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### Factors Affecting Policy Implementation of Student Loan Funds, Case Study: Suan Sunandha Rajabhat University



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# FACTORS AFFECTING POLICY IMPLEMENTATION OF STUDENT LOAN FUNDS, CASE STUDY: SUAN SUNANDHA RAJABHAT UNIVERSITY

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**Abstract.** The research aimed to study the results of student loan funds policy, the opinions and the factors affecting its implementation. The population consisted of two administrators and 25 officers who were in charge of the student loans fund policy at Suan Sunandha Rajabhat University. The research instruments included an interview and questionnaire. The analytical statistics were the pearson product moment correlation coefficient and the multiple regression analysis. The findings were: There was a positive trend resulting from the implementation of student loan funds policy. There were differences in the opinion of the officers about the results of the student loan funds policy especially in the attitude of the implementation. The officers thought that the clarity of the purpose or standard, the policy resource and the attitude of the implementation of student loan funds policy were important.

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## INTRODUCTION

The development of country in order to gain competitive capability equivalent to civilized countries has to be comprised of several aspects to drive the country with connectivity whether economics, society, politics and governance; all of the mentioned aspects have to depend on human resources as a significantly fundamental mechanism for driving the development as human is the smallest unit of society, who is a developer and affected by development; therefore, if any society is comprised of sufficient human resources with good quality and efficiency, such society will be prosperous and prepared to confront with change in the present time and future (Best, 1981).

Thai government has proceeded with the education policy responding to increasing of human resources of the country all along. The procedures, mostly, are in supply, that is to say, establishment and expansion of high education institutes or higher education. Such expansion is in the form of establishment of higher education in public sector and private sector, establishment of campus, escalation of college to be university, establishment of local college, establishment of specific education; moreover, there are the expansions of education field and instruction at several levels resulting in such expansion and the expansion will continue in the future, especially higher education of original public university group, Rajabhat University group, Rajamangala University of Technology group, private university group and college community. The expansion of institutes of higher education is considered to be the expansion

of educational opportunity for encouraging every person to study in higher education institution.

However the problems and difficulties in loan of Student Loan Funds for education are all recognized by executives; if the problems can be solved, it will help Student Loan Funds of Suan sunandha Rajabhat University to offer an opportunity in education for increased numbers of undergraduate students, resulting in achievement of the objectives and targets of Student Loan Funds. The researcher, therefore, is interested to study the factors affecting policy implementation of Student Loan Funds, case study: Suan sunandha Rajabhat University in severally distinctive aspects and aspects that should be solved by relevant persons directly, that is to say, relevant personnel of education institutes with Student Loan Funds to bring the research results presenting for education institutes to be guidelines in development and improvement of the implementation of policy of Student Loan Funds in order to achieve the established objectives of Student Loan Funds and to gain efficiency, further.

## Purposes

- 1) To study the results of implementation of Student Loan Funds Policy
- 2) To study opinions regarding factors affecting policy implementation of Student Loan Funds of executives and workers
- 3) To study factors affecting the achievement of implementation of Student Loan Funds.

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## CITATIONS AND REFERENCES

### Scope of Content

Regarding population used in the research, the researcher determined the population in this research, namely 2 executives and workers, Student Affairs, Suan sunandha Rajabhat University, numbering 25 persons, total 27 persons.

1) Independent variables are divided as follows:

- Objectives or standard of policy
- Policy resource
- Communication and activities driving policy
- Characteristics of responsible units to implement policy
- Social, economic and political conditions
- Attitude of implementers

2) Dependent variables, namely the results of implementation of policy of Student Loan Funds.

### Scope of Area

This study is conducted by Student Affairs, Suan Sunandha Rajabhat University.

### Scope of Time

This data collection was conducted from August, 2014 to October, 2014.

### Tools

#### Interview

Data collection was conducted by questionnaires to interview executives, including:

- Questions regarding the results of policy implementation of Student Loan Funds
- Questions regarding factors affecting policy implementation of Student Loan Funds

#### Questionnaires

Data collection was conducted by questionnaire with workers, types of questionnaire are divided into 4 parts as follows:

- Section 1: Questionnaires regarding general data of respondents
- Questionnaires regarding working results of implementation of policy of Student Loan Funds
- Questionnaires regarding factors affecting policy implementation of Student Loan Funds, namely objectives or standards of policy resources, communication and activities driving the policy, characteristics of responsible units to implement the policy, social, economic and political conditions of implementers.
- Suggestion towards policy implementation of Student Loan Funds, which is an open-ended question.

