

THE POWER OF THE RIGHT TO ACCESS THE STUDENT LOAN FUND UNDER THE STUDENT LOAN FUND ACT B.E. 2560

Taksa Parakaew

Udonthani Education Center Suansunandha Rajabhat University, Udonthani, Thailand

E-Mail: Taksa.pa@ssru.ac.th

Napassawan Kumklong

Udonthani Education Center Suansunandha Rajabhat University, Udonthani, Thailand

E-Mail: Napassawan.ku@ssru.ac.th

Abstract

This research aims to study the guidelines for providing educational loans according to the Student Loan Fund Act B.E. 2560 and to find suggestions for improving the guidelines for providing educational loans according to the Student Loan Fund Act B.E. 2560. This research uses qualitative research methodology, which is research by studying facts from books, textbooks, related research and laws, and then analyzing and discussing the data in a descriptive manner, with interviews with the target group. The research results found that most of the target groups thought that the guidelines for student loans under the Student Loan Fund Act B.E. 2560 should be revised because the guidelines for student loans under the Student Loan Fund Act B.E. 2560 There are still some issues that need to be revised, such as the law not limiting the right to borrow money for education and opening opportunities for all levels of education to access the right to access the student loan fund.

Keywords: Power of Rights, Student Loan Fund, Student Loan Fund Act B.E. 2560

Introduction

Providing educational information services, including welfare information, to students is the primary duty and specific authority of teachers and staff in higher education institutions. To expand educational opportunities for students who wish to become borrowers of the Student Loan Fund, in all 4 categories as announced by the Student Loan Fund Because we must first understand that the current education system requires educational expenses in many forms, such as at the higher education level, students are required to register for courses by collecting a unit fee or by registering for courses by collecting a lump sum fee per semester or term. In addition, the Student Loan Fund (SLF) also provides loans for both education-related and living expenses, which helps ease the burden on students and their families in living during their student years.

From the Student Loan Fund Act of 2017, which has set guidelines for providing educational loans, enforced in 4 types as follows: Section 1: Support and promote education for students or learners who lack financial resources. Section 2: Provide support and promote education for students or learners who study in fields of study that are the main needs, which have clear production of manpower and are necessary for national development. Section 3: Provide support and promote education for students or pupils studying in fields of study that are in short supply or fields of study that the fund has a special focus on promoting. Section 4: Provide support and promote education for pupils with good academic performance to create excellence (currently, loans are suspended). And the Section 5: The support and promote education for students or learners in vocational courses or to improve skills, competence or learning (Reskill/Upskill), which is from the Student Loan Fund Act B.E. 2017. In the latest amendment, it can be seen that the Section 4 educational loan guidelines have been suspended,

which has affected a large number of students. Because if we consider the Section 4 educational loan guidelines, The qualifications are specified only for those who have completed a bachelor's degree or equivalent and have a GPA of at least 3.00 to enter the graduate or master's degree program. This causes graduate students with good academic performance but who lack financial resources or budget from themselves and their families to miss out on opportunities to further their education, which affects their careers or, in some cases, causes the government sector to lack personnel with specialized knowledge and skills. To become an important mechanism for using knowledge and skills to develop the country.

For this reason, the Student Loan Fund of Udon Thani Provincial Education Center, Suan Sunandha Rajabhat University has studied the principles of accessing the right to borrow from the Student Loan Fund in order to provide information to groups of students who have graduated and wish to borrow. In addition, the satisfaction data of the group of students who wish to borrow money were obtained to provide to the Student Loan Fund of the Udon Thani Provincial Education Center, Suan Sunandha Rajabhat University. The study results can be used as a guideline for further development of operations and improvement of service quality and efficiency.

