



Thai Women Empowerment Funds and Women Entrepreneurs: *Opportunities and Challenges*

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Matt has a strong background in gender studies and advocacy, with significant expertise in gender equality and **LGBTQ+ rights in Southeast Asia**. Through his work at Himalaya Innovate and other projects, Matt has consistently advocated for inclusive and equitable development policies, focusing on the intersection of gender, human rights, and sustainable development.

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Executive Summary

This policy report evaluates the Thai Women Empowerment Funds (TWEF) initiative, established in 2012, which provides financial support to empower Thai women entrepreneurs. Despite its commendable goals, **TWEF faces significant challenges that limit its effectiveness and inclusivity**, particularly for women in rural areas or marginalized groups.

The study identifies **seven key issues**: low engagement with target beneficiaries, patriarchal organizational structure, bureaucratic barriers, insufficient political support, limited empowerment outcomes, restrictive eligibility for individual entrepreneurs, and a lack of sustainable support mechanisms.

Three policy alternatives are proposed to address these challenges:

Policy Alternative 1: Reform Administrative Structures: Increase female representation in leadership roles, simplify bureaucratic processes, and enhance funding and political commitment to TWEF.

Policy Alternative 2: Promote Bottom-Up Empowerment: Involve diverse groups of women in policy planning, improve accessibility for marginalized communities, and ensure projects create positive social impacts.

Policy Alternative 3: Revise Loan Conditions and Membership Requirements: Remove entry barriers, offer tailored loan terms, and introduce alternative forms of support such as training and equipment provision.

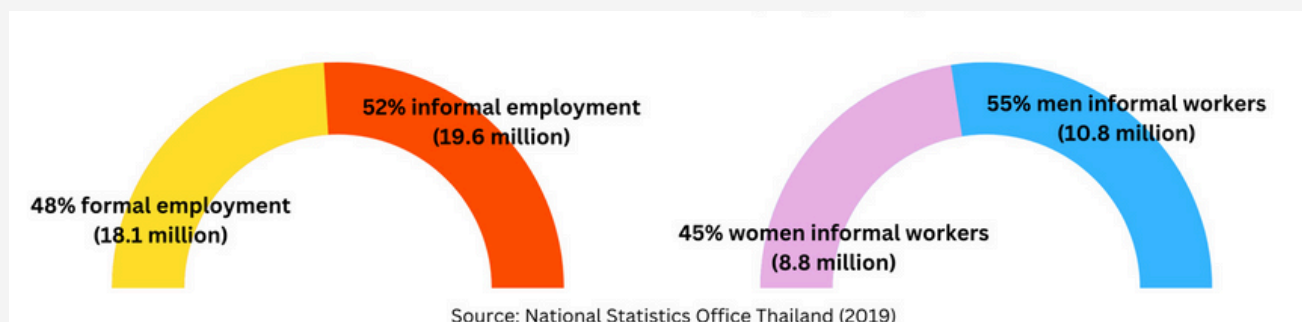
Comparative analysis shows that adjusting loan and membership requirements is the most viable immediate solution. However, integrating all three alternatives over time is recommended to achieve comprehensive and sustainable improvements in women's empowerment.

The report suggests a phased approach which begins with policy adjustments and is followed by empowerment initiatives, and culminating in structural reforms in order to improve the effectiveness of TWEF to continuously support Thai women entrepreneurs and contribute to broader socio-economic development.

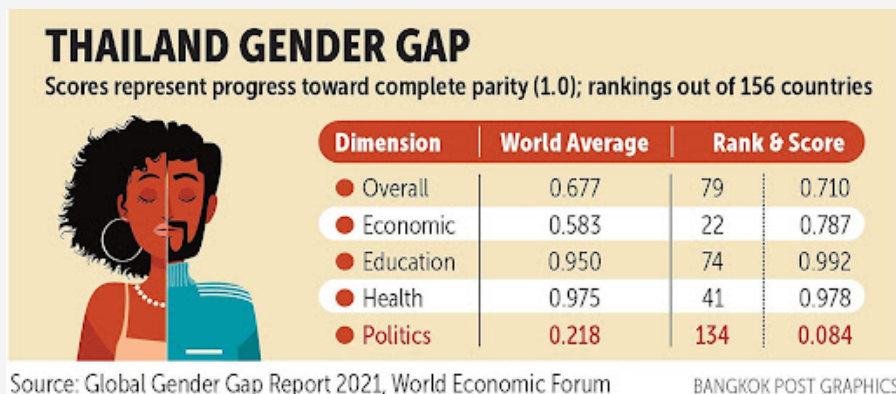
Introduction

Thailand's economy has relied mainly on the informal economy. According to the National Statistics Office of Thailand (2019), **52 percent**, or **19.6 million**, of the overall Thai workforce at **37.7 million** are employed in the informal sector, compared to those employed in the formal sector at **48 percent** or **18.1 percent**. When we look closely at informal employment, women constitute **45 percent** or **8.8 million people**, compared to men at **55 percent** or **10.8 million people**. These numbers imply that women have predominantly contributed to a significant national income. However, when we look at household debts in Thailand. Notably, **95 percent of Thai households** have shouldered a large volume of **debts** (TCIJ, 2012).

Unsurprisingly, among these indebted households, women manage debts even though men cause deficits (TCIJ, 2012). This is because Thailand has followed the traditional household norms that expect and believe that women should be responsible for household financial management (TCIJ, 2012). Therefore, this reflects the household division of labor that although women and men are employed outside their households, women have remained in subordinate positions in being accountable for both paid and unpaid work, unlike men (Ferrant et al., 2014).