## DATA ANALYSIS

In data analysis, the researcher conducted the data analysis as follows:

1) Data analysis by interview: the results of policy implementation of Student Loan Funds and factors affecting policy implementation of Student Loan Funds by utilizing in-depth interview were brought to transcribe for arranging the data to be in order according to theory framework for implementation of policy; as for the data analysis, principles of logic, fact, data for comparison were conducted for arranging new data group and bringing new data for analysis and summary.

2) Data processing was conducted by using SPSS (Statistics Package for the Social Sciences) for finding frequency, percentage, mean, standard deviation, analysis for finding Pearson correlation efficiency and analysis by multiple regression by Enter.

## FINDINGS

The sample group used in this research, mostly, consisted of females, total 16 persons or 64.00%; age: 31-35 years, total 12 persons or 48.00%; position: general executive officers, total 14 persons or 56.00% having experience in Student Loan Funds for more than 10 years or 40%.

The sample group used in the study has opinion overall in high level ( $\bar{x} = 4.04$ .) and when considering each aspect, it is in high and moderate level; the high level is the working procedures in Student Loan Funds of Suan Sunandha Rajabhat University to be in conformity with the objectives of Student Loan Funds ( $\bar{x} = 4.44$ ); sufficient personnel for providing services on loan of Student Loan Funds ( $\bar{x} = 4.40$ ); the policy of Student Loan Funds giving educational opportunity until finishing courses ( $\bar{x} = 4.36$ ), the policy of Student Loan Funds helping in reducing expenditure of parents ( $\bar{x} = 4.28$ ); the policy of Student Loan Funds supporting in development of human resources ( $\bar{x} = 4.24$ ); the policy of Student Loan Funds helping undergraduate students to gain education opportunity with equivalence ( $\bar{x} = 4.20$ ); the policy of Student Loan Funds helping in solving education divide in society and helping undergraduate students to have news regarding Student Loan Funds extensively ( $\bar{x} = 4.12$ ); undergraduate students receiving convenience in loan of Student Loan Funds and policy of Student Loan Funds being useful for students from low-income family than high-income family ( $\bar{x} = 4.08$ ); undergraduate students obtaining knowledge regarding rule and procedure in loan of Student Loan Funds very well ( $\bar{x} = 3.96$ ); the policy of Student Loan Funds helping in increasing people's quality of life; undergraduate students receiving loan from Student Loan Funds rapidly and being satisfied with the working procedure of Student Loan Funds ( $\bar{x} = 3.92$ ); financial amounts allocated

for loan from Student Loan Funds being sufficient for expenditure of undergraduate students ( $\bar{x} = 3.72$ ); service personnel answering questions on procedure for loan of Student Loan Funds for undergraduate students very well ( $\bar{x} = 3.68$ ), and moderate level, namely every undergraduate student taking loan of Student Loan Funds considered to take loan of Student Loan Funds ( $\bar{x} = 3.32$ ).

The sample group used in the study has overall opinions in high level ( $\bar{x} = 3.96$ ) and when considering each aspect, all are in high level, namely attitude of implementers ( $\bar{x} = 4.23$ ); social, economic and political conditions ( $\bar{x} = 3.99$ ); policy resources ( $\bar{x} = 3.98$ ); objectives of policy ( $\bar{x} = 3.94$ ); characteristics of responsible units to implement policy ( $\bar{x} = 3.90$ ) and communication and activities driving policy ( $\bar{x} = 3.83$ ).

From the analysis for finding Pearson's correlation coefficient between the results of policy implementation of Student Loan Funds and studied variables, it is found that the results of policy implementation of Student Loan Funds have positive relations with statistical significance at .01 with objectives or standard of policy ( $r = 0.755$ ); policy resources ( $r = 0.631$ ); characteristics of responsible units to implement policy ( $r = 0.551$ ); social, economic and political condition ( $r = 0.572$ ) and positive relations with statistical significance at .05 and communication and activities driving policy ( $r = 0.502$ ).