Research Objectives

1. To study the guidelines for providing educational loans according to the Student Loan Fund Act B.E. 2017
2. To find suggestions for improving the guidelines for student loan provision under the Student Loan Fund Act B.E. 2017

Scope of the Research

1. Population Scope

The selected sample group is representative of the population that needs to be studied. The researcher has already defined the target group used in the research as representatives of all 3 groups. The first group is undergraduate students who plan to continue their studies at the master's level, the second group is master's degree students, and the third group is faculty members at higher education institutions. (Zeithaml & Bitner, 2000)

2. Time Scope

Oct. '24 - Sep. '25

Literature Review

A literature review summarizes relevant research on a topic, highlighting key findings and identifying gaps in the existing knowledge. It helps position your study within the broader academic context.

Research Methodology

1. Research Methodology

This research is a qualitative research using academic research procedures, namely, it is a research by studying facts from books, textbooks, related research and laws, and then analyzing and discussing the data in a descriptive manner. To find conclusions and find solutions to those problems under research principles by conducting interviews with target groups within the research scope to study the laws and actual problems that have occurred and find solutions to those problems under legal measures.

2. Research Steps

The researcher has defined the research process into 3 steps as follows:

1) Project preparation stage by studying and understanding the content related to the research from books or documents, articles, related laws or acts, including various research works used as references.

2) Research process: The interviews were designed by determining the topics to be used in the interviews from the study and analysis of books or documents, articles, related laws or acts, including various research works, and the creation of an interview instrument was started. The collected data was then checked for accuracy, the percentage of respondents was calculated, the data was analyzed, and the results were summarized.

3) Research Results Reporting Stage: The researcher has defined the target groups used in the research as representatives from all three groups. The first group is undergraduate students who plan to continue their studies at the master's level. The second group is master's degree students. And the third group is faculty members in higher education institutions. They were interviewed according to an interview form that had been well-studied in order to determine the interview topics that were true to the actual situation and to find the most accurate and direct solutions to the problems. (Thuraphan, 2017)

3. Data Collection

Data were collected from interviews using both conversational interviews and interview forms through asking questions and having the interviewees record their own messages through writing their responses on paper. There was a working group for data collection from the groups as follows: (Parasuraman et al., 1994)

1) Distribute the interview form and provide explanations and instructions on how to correctly answer the interview to the respondents, including explaining the purpose of this research.

2) All data were collected from self-administered interviews

3) The interview forms were checked for accuracy and the number was counted to be equal to the number of samples. In the case that the interview forms were incomplete or incomplete, the researcher distributed new interview forms again to obtain complete data.

4) The interviews were analyzed and processed according to research principles.

4. Data Analysis

The researcher analyzed the data by studying the research framework according to the principles of qualitative research. The data was collected from various sources as mentioned above, including related research, books, documents or articles. Including fieldwork to interview target groups with real problems by analyzing the data obtained through content analysis and presenting it in a descriptive manner. Then, it is integrated and summarized into a research conceptual framework to support qualitative research. The analysis is based on the percentage of respondents to various interviews and the results of the target group interviews are used to analyze the problems arising from the laws that have already been enforced in the case of student loan funds. What are the causes of the 4th Section of loan suspension and how should legal methods be used to solve this problem? In order for the problem-solving approach obtained from this research to be the correct method and at the same time the results must be sustainable.

Research Results

In this article, the researcher will only mention the topics that the researcher has asked or interviewed and will select only the answers that have a lot of responses or high averages

that affect the analysis to present. After the study, the results from the target group interviews can be summarized and analyzed as follows:

1. Do you think that the guidelines for student loans under the Student Loan Fund Act of 2017 and its current amendments are appropriate for Thai education?

Suitable 5 people or 25%

Inappropriate 15 people or 75%

From this information, it shows that the target group that responded to the interview thought that the guidelines for providing educational loans according to the Student Loan Fund Act of 2017 and the current amendments were appropriate, at 25 percent and think that the guidelines for providing loans for education according to the Student Loan Fund Act of 2017 and the current amendments are inappropriate, at 75 percent.

2. Do you think that the guidelines for providing educational loans under the Student Loan Fund Act of 2017 and the current amendments are appropriate for the right to access education or should they be amended?

Suitable 5 people or 25%

Inappropriate 15 people or 75%

(Suggestions for amendments: All levels of education should be given the opportunity to access the Student Loan Fund.)