Furthermore, it is observed that **women entrepreneurs are prominent in Thailand**. Many of them work in enterprises related to **agriculture, arts and crafts, home economics, small-scale industry, and the service sector**. This is certified by the Mastercard Index of Women Entrepreneurs 2021 (2022), which ranks Thailand with the second highest score in Southeast Asia for the roles of women entrepreneurs, following Singapore in terms of the number of women entrepreneurs. Also, when we look at the leadership positions women in Thailand hold in the enterprise, it is surprisingly seen that **32 percent of Thai women have senior leadership positions**, higher than the global average of 27 percent (UN Women, 2022). However, it is found that women entrepreneurs in Thailand **lack access to bank loans** compared to those women in other developing nations (Pathak, 2019). Only 16 percent of Thai women entrepreneurs have access to legal bank loans, while 15 percent of them use banks to finance their investments (Pathak, 2019). This implies that women entrepreneurs in Thailand still need help to obtain credit to start their own enterprises. This phenomenon has continuously widened the country's financial gap between women and men.



In addition, despite having laws and policies existing to protect and empower women's liberties and opportunities, **women in Thailand still fall behind men in many dimensions**. One of the critical milestones for Thailand in closing the gap of gender inequality is the **enactment of the Gender Equality Act B.E. 2558 (2015) to protect and promote equal gender rights**. As a result of this Act, the **Committee to Promote Gender Equality** was established to oversee the situation and work toward enhancing women's roles from all intersectional identities. However, according to the Global Gender Gap Report of the World Economic Forum (2022), **Thailand ranks 79th out of 146 countries** and fourth among the ten member states of the Association of Southeast Asian Nations or ASEAN. When we take a closer look at each dimension, although Thailand ranks 15th in economic participation and opportunity, it ranks 130th in political empowerment. According to the World Bank Group (2017), there are three dimensions of women's empowerment, including economic, political, and social empowerment. Empowerment refers to women's ability to make their own choices, and these three components are equally necessary to ensure that they have bargaining power and access to resources that close the gaps of gender inequalities.



With these constraints: **household debts, lack of access to credit, and gaps of gender inequalities**, they became the main drivers for the Royal Thai Government to raise their concerns on women's empowerment. As a result, the **Thai Women Empowerment Funds**, or **TWEF**, was established in 2012.

However, after its tenth anniversary of TWEF, it is observed that various problems from the policy have been identified. Instead of promoting women's empowerment, the policy has encountered criticisms and skepticism as part of its operation and management. Therefore, this policy analysis paper aims to achieve four objectives.

First, it lays down the background and characteristics of the TWEF to understand how it has been formulated and implemented. Second, it analytically identifies problems arising from policy formulation and implementation. Third, it proposes policy alternatives and recommendations that meet the criteria for problem resolution. In this part, the paper employs Kraft and Furlong's (2021) policy analysis framework as a lens for analysis and evaluation. Last, the paper selects the most recommended policy alternative and explores the feasible methods to integrate all policy alternatives for a better future of the TWEF policy.



Background and Characteristics of the Thai Women Empowerment Funds



On January 27, 2012, **Prime Minister Yingluck Shinawatra, the first female prime minister of Thailand**, visited Davos, Switzerland, to deliver her keynote speech with other world leaders at the World Economic Forum. One of the key statements she highlighted as part of her speech was: **“Today, in almost every region of the world, women still face gender inequality. First, they struggle with access to funding for better income. Second, women are also victims of sexual harassment and abuse”** (Pheu Thai Party, 2021). Five months following her speech, the government under Prime Minister Yingluck Shinawatra’s administration established the Thai Women Empowerment Funds or TWEF as one of the urgent policies in the fiscal year of 2012 on June 23, 2012 (Pheu Thai Party, 2021). The management of TWEF lies under the National Office of TWEF, which is operated as one of the subsidiary organizations of the Department of Community Development under the Ministry of Social Development and Human Security. The operation of the National Office of TWEF must comply with two important legal documents, including the **Working Capital Management Act B.E. 2558 (2015)** and the **Ministerial Regulations on the Executive Committee of the Thai Women Empowerment Funds B.E. 2559 (2016)**. Currently, the National Office of TWEF has received 1.04 billion baht (TWEF, 2021). Within this amount, 600 million baht is allocated for loans while 143 million baht is designated for the grant, and the rest 300 million is management expenditure (TWEF, 2021).



After its establishment, TWEF received an initial financial allocation from the **Ministry of Social Development and Human Security** at 100 million baht, later distributed to 77 provinces across Thailand (TWEF, 2016). TWEF has four objectives. First, **to provide access to low-interest loans for women entrepreneurs to invest and develop their careers and enterprises, to generate and strengthen women's incomes, and to empower women in all dimensions.** Second, **to promote the roles and development of women's capacity and networks, to improve women's quality of life, and to protect the rights of women and other disadvantaged persons in society.** Third, **to support activities for the development of women's roles in leadership and knowledge management among their networks.** Last, **to enhance other related projects that address women's problems. Individual women and women's organizations are eligible to apply for TWEF's funds. TWEF provides two types of funds: grants and loans.** However, although the requirements and application procedures of grants and loans are similar, this policy analysis paper only emphasizes the roles of individual women entrepreneurs and loans. There are two reasons that this policy analysis paper focuses on these beneficiaries. First, most of the literature is likely to present that individual women find it challenging to apply for TWEF loans compared to those women's organizations. Second, the scope of women's organizations is not limited to enterprises; it also includes non-governmental organizations whose scope of work is far beyond enterprises.