Factors affecting policy implementation of Student Loan Funds, Student Affairs, Suan sunandha Rajabhat University are the objectives or standards of policy, policy resources and attitude of persons implementing policy, all of which could mutually predict the results of implementation of policy of Student Loan Funds as  $\text{Adj.}R^2 = 0.632$  or 63.20% having statistical significance at .05.

Equation on predicting the results of implementation of policy of Student Loan Funds of workers, Student Affairs, Suan sunandha Rajabhat University is as follows:

Equation in the form of raw score:

$$\hat{Y} = 13.023 + 1.175X_1 + 0.695X_2 + 1.417X_6$$

Equation in standard score:

$$Z = 0.528X_1 + 0.421X_2 + 0.455X_6$$

## DISCUSSION

### Discussion Regarding Factors Affecting Policy Implementation of Student Loan Funds

From the analysis of results of relation between variables, it is found that the factors or objectives of policy, policy resources and attitude of implementers are the matters that the implementers consider that they have influence towards policy implementation of Student Loan Funds having statistical significance at .05 as they deem that determination of objectives of policy, policy resources, attitude and clear working past

procedures of Student Loan Funds is important. Working performance is clear in every procedure, especially consideration for allocating financial amounts for undergraduate students intending to take loan from Student Loan Funds. Suan sunandha Rajabhat University has proceeded with standards and considered a qualification in conformity with Student Loan Funds and the Suan sunandha Rajabhat University determined strictly. When the consideration was finished, most undergraduate students were approved for taking loan; however, there would be undergraduate students submitting for taking loan not being approved because of lacking either one of the qualifications, which were in very small numbers and the Suan sunandha Rajabhat University suggested undergraduate students in the study field of science to have an option in taking loan, that is to say, if undergraduate students have a qualification according to the loan matter, Student Loan Funds are bound to future income to be an option for undergraduates to be approved. These demonstrate that the implementation of policy of Student Loan Funds achieves the established objectives according to the research of Paungprayong (2011) who has studied and evaluated the results of Student Loan Funds: Case study: Vocational Institutes in Samut Songkram Province.

Thus, we have proposed nine research hypotheses, as follows:

### Discussion of Factors Affecting Policy Implementation of Student Loan Funds

1) For the objectives or standards of policy, it is found that there was a clear, covered and unsophisticated determination making implementers understand the objectives of policy and be able to achieve the objective according to above-mentioned data; it seems that the establishment of Student Loan Funds determines the clear policy and objectives in procedures of Student Loan Funds, making implementers understand the objectives very well, which Pressman and Wildavsky (1973) said that an implementation of policy is an interactive procedure between a target determination of objectives with actions in order to achieve the goal. The analysis of implementation in this way is the guideline for education which requires knowledge, understanding in politics, administration structure, regulations, rules, management, budget allocation, as well as, personal management and policy outputs whether being in conformity with objectives, as well as, having policy outcome or not, in order to improve and plan a design of new policy to gain more efficiency.

2) As for the policy resource, it is found that the numbers of personnel, material, equipment and budget are sufficient to utilize in performance; personnel possessing knowledge, ability, readiness for performing but still lacking in encouragement by reward or appropriate bonus for personnel, which Edward



(1980) stated that the important resources in implementation of policy include professional and sufficient personnel in performance, cooperation from relevant persons, modern information system in conformity with the needs, person in command building confidence and intending to provide facilities, namely premises for performance, equipment and tools, necessary and proper budget, news and information for efficiency in implementation of policy but lacking sufficient resources, even having accurate transmitting of message or good suitable structure or standards of regulation in practice of organization at any level; however, implementers of policy lack necessary resources in performance, making the implementation unable to achieve the objectives and Chandarasorn (2013) said that this model is based on a basic concept of organizational theory which emphasizes on performance of organization because he believes that the achievement of implementation of policy is dependent on responsible organization having capability to perform according to an expectation in what level; therefore, in order to achieve objectives, they have to depend on the proper organizational structure, personnel possessing sufficient ability in management and technique; moreover, organization has to prepare or be ready in material, equipment and premise, tools and instruments and budget.