(Suggestions for amendments: All levels of education should be given the opportunity to access the Student Loan Fund, but the borrower's qualifications must be screened strictly and clearly.)

(Suggestions for amendments should provide opportunities for all levels of education to access the right to access the Student Loan Fund, but for education above the bachelor's degree level, new criteria must be adjusted, such as interest rates, etc.)

From this information, it shows that the target group that responded to the interview thought that the guidelines for providing educational loans according to the Student Loan Fund Act of 2017 and the current amendments are appropriate, at 25 percent and 75 percent believe that the guidelines for providing loans for education according to the Student Loan Fund Act of 2017 and the current amendments are inappropriate. As for the suggestions to amend the guidelines for student loans according to the Student Loan Fund Act of 2017, the target groups have the most suggestions according to the number of suggestions in the top 3. (Thongsamrit, 2019)

3. If you or someone in your family had the opportunity to study for a master's or doctoral degree, would you be interested or encourage them to access student loans?

Interested in or promote 20 or 100 percent of family members to access student loan funds.

Not interested in or not promoting access to student loan funds for family members 0 people or equal to 0 percent

From this information, it shows that the target group who responded to the interview thought that they were interested in or encouraged their family members to access the student loan fund, 100 percent, and thought that they were not interested in or did not encourage their family members to access the student loan fund, 0 percent.

4. Do you think that access to student loan funds should be limited to education up to bachelor's degree level? Why?

The right to access the Student Loan Fund should be limited to studies at the bachelor's degree level of 0 people or equal to 0 percent.

The right to access the Student Loan Fund should not be limited to studies at the bachelor's degree level of no more than 20 people or equal to 100 percent.

(Because as Thai citizens, we should have the opportunity to have access to education at all levels and the right to access the Student Loan Fund)

(Because it is the duty of the government to promote access to educational opportunities for citizens at all levels according to their abilities and the intentions of each individual)

(Because access to educational opportunities at all levels and access to student loan funds are rights that citizens should be guaranteed by the government)

From this information, it shows that the number of the target group that responded to the interview thought that the right to access the student loan fund It should be limited to education not exceeding bachelor's degree level, 0%, and it is thought that the right to access the student loan fund should not be limited to education not exceeding bachelor's degree level, 100%.

As for the reasons for accessing the Student Loan Fund, should it be limited to education not exceeding bachelor's degree level or not? The target group also had the above reasons according to the number of people who gave the most opinions in the top 3 ranks.

5. Do you think that under the rights of Thai citizenship, the guidelines for student loans should be amended according to the Student Loan Fund Act 2017, and how should they be amended?

The guidelines for student loan provision should be revised according to the Student Loan Fund Act of 2017 by 20 people or 100 percent.

The guidelines for student loan under the Student Loan Fund Act B.E. 2017 should not be amended. 0 people or equal to 0 percent

(Suggestions for amendments should provide opportunities for all Thai citizens to have educational opportunities at all levels and access the right to access student loan funds.)

(Suggestions for amendments: All levels of education should be given the opportunity to access the Student Loan Fund, but the borrower's qualifications must be screened strictly and clearly.)

(Suggestions for amendments: All levels of education should be given the opportunity to access the Student Loan Fund, but the right to borrow should be set in a tiered manner according to the level of education.)

From this information, it shows that 100 percent of the target group who responded to the interview thought that the guidelines for providing student loans should be revised according to the Student Loan Fund Act of 2017 and the guidelines for student loan should not be changed according to the Student Loan Fund Act of 2017, which is 0%.

As for the suggestion that under the rights of Thai citizenship, should the guidelines for student loans be revised according to the Student Loan Fund Act of 2017 or not and how should they be revised? The target groups also had the reasons as stated in the top 3 most commented groups.