While the National Office of TWEF is operated under the Department of Community Development, which belongs to the Ministry of Social Development and Human Security, there are two subsidiaries under the National Office's line of hierarchical management. First, the Provincial Office of TWEF. This organization makes the final decision on loan application approval and distributes loans to the applicants. Second, the Sub-District Committee of TWEF works in collaboration to initially conduct a background screening for loan applications, closely conduct monitoring and assessment, and a direct report to the Provincial Office. To apply for **TWEF's loans**, applicants must comply with the following requirements. First, they must be a group of three to five women. Second, they must have registered and stayed in their hometown within the last six months. Third, they must have evidence proving that they have experience in enterprises within the last six months. Fourth, they must not have poor financial and credit records. Moreover, their proposed projects for loan application must fall under the following categories: service, arts, home economics, crafts, household industry, and agriculture. Finally, the applications must be submitted to the Sub-District Committee of TWEF. Four required documents must be submitted, including a project proposal for loan application, national identification cards, evidence of previous projects related to enterprises, and other relevant documents.

It is mandatory for all women entrepreneurs to apply for TWEF membership before making their loan applications. Membership applications are available in three channels: in-person at the Sub-District Committee of TWEF, online via <https://www.womenfund.in.th>, and post service. There are six procedures for the overall project implementation after the loan application has been delivered. First, initial application consideration. After the application deadline, the Sub-District Committee conducts the initial screening for all applications, which takes approximately one week. Second, shortlisted application consideration. When the Sub-District Committee has approved the shortlisted applications, the Provincial Office exercises its decisions. This process takes one month after the shortlisted applications are delivered to the Office. Third, when the final decisions are made, the Provincial Office officially announces the results to the applicants and prepares for the upcoming stage of the loan transaction. Fourth, the Provincial Office of TWEF is responsible for loan transactions one month after the finalization of applicant approval. Fifth, when the applicants have received the loans and implemented their projects for two years, they must be accountable for returning the loans within two years, including the interest rate of 3 percent a year. Last, the Sub-District Committees are responsible for project monitoring and assessment. Monitoring process must be conducted in different phases, including 30 days after receiving loans and twice a year at the end of March and September. All expenses must be recorded and reported to the Provincial Office. End-of-project assessment must be conducted at the end of the project and reported back to the National Office every three months.

PROBLEM IDENTIFICATION

Although the government of Thailand has celebrated the success of implementing the existing TWEF policy, **seven problems have been identified** and should be addressed for further policy alternatives and recommendations. Despite indicating issues differently, it is noted that all issues are interconnected and cross-cutting. The followings are problems found in this policy.



01

LOW ENGAGEMENTS WITH WOMEN, SPECIFICALLY IN RURAL AREAS

Even though TWEF is operated in a hierarchical structure with Provincial Offices situated in 77 provinces across Thailand, TWEF has maintained **low engagement** with its target groups, which are women (Kanama & Akkasaeng, 2020). Specifically, women from underrepresented groups, including women in rural areas, women with disabilities, women from ethnic communities, and women from sexual minorities, find it challenging to engage with TWEF. However, TWEF has been predominantly recognized among only specific groups of women whose work is connected to local community leaders and politicians (Ruengpon & Klaisoke, 2017). Similarly, **TWEF is known because of word of mouth rather than the government's outreach strategies** (Suwathan & Rittirod, 2015). There are three reasons to explain this phenomenon. First, the number of government officers working on community outreach for TWEF is insufficient, particularly in rural areas (Kanama & Akkasaeng, 2020). This is because TWEF is a newly established organization that has recently celebrated its tenth anniversary in 2022. In addition, since TWEF is operated under the Department of Community Development, Ministry of Social Development and Human Security, the Provincial Offices of TWEF share the staff members with the Provincial Offices of Community Development. Therefore, the overweigh duties of government officers at the Provincial Office are considered a challenging obstacle that keeps TWEF's popularity and reputation within a small circle (Suwathan & Rittirod, 2015). Second, the Sub-District Committees of TWEF work under a volunteer-based system, like the village health volunteers. **The Committee receives an allowance of 200 baht per day with some support for the meeting, transportation, and training of not over 50,000 baht a year** (TWEF, 2019). As a result, TWEF's committee members at the sub-district level do not have motivation and encouragement (Ruengpon & Klaisoke, 2017). Third, this is also related to the volunteer-based system that TWEF relies upon. One of the reasons why TWEF is recognized only among those with a close connection to the local community leaders and politicians is as follows. On the one hand, the villagers elect the committee members of the Sub-District Committees. On the other hand, most of them have already held other important positions within the community, such as Head of Village Health Volunteer. Therefore, they do not have enough time and energy to contribute to the TWEF since they must also dedicate their time to other duties (Suwathan & Rittirod, 2015; Wichai & Poncharoen, 2018).



