

**CREDIT UTILIZATION
AND ITS IMPACT ON FARM PRODUCTIVITY
IN CHIANG MAI PROVINCE**

ANTONIO PAJO ABAMO

**A THESIS SUBMITTED TO THE GRADUATE SCHOOL IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF**

**MASTER OF SCIENCE
(AGRICULTURE)**

AGRICULTURAL SYSTEMS

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

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**GRADUATE SCHOOL
CHIANG MAI UNIVERSITY**

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