3) As for communication and activities driving policy, it is found that the working procedure of Student Loan Funds of Suan sunandha Rajabhat University has a knowledge and understanding creation process for executives and workers by arranging meetings for counseling and discussion in order to make a mutual understanding, acknowledge activities, change in details and data to be known and to practice from policymaker for allowing implementers to understand correspondingly; moreover, there is a training for gaining new knowledge, namely, rules, procedures that have been changed, supervising working results from meeting, formal communication and informal communication by making official letter, internal record, using telephone in internal sector, namely finance, education service units and IT center and external units as policy level, namely Ministry of Finance and Ministry of Education, Office of Higher Education Commission and Office of Student Loan Funds. In case implementers do not understand or cannot decide at policy level, Pupagapanphong (2008) and Benjaronkkit (2002) said that communication is a way for human beings to achieve desired goal from a book written by Aristotle: "The Rhetoric" said that the art applied by expert speakers is persuasion in order to allow those ideas to change ideas of receivers to be in the same way as expert speakers or change behavior to behave as expert speakers persuaded; the persuasion, mostly, is often including application of confirmation to support their statements to create vision and persuasion as expert speakers may use persuasion

in several types, namely reasonable persuasion, emotional persuasion, characteristic persuasion; reasonable persuasion is demonstration of the relation between thought and action with consequences which are satisfied for thinking person and acting persons or not. The emotional persuasion is a persuasion creating emotion for receivers to feel and sympathize with the sender of message and to feel joyful, sad, regretful, anger, love, etc. as what the sender needs them to feel. As for characteristic persuasion, it is a demonstration of a sender to show that he or she has wisdom and virtue and good wish for receivers.

4) As for the characteristic of responsible units to implement policy, it is found that a working procedure of Student Loan Funds of Suan sunandha Rajabhat University has determined a working procedure thoroughly and assigned work with chain of commands clearly under the command of Deputy Dean of Student Affairs and under the supervision by Director of Student Affairs, who took care and decision. Responsible persons and mission of each work were determined; even there were many levels of chain of command, it was not a reason to be a difficulty for the works and be able to solve such problem and created flexibility in performance. Workers possess knowledge and ability in performance and commander possesses an ability for making decision very well, which Chandarasorn (2013) said that the model in organization development: focusing on problems of implementation in the aspect of relationship and recognition in order to respond to the psychology and social needs of human by emphasizing on participation of organization as priority under foundational thinking, namely a cooperation making efficient performance; moreover, the achievement of policy implementation related to appropriate persuasion, leadership, relationship of members in organization, cooperation for making recognition, as well as, creating of team members than taking control, which the procedure that allows workers to participate in determination or planning of policy framework deems that those policies are from workers.

5) As for social, economic and political conditions, it is found that economic and social circumstances can affect policy as the change of policy according to the era of each government makes the government to follow activities all the time causing problems in performance, a difficulty in delay of consideration of budget, deceleration of financial amounts to be allocated for loan, problems and instability of political circumstances causing poor quality of life of undergraduate students, submitting of documents being error causing delay, but if there is a good tendency, the government perceives an importance of policy, it will affect students, undergraduate students to gain an opportunity for further study in higher level, which Sabatier and Mazmanian (1980) said that elements of economics, society and politics are considered as the important elements of environment of results.

These policy elements will extremely affect the procedure in policy implementation, especially units implementing policy. The review in these elements considers that an allocation of resource in budget for units implementing policy is sufficient for promoting project plan to be achieved or not; what is opinion of the public about policy? Elites are satisfied or not? Elites are satisfied with implemented policy or not? How several sectors in society, including interest group of private sector, object or support the implemented policy? Therefore, the conditional factors in politics and society under sub-factors of politics, economics and society affect the achievement of policy implementation while the resource factors affect the factors of politics, economics and society.

6) As for the attitude of implementers, it is found that the persons working in Student Loan Funds have good attitude towards the policy of Student Loan Funds as the implementers have a good feeling and determination to perform for reaching achievement because it is a policy helping students, undergraduate students to gain opportunity to further study at higher level, making higher good quality of life for people as Edward (1980) said that an attitude or disposition of implementers is an extremely important factor making implementers know what to do, known to have attitude, disposition of implementers to intend for implementing the policy for reaching achievement as a significant reason that the implementers are independent from commander to implement policy; as for the complexity of policy, the implementