

Natapol Pantanee 2014: An Evaluation of Community Financial Institution: The Case Study of Ban Sumrong, Nakhon Ratchasima and Ban Khok Phlu, Surin Province. Master of Economics (Business Economics), Major Field: Business Economics, Department of Economics. Thesis Advisor: Assistant Professor Akaranant Kidsom, Ph.D. 123 pages.

This research aims to evaluate overall operation and related problems regarding of Ban Sumrong (Nakhon Ratchasima Province) comparing with Ban Khok Phlu (Surin Province) Community's financial institution. The evaluation of the both overall operations is conducted using descriptive statistic under the evaluation framework called CIPP model. The data during the period of 2011 to 2012 utilized in this research are gathered by in-depth interview of 4 committee members of the two institutions.

The results show that both Ban Sumrong and Ban Khok Phlu community financial institution continuously running on profits. On the other hands, for Ban Sumrong case, the institution faces problem of lacking in computer skills. For Ban Khok Phlu case, an adequacy of working capital is questionable. In addition, results from CIPP model representing 4 categories; i.e. Context, Input, Process, and Product, are also discussed. Firstly, C-context concludes that, for the legality of the entity issue, Ban Sumrong community financial institution is not registered yet, but for the case of Ban Khok Phlu, the institution has already being registered. The registration of the entity allows the later owns all its assets including the assets acquired from the Non-performing Loan legally. Secondly, for I-input, it is shown that the case of Ban Sumrong has adequate number of employees but not the case of Ban Khok Phlu. Thirdly, the results from P-process show that both entities satisfyingly clarify their financial statements. Both institutions also show a clear process of conducting financial transactions. Fourthly, the results from P-product show that the objectives of both entities are met. For Ban Sumrong case, working capital is financially adequate, and effective operation is evidence. For Ban Khok Phlu case, the institution still has an ability to earn profit.

This draw to the suggestion that to support community financial institutions, the specific community financial institution law should be enacted. Moreover, the Government Saving Bank should consider financial abilities of the competing institutions for best management entity as criterion for the award. Ban Sumrong community financial institution should be registered as a juristic person. Lastly, for Ban Khok Phlu case, activities promoting sustainable income for their members should be considered.

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Thesis Advisor's signature