02 PATRIARCHAL STRUCTURE IN DECISION-MAKING AND RESOURCE ACCESS AND CONTROL

The organizational structure and culture of TWEF are patriarchal and male-dominated. This can be observed from its **centralized characteristics and top-down policy formulation and implementation**. First, the National Office of TWEF is operated under the Department of Community Development, Ministry of Social Development and Human Security. Although the number of government officers currently employed in the National Office includes both women and men, those serving in the top management positions in the National Office and the Department of Community Development are primarily men (Ruengpon & Klaisoke, 2017). According to the WWF's website, the Director of the National Office of TWEF is a woman, and two out of four Deputy Directors are women. Likewise, although there are two men out of eight committee members in the National Committee of TWEF, they hold the two highest positions in the committee: chairperson and vice-chairperson (TWEF, 2016). At the same time, two of these committee members are the Director-General and Deputy Director-General of the Department of Community Development (TWEF, 2016). Meanwhile, the structure of Provincial Offices and Sub-District Committees of TWEF in 77 provinces across Thailand encounter a similar situation in that they are only partially managed by women (TWEF, 2018). Besides, **men serve in the key positions that control the organizational direction of TWEF**. According to TWEF's website, the committee members of the Provincial Office of TWEF include Governor as a chairperson, the provincial developer as a secretary, and 11 government officers at the provincial office as members (TWEF, 2018). Similarly, the committee members of the Sub-District Committee of TWEF are elected one village per person and are open to both women and men (TWEF, 2018). Second, despite having targeted to provide women with opportunities to access economic capital, TWEF fails to address another significant social capital, political empowerment (Kanama & Akkasaeng, 2020). **There is no evidence showing that women who have received loans from TWEF have the power to address existing gender inequalities or to politically pursue full empowerment for women from different identities.**

03

COMPLEX BUREAUCRATIC PROCESS

The application procedures for TWEF's loans are in accordance with a bureaucratic process which is strongly criticized as being **time-consuming** and **paperwork-oriented** (Kanama & Akkasaeng, 2020). First, all loan applicants are required to apply for the TWEF membership beforehand to be eligible for loan application. This process also takes time and may be challenging for those women residing in rural areas where the internet connectivity is not stable. Moreover, specific forms must be written and submitted in printed documents from the first to the last stages of the TWEF application to implementation, monitoring, and assessment. All loan applicants must submit their printed application documents at the Provincial Office of TWEF, which many women find difficult to negotiate with the distance that affects their time and cost (Ongkan & Jewjinda, 2020). Furthermore, even though the loan applications are submitted at the Provincial Office, the initial screening is responsible for the Sub-District Committee of TWEF for a one-month process. Later, when the applications are shortlisted, they will be delivered back to the Provincial Office for another month. Therefore, these back-and-forth procedures are **redundant** and **unnecessary**. Second, regarding the application requirements, all loan applicants must complete and submit the specific form issued by TWEF. This form is called an S.01 form, composed of nine-page details (TWEF, 2016). One of the challenges that many women confront is that they do not know how to write a project proposal since many have worked in the informal sector and have not pursued tertiary education (Ruengpon & Klaisoke, 2017). Therefore, writing a project proposal that includes details, such as project rationale, objective, action plan, budget calculation, and list of expected expenditures, is regarded as the main obstacle for women applicants. Third, another problem arising from the complex bureaucratic process is that when the Provincial Office has approved the project, women applicants must visit the Provincial Office in person to sign the contract with TWEF. Additionally, they must declare the list of and evidence of all expenses one month after receiving the loan and every six months in March and September until the end of the contract.

04

LACK OF POLITICAL WILLINGNESS AND APPROPRIATE MONITORING AND ASSESSMENT

Since TWEF was established as part of the political campaigns led by the Pheu Thai Party for the 2011 general elections, it has been affected by the changes of governments at both national and local levels (Ongkan & Jewjinda, 2020). Moreover, TWEF is legally bound under the Working Capital Management Act B.E. 2558 (2015) and the Ministerial Regulations on the Executive Committee of the Thai Women Empowerment Funds B.E. 2559 (2016). These legal documents are easily revised based on the cabinet's approval. This creates uncertainty about the TWEF policy and actions that can be problematic in the future. Similarly, after the military coup led by the National Council for Peace and Order overthrowing Prime Minister Yingluck Shinawatra's administration in 2014, TWEF has remained in its low profile (Ongkan & Jewjinda, 2020). **TWEF has been recognized and criticized as a political agenda for politicians** in different provinces through budget allocation (Suwathan & Rittirod, 2015). According to the observation from TWEF's website, TWEF's provincial budget varies based on three criteria: the size of the population, the number of TWEF members, and the efficient debt repayment record (TWEF, 2021). Therefore, nine budget amounts are allocated from 3 to 11 million baht per province (TWEF, 2021). However, in terms of demographic size, there are 34 provinces with a population of fewer than 600,000 people considered as small-size provinces (TWEF, 2021). The medium-size provinces include 22 provinces with populations from 600,001 to 1 million people, whereas the large-size provinces are those 21 provinces of more than 1 million population (TWEF, 2021). Furthermore, it is found that the **management of TWEF lacks appropriate monitoring and assessment after women entrepreneurs receive the loans**. According to Sani, Boonmak, and Thongchanok (2020), TWEF's monitoring and assessment in Yala province do not follow the guidelines for the following reasons. It is often the resignation and reshuffle of the government officers responsible for monitoring and assessment, resulting in the discontinuation of the policy. Moreover, it is suggested that TWEF has shouldered the number of issues that have not yet been willingly resolved, such as cumulative debt (Sani, Boonmak, and Thongchanok, 2020).