Discussion

From the results of the interview with the target group, the researcher had to study additional laws to know the details of other related laws. From the results of the study and synthesis of concepts about the topics used in this research, it was found that in section 1 Do you think that the guidelines for student loans under the Student Loan Fund Act of 2017 and its current amendments are appropriate for Thai education? Most of the target groups think that this is inappropriate because the right to access student loan funds should not be limited to education at the bachelor's degree level. Because higher education is what will enable Thailand

to produce knowledgeable and capable personnel to determine the direction of national development in the future.

Issue number 2, do you think that the guidelines for providing educational loans under the Student Loan Fund Act of 2017 and its current amendments are appropriate for the right to access education or should they be amended in any way? Most of the target groups thought it was inappropriate, with the three main suggestions being: Suggestions for amendments: All levels of education should be given the opportunity to access the Student Loan Fund. All levels of education should be given the opportunity to access the Student Loan Fund, but the borrower's qualifications must be screened strictly and clearly. All levels of education should be given the opportunity to access the Student Loan Fund, but for education above the bachelor's degree level, new criteria, such as interest rates, must be adjusted. It can be seen that most of them will take into account the right to access the Student Loan Fund, which should not be discriminatory, i.e. limiting the right to access the Student Loan Fund to no more than the bachelor's degree level. This goes against the principle that the government always claims to “provide education to all Thai people.”

Issue number 3, do you think that if you or someone in your family had the opportunity to study at the master's or doctoral level? Are you interested in or promoting family members' access to student loans? which all target groups think Interested in or encouraging family members to access student loan funds Because the target group thinks Education in Thailand, regardless of the level of education It is considered a basic right. The government should promote or support people to access government loans with low interest rates because, in the end, the group of people who borrow from the student loan fund Everyone must bring the knowledge they have studied. Come to develop work or expand business within the country anyway.

Issue number 4, do you think that the right to access student loan funds? Should it be limited to education at a level no higher than a bachelor's degree or not? Why? which all target groups think It should not be limited to education at a level no higher than a bachelor's degree because of the right to freedom in choosing the level of education. It is guaranteed in the constitution. Therefore, access to student loan funds It should be guaranteed that people will receive such rights as well. There are mainly 3 reasons: as Thai citizens should be given the opportunity Providing all levels of education with access to student loan funds. or because it is the duty of the state that must promote people's access to educational opportunities at all levels according to the abilities and intentions of each person and because access to educational opportunities at all levels and access to student loan funds. or because it is the duty of the state that must promote people's access to educational opportunities at all levels according to the abilities and intentions of each person and because access to educational opportunities at all levels and access to student loan funds. (Intharapak et al., 2023)

And finally, issue number 5, do you think that under the rights of being a Thai citizen? The guidelines for student loans should be revised. Is this in accordance with the Student Loan Fund Act 2017? And how should it be fixed? which all target groups think the guidelines for student loans should be revised. According to the Student Loan Fund Act B.E. 2017 due to guidelines for student loans According to the Student Loan Fund Act B.E. 2017 There are still some issues that should be revised. It must be a legal matter that does not limit the right to borrow money for education. There are mainly 3 suggestions: suggestions for corrections Every Thai citizen should be given the opportunity to have educational opportunities at all levels. and access to student loan funds. Suggestions for correction Education at all levels should be given the opportunity to access student loan funds. But the qualifications of borrowers must be carefully and clearly screened. and final suggestions for corrections education at all levels

should be given the opportunity to access student loan funds. But the right to borrow should be set in stages according to educational level. It can be seen that most will take into account the right to access student loan funds that should not be discriminated against anymore but there are differences in the reasons of each person who must have details of the rules that are different for each level of education. (Chantani et al., 2019)

Recommendations

1. Recommendations for the application of research results

Guidelines for student loans According to the Student Loan Fund Act 2017, there are still some issues that should be revised. In education at every level It must be a law that does not limit the right to borrow money for education. In addition consideration and approval of student loans of students at the Udon Thani Provincial Education Center should be considered and approved in a period that is no different from Campuses or other educational centers and should have the right to approve or take action on their own.

2. Recommendations for future research

You should study your needs for access to student loan funds. at the graduate level to apply the results or modify the service model to be consistent with the needs of students or continue related research next time.

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