 2010

**FACTORS AFFECTING THE BORROWERS' REPAYMENT
PERFORMANCE OF MICROFINANCE IN SUB-URBAN
AREAS OF YANGON, MYANMAR**

TUN MIN SANDAR

**THIS THESIS HAS BEEN APPROVED
TO BE A PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF ECONOMICS**

EXAMINING COMMITTEE

Vasant Siripool.
..... CHAIRPERSON

Asst. Prof. Vasant Siripool

W. Charoenloet.
..... MEMBER

Assoc. Prof. Dr. Woravidh Charoenloet

J. Sriw.
..... MEMBER

Assoc. Prof. Dr. Thanes Sriwichailamphan

THESIS ADVISORY COMMITTEE

W. Charoenloet.
..... ADVISOR

Assoc. Prof. Dr. Woravidh Charoenloet

J. Sriw.
..... CO-ADVISOR

Assoc. Prof. Dr. Thanes Sriwichailamphan

8 October 2010

© Copyright by Chiang Mai University

Acknowledgement

Fast and foremost my special thanks goes to Professor Dr. Thanés Sriwichailamphan whose unique guidance and kindness continue to grow. Next, My sincere appreciation and enormous gratitude goes to the distinguished Chairman Professor Voravidh Charoenleot and external advisor Ajan Vasant Siripool for their comments, feedbacks and arranging me to finish in time that added a great value to this dissertation.

In the conduct of this research, a splendid group of professional from the Young Women Development Project and Young Women Christian Association in Yangon, Myanmar, Dr Thet Thet Tin, Project Manager May Si Si Aung and many of other have committed an enormous amount of time and effort to contribute the data collection process. I am deeply thankful to all the professional staffs for helping me everything that I needed.

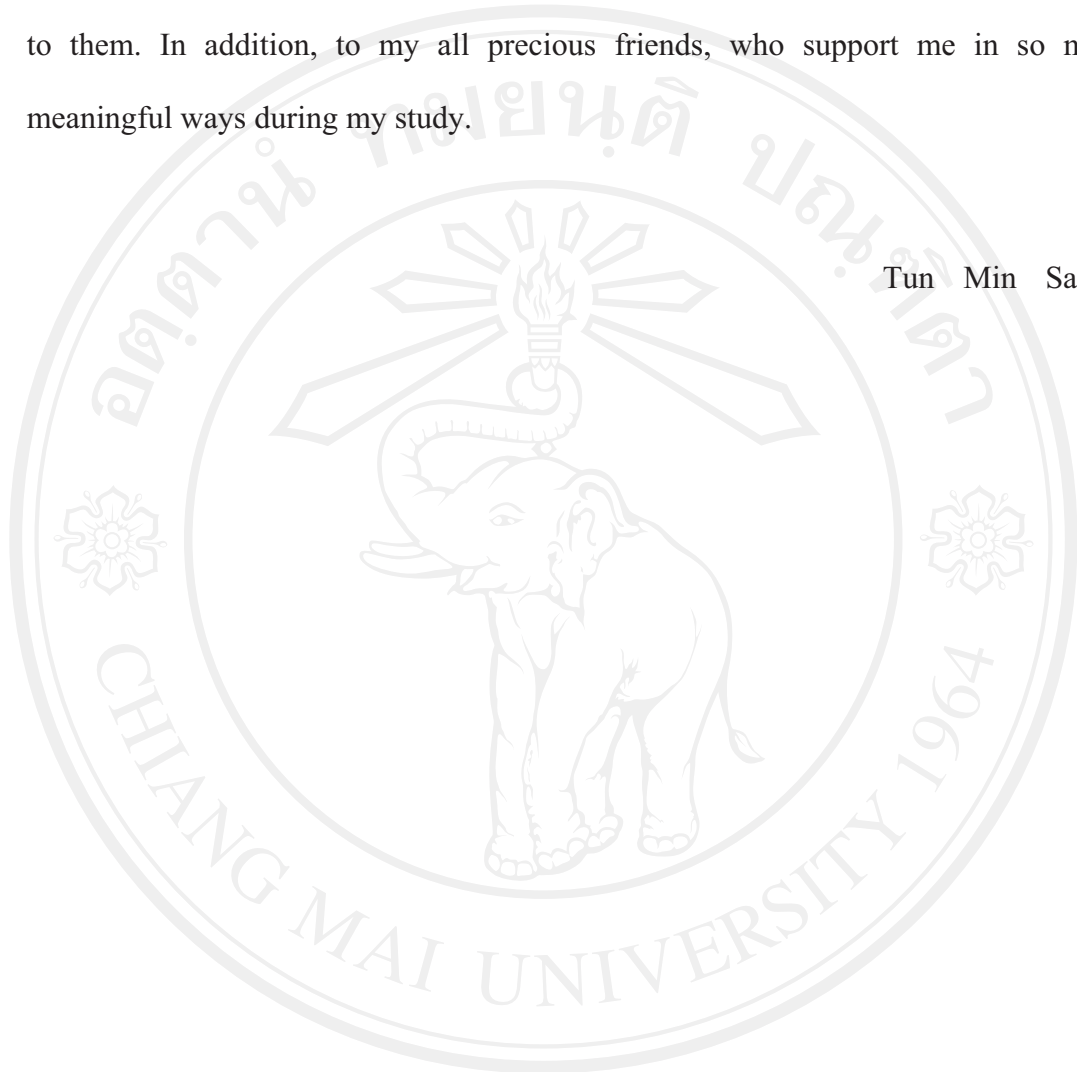
Furthermore, I am deeply grateful to Henrich Boll Foundation (HBF) and all the staffs' members. Without the encourage and financial supporting from HBF, it was not possible to finish this dissertation and through out my study.

Additionally, I would like to acknowledge to Dr. Zaw Oo, the director of the Community Development Civic Empowerment Program (CDCE) and all of CDCE staffs especially, Ms Marisal Charles, the training coordinator of Community Development Civic Empowerment Program (CDCE).

Lest but not least, my profound thanks to my parents, U Tun Min and Daw Thein Yin who have always encouraged to build up my enthusiasm, virtue and

spiritual improvement. In addition, to my brothers and sister, for their deeply love, kindness and motivation to conquer through my study. This dissertation is dedicated to them. In addition, to my all precious friends, who support me in so many meaningful ways during my study.

Tun Min Sandar



ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่
Copyright© by Chiang Mai University
All rights reserved