05

LACK OF WOMEN'S EMPOWERMENT, SOCIAL IMPACTS, AND AN INTERSECTIONAL LENS TOWARD DIVERSITY OF WOMEN

First, TWEF's management and operation are clearly **top-down approaches** since the Department of Community Development directly formulates the policy, Ministry of Social Development and Human Security. At the same time, TWEF is regulated under the Working Capital Management Act B.E. 2558 (2015) and the Ministerial Regulations on the Executive Committee of the Thai Women Empowerment Funds B.E. 2559 (2016). As a result, its centralized characteristics do not allow bottom-up motivation from women entrepreneurs who are considered direct beneficiaries (Suwachan & Rittirod, 2015). Moreover, **women do not feel empowered to take up their roles in active participation in the loans, but they tend to make passive contributions by waiting for loan applications** (Suwachan & Rittirod, 2015). This shows that **TWEF fails to fully empower women to lead the changes**. Second, the TWEF policy lacks creating social impacts for the specific locations where women entrepreneurs reside. Since TWEF intends to distribute growth and development through loans in various sub-districts, social impacts have not yet been identified. At the same time, **TWEF does not apply the framework of Sustainable Development Goals or SDGs**, which should be one of the criteria for project assessment. This reason also represents why women and their communities are not fully empowered to contribute to their communities through TWEF. Third, TWEF's existing policy lacks an intersectional lens toward the diversity of women. There is no specific encouragement to underrepresented groups of women, such as women from under the poverty line, women from ethnic communities, women with disabilities, or even youth. Instead, TWEF prioritizes all women equally but not equitably, despite having different needs and necessities. Third, it is time and place requirements that place limitations on many women from being able to apply for TWEF loans (Suwachan & Rittirod, 2015). Women applicants must be registered and reside in the specific sub-district for more than six months (Chatsathienpong, 2012). Therefore, those who have just returned from work outside the sub-district are disqualified for loan applications. Even though the policy ensures that women entrepreneurs will only operate their enterprise within a specific location, the **TWEF policy overlooks various individual women's experiences and conditions**.



06

NO OPPORTUNITY FOR INDIVIDUAL WOMEN ENTREPRENEURS AND INEXPERIENCED WOMEN

There are three limitations from the list of requirements that obstruct some women entrepreneurs to loan applications. First, according to one of the fundamental requirements for the loan application, **applicants must gather as a collective enterprise comprising three to five women.** This requirement creates another obstacle for individual women who intend to operate their individual enterprises (Ongkan & Jewjinda, 2020). In some cases, it is difficult for women within one sub-district to gather due to many reasons, such as the limited number of women, lack of personal relationships and connections, or lack of entrepreneurial vision. Therefore, **some women entrepreneurs must look for women from other districts to apply for loans.** However, this is difficult for those women living in remote areas where transportation and communication are challenging. Second, another requirement is that **applicants must provide evidence proving that they have experience in enterprise in the last six months** (Chatsathienpong, 2012). This means that it is **impossible** for those women without related experience. This criterion does not correlate with the eligible age for applicants at fifteen years old. Third, like the previous reason, it is **not possible for women who have established their new enterprises in less than six months to apply for loans because they are also requested for evidence as proof** (TWEF, 2016). Therefore, besides TWEF policy undermining the intersectionality of women, it is also obstructive to women based on their experience.

07









LACK OF SUSTAINABLE SUPPORT AND STRATEGIC OPERATIONS

The last problem found in the TWEF policy is that it lacks sustainable support and strategic operations. First, the **number of available loans needs to be increased compared to the high volume of applications, and thus many applications are rejected** (Ongkan & Jewjinda, 2020). As mentioned previously, TWEF has been criticized as being the political agenda through budget allocation, and women entrepreneurs living in small- and medium-sized provinces find it more competitive for loan applications compared to those living in large provinces. Second, TWEF only provides economic capital loans to women entrepreneurs. However, they only consider providing other essential types of capital, such as machines, tools, technical expertise, and knowledge transfer. Therefore, TWEF needs to address other necessities that might be required from women entrepreneurs to fulfill their enterprises. **TWEF overlooks that many women may need these tangible and non-tangible resources to strengthen their enterprises besides money.** Third, TWEF provides training for women entrepreneurs whose projects are approved on various occasions. It is found that more training is needed and effective in benefiting their enterprises. As observed from the TWEF's website, there are three training categories: capacity building, skill mastering, and leadership (Department of Community Development, 2020). However, **other necessary training, such as financial and debt management, has not yet been delivered.** Moreover, these training series follow similar patterns and characteristics, which do not create other impacts for women entrepreneurs, such as training with long-hour lectures and the large number of participants. In addition, these training series are primarily situated in Bangkok, the capital of Thailand, which may create obstacles for many women to travel and attend the training since cost and time are applied. Fourth, TWF has no mechanism to assist women entrepreneurs when their projects are unsuccessfully implemented and cause debts. That is why many women who have participated in TWEF face overwhelming debt management problems. Therefore, instead of providing opportunities for women entrepreneurs, TWEF allows threats to take place. Last, TWEF only provides two-year term loans which might be considered unsustainable due to its short period. Those who wish to re-apply must submit applications again after two years. However, this implies they will face more debt when their projects are accepted. In contrast, re-application does not guarantee that their projects will be approved again for the next round.

As these seven problems are highlighted previously, it is concluded that there are three main problems women entrepreneurs face from the TWEF policy. The first problem deals with the current legal and administrative systems and structure of TWEF, while the second problem links to the interpretation of women's empowerment. Additionally, the third problem lies under the conditions of the TWEF's loans. The following part of this policy analysis paper will describe the criteria for problem resolution as an analytical and evaluating framework for policy alternatives and recommendations.

CRITERIA FOR PROBLEM RESOLUTION

This policy analysis paper employs the criteria for evaluating public policy proposed by **Michael E. Kraft and Scott R. Furlong's Public Policy: Politics, Analysis, and Alternatives (2021)** as the analytical and evaluating framework for policy alternatives and recommendations. According to the eight criteria presented by Kraft and Furlong (2021), this policy analysis paper also lists eight goals that are aimed to accomplish from the analysis of the existing policy in the table below. These goals also represent the milestones for the proposed policy alternatives and recommendations aiming for accomplishment. The criteria and goals are shown in the table below.

Criteria for Problem Resolution		
CRITERION	DEFINITION	What to achieve?
 Effectiveness	Likelihood of achieving policy goals and objectives or demonstrated achievement of them.	Sustainable and comprehensive outcomes for all women and their communities
 Efficiency	The achievement of program goals or benefits in relationship to the costs. Least cost for a given benefit or the largest benefit for a given cost.	Reducing costs, increasing benefits, and reaching out to more women
 Equity	Fairness or justice in the distribution of the policy's costs, benefits, and risks across population subgroups.	Integration of women from all intersectional identities
 Liberty/freedom	Extent to which public policy extends or restricts privacy and individual rights and choices.	Women's empowerment in all dimensions
 Political feasibility	The extent to which elected officials accept and support a policy proposal.	Continuation and concentration of policy
 Social acceptability	The extent to which the public will accept and support a policy proposal.	Social impacts in community level
 Administrative feasibility	The likelihood that a department or agency can implement the policy well.	Less patriarchal structure and bureaucratic process
 Technical feasibility	The availability and reliability of technology needed for policy implementation.	Training programs and technical supports

Policy Alternatives and Recommendations

This policy analysis paper proposes three policy alternatives with the following policy recommendations for the current formulation and implementation of the TWEF policy. The first is to reform the existing administrative systems and structure. The second is to develop bottom-up empowerment and inclusive participation. The third is to adjust the conditions of loan application and membership requirements. The following tables are policy alternative mapping tables with problems, criteria, and goals.

Policy Alternative 1: Reform the existing administrative systems and structure				
Policy Recommendation	Policy Action	Problem Identification	Criteria	Goal
1. Restructure TWEF's organizational structure and culture away from patriarchy	1.1 Increase the number of women employed in the TWEF offices and committees from National Office, Provincial Offices, and Sub-District Committees 1.2 Increase the number of women serving in the top management positions in the National Office of TWEF and the Department of Community Development, Ministry of Social Development and Human Security, particularly the chairperson and deputy chairperson of the National Committee should be women 1.3 Ensure that the elected committee members of the Sub-District Committee of TWEF are women who represent the community's common benefits, not those hold connections with the local community leaders and politicians	2. Patriarchal structure in decision-making and resource access and control	7. Administrative feasibility	Less patriarchal structure and bureaucratic process
2. Reduce bureaucratic levels and time duration of decision consideration for loan application proposal	2.1 Create an online application portal and an online financial document submission portal as an alternative channel for the loan applicants to avoid extra time and cost for printed documents and transportation to the Provincial Office 2.2 Reduce the redundant bureaucratic complication by shortening the application consideration process and loan transaction to within two weeks and allowing all applications to be submitted at the Sub-District Committee which the applications can be initially screened immediately after arrival 2.3 Organize project proposal writing trainings for inexperienced women at Provincial Office 2.4 Visit to women's villages to assist women members during the contract signing and submission of evidence of expenses so that they can avoid time and cost for transportation 2.5 Strictly implement monitoring/assessment process at every six months period to ensure that all projects are carried out appropriately with time and cost rationale	3. Complex bureaucratic process		

Policy Alternatives and Recommendations

Policy Alternative 1: Reform the existing administrative systems and structure

Policy Recommendation	Policy Action	Problem Identification	Criteria	Goal
3. Change the administrative level of TWEF from a Ministry's regulation to an Act under Thai Constitution to ensure that changes of government do not affect its continuation	3.1 Develop a bill of Thai Women Empowerment Funds Act B.E. through the parliamentary legislation to elevate TWEF's legal framework under the Working Capital Management Act B.E. 2558 (2015) and the Ministerial Regulations on the Executive Committee of the Thai Women Empowerment Funds B.E. 2559 (2016) to the Act, which provides more comprehensive power and budget for TWEF and ensure the continuation of policy	4. Lack of political willingness and appropriate monitoring and assessment	5. Political feasibility	Continuation and concentration of policy
4. Increase budget and personnel in TWEF provincial office as well as provide necessary remuneration for the current TWEF volunteers at sub-district level	4.2 Increase the number of personnel working on community outreach in the rural areas by separating them from the current government officers working for the Department of Community Development 4.3 Change the volunteer-based system to the part-time government-based system with monthly remuneration and avoid electing those with other responsibilities in village, such as village health volunteers, so that the committee members can contribute effectively and efficiently with time and energy 4.4 Increase budget for trainings of government officers involving with TWEF to ensure they understand gender equality and have motivation to contribute to women's empowerment	1. Low engagements with women, specifically in rural areas	1. Effectiveness	Sustainable and comprehensive outcomes for all women and their communities
5. Make TWEF more visible by promoting the loan applications door-to-door	5.1 Collect data of women from local municipalities and Tambon Administrative Organization (TAO) and visit women's villages to promote the loan applications through the door-to-door strategy	4. Lack of political willingness and appropriate monitoring and assessment	1. Effectiveness	Sustainable and comprehensive outcomes for all women and their communities
6. Prepare to decentralize TWEF from the Ministerial level to the provincial level supervised by Provincial Administrative Organization (PAO)	6.1 Decentralize power in decision-making and resource access and control from the Department of Community Development to the Provincial Administrative Organization (PAO) for better management and operation within the different local contexts 6.2 Limit the scopes and responsibilities of the National Office as an organization for cooperation and budget distribution	3. Complex bureaucratic process	5. Political feasibility 7. Administrative feasibility	Continuation and concentration of policy Less patriarchal structure and bureaucratic process

Policy Alternatives and Recommendations

Policy Alternative 2: Develop bottom-up empowerment and inclusive participation

Policy Alternative 2: Develop bottom-up empowerment and inclusive participation				
Policy Recommendation	Policy Action	Problem Identification	Criteria	Goal
1. Integrate women from various sectors to draft the strategic and action plans for the future implementation of TWEF	1.1 Revise the current strategic and action plans of TWEF, which were formulated by government officers without public-hearing process by integrating women from all intersectional identities to participate in the drafting process, particularly women from underrepresented communities	5. Lack of women's empowerment, social impacts, and an intersectional lens toward diversity of women	4. Liberty or Freedom	Women's empowerment in all dimensions
2. Provide better accessible channel for all and encourage women from intersectional identities to access relevant information and easily apply for loans	2.1 Revise the current website's visibility and accessibility to ensure that women from all intersectional identities can access relevant information and easily apply for the loans without barriers, such as voice function for blinded women 2.2 Visit women living in remote areas, such as ethnic communities, with local language translators to introduce the loan application and encourage them to apply		2. Efficiency	Reducing costs, increasing benefits, and reaching out to more women
3. Ensure TWEF project proposals enhance social impacts of the specific local communities	3.1 Identify requirements on social impacts in the loan application to ensure that all projects benefit local needs 3.2 Apply social impact indicators that align with the Sustainable Development Goals (SDGs) to promote the values of sustainable development in the local contexts		3. Equity	Integration of women from all intersectional identities
4. Secure 20 percent of the overall loans for women from marginalized groups	4.1 Identify the criteria for women from marginalized communities and set up specific strategies that encourage them to apply for loans 4.2 Allocate 20 percent of the overall loans in all 77 provinces across Thailand for women from marginalized communities		6. Social acceptability	Social impacts in community level
			3. Equity	Integration of women from all intersectional identities

Policy Alternatives and Recommendations

Policy Alternative 3: Adjust the conditions of loan application and membership requirements

Policy Recommendation	Policy Action	Problem Identification	Criteria	Goal
1. Lift the entry barrier restriction (time and place requirements) as well as allow individual women without experience to apply for loans	1.1 Revise the entry barrier restriction, including 6-month residence requirement to ensure equal opportunities for women 1.2 Revise the requirement to provide equal application opportunities for women without experience in enterprise and terminate the requirement for evidence submission to allow women with technical difficulties	6. No opportunity for individual women entrepreneurs and inexperienced women	3. Equity 4. Liberty or Freedom	Integration of women from all intersectional identities Women's empowerment in all dimensions
2. Categorize the size and borrowing time frame to provide options for applicants based on their capacity and ensure that loans fit with their needs without re-application requirements	2.1 Categorize the size and borrowing time frame to three categories so that women can apply based on their capacity and demand as follows: (A) Long-term loan (500,000 baht/5 years) (B) Medium-term loan (300,000 baht/3 years) (C) Short-term loan (100,000 baht/2 years) 2.2 Ensure that all loans fit with the needs of women and their communities and will be utilized efficiently and effectively through monitoring/assessment process		2. Efficiency	Reducing costs, increasing benefits, and reaching out to more women
3. Provide other types of capital besides loans as options for applicants	3.1 Provide alternative capital for loan applicants besides economic capital, including tools, machines, and technical assistance that are necessary for their enterprises within the amount of loans they receive 3.2 Increase technical, technological, and knowledge transfer from public and private sectors to enhance women entrepreneurs with more skills and expertise	7. Lack of sustainable support and strategic operations	1. Effectiveness	Sustainable and comprehensive outcomes for all women and their communities Reducing costs, increasing benefits, and reaching out to more women
4. Provide capacity-building trainings at different phases of borrowing duration in provincial level	4.1 Provide the number of trainings at different phases of borrowing duration, including orientation, annual training, and end-of-Project training at the provincial level so that women entrepreneurs do not have to spend extra money and time travelling to Bangkok 4.2 Increase the number of trainings that focus on financial and debt management so that women entrepreneurs can adapt their knowledge with experience 4.3 Change the training format from long-hour lectures and high number of participants to more workshop-based trainings with limited number of participants and ensure that training assessment achieve the established goals		8. Technical feasibility	Training programs and technical supports

COMPARATIVE ANALYSIS OF POLICY ALTERNATIVES AND RECOMMENDATIONS

In this part, this policy analysis paper aims to conduct a comparative analysis of policy alternatives. The criteria analysis matrix table is provided below.

Criteria and Goal	Policy Alternative 1: Reform the existing administrative systems and structure	Policy Alternative 2: Develop bottom-up empowerment and inclusive participation	Policy Alternative 3: Adjust the conditions of loan application and membership requirements	Total
1. Effectiveness Sustainable and comprehensive outcomes for all women and their communities	✓		✓	2
2. Efficiency Reducing costs, increasing benefits, and reaching out to more women		✓	✓	2
3. Equity Integration of women from all intersectional identities		✓	✓	2
4. Liberty or Freedom Women's empowerment in all dimensions		✓	✓	2
5. Political feasibilityContinuation and concentration of policy	✓			1
6. Social feasibilitySocial impacts in community level		✓		1
7. Administrative feasibilityLess patriarchal structure and bureaucratic process	✓			1
8. Technical feasibilityTraining programs and technical supports			✓	1
Total	3	4	5	

COMPARATIVE ANALYSIS OF POLICY ALTERNATIVES AND RECOMMENDATIONS

Based on the comparative analysis in the table above, it is shown that **Policy Alternative 3: Adjust the conditions of loan application and membership requirements, is considered the most recommended solution for the current TWEF policy.** This is because Policy Alternative 3 matches with five criteria regarding Kraft and Furlong (2021), including effectiveness, efficiency, equity, liberty/freedom, and technical feasibility. In contrast, Policy Alternative 2: Develop bottom-up empowerment, and inclusive participation is recognized as another option that matches with four criteria, including efficiency, equity, liberty/freedom, and social feasibility. Policy Alternative 2 is different from Policy Alternative 3 that it emphasizes the social impacts women's enterprises have on the communities in the local contexts. However, it does not address the issues arising during the implementation since it only focuses on the roles of women's participation in TWEF. Meanwhile, Policy Alternative 1: Reform the existing administrative systems and structure matches with three criteria, including effectiveness, political feasibility, and administrative feasibility. Policy Alternative 1 receives the lowest score of criteria because it only highlights changes within the TWEF's organizational and legal measures. Furthermore, unlike the previous policy alternatives, Policy Alternative 1 overlooks the conditions and experiences of women in participating in TWEF loan applications and membership. Therefore, this policy analysis paper encourages the Royal Thai Government to undertake Policy Alternative 3: Adjust the conditions of loan application and membership requirements. Nevertheless, it is noted that Policy Alternative 3 does not tackle the existing systems and structure and does not enhance social impact outcomes for the communities.

Although Policy Alternative 3 receives the highest score, this policy analysis paper encourages the Royal Thai Government to integrate the three policy alternatives proposed in this paper altogether. Thus, the transition of TWEF to the new management and operation should be separated into three phases according to each policy alternative. Each phase takes one to three years, based on the organization's capacity. In the first phase, the government should begin with the most feasible policy, Policy Alternative 3. This phase should take only one year to adjust the conditions of loan application and membership requirements starting from the fiscal year of 2024 with the pilot project in the large-size provinces. After implementing, monitoring, and assessing the pilot project in the large-size provinces, the full implementation should be implemented nationwide starting from the fiscal year of 2025. In the second phase, the government is advised to follow Policy Alternative 2. This phase should take two years to achieve since it involves legal elements, organizational culture, and more extensive responsibilities. Therefore, it should be implemented from the fiscal year of 2026 to 2028. The third phase is the most challenging because it deals with bureaucratic systems, organizational structure and culture, and legal and political institutions. Therefore, it is advised to implement Policy Alternative 1 for three consecutive years from the fiscal year of 2029 to 2032. In conclusion, it requires at least six years to integrate three policy alternatives altogether to reach all criteria and goals. **Despite time and cost requirements, the government's contribution to reforming TWEF would finally benefit women entrepreneurs, their communities, and the country.**

Conclusion

This policy analysis paper analyzes and evaluates the Thai Women Empowerment Funds policy formulated and implemented under the Department of Community Development, Ministry of Social Development and Human Security since 2015. The **TWEF policy aims to empower and support women entrepreneurs in Thailand through access to low-interest loans.**

There are **seven problems found in this policy.** First, low engagement with women, specifically in rural areas. Second, patriarchal structure in decision-making, resource access, and control. Third, complex bureaucratic process. Fourth, lack of political willingness and appropriate monitoring and assessment. Fifth, lack of women's empowerment, social impacts, and an intersectional lens toward diversity of women. Sixth, no opportunity for individual women entrepreneurs and inexperienced women. Seventh, lack of sustainable support and strategic operations. Drawing upon criteria for problem resolution by Kraft and Furlong (2021), this policy analysis paper ensures eight criteria: effectiveness, efficiency, equity, liberty/freedom, political feasibility, social acceptability, administrative feasibility, and technical feasibility. In these criteria, eight goals are formulated to guide policy alternatives and recommendations for the policy's success. Therefore, three policy alternatives attached with recommendations are proposed. First, **reform the existing administrative systems and structure.** Second, **develop bottom-up empowerment and inclusive participation.** Third, **adjust the conditions of loan application and membership requirements.** **In the end, this policy analysis paper conducts a comparative analysis of these three policy alternatives using the criteria analysis matrix table.**

The result finds that Policy Alternative 3: Adjust the conditions of loan application and membership requirements, is the most recommended policy option for TWEF. However, this paper **encourages the government to integrate all three policy alternatives and deliver its best policy for women's empowerment.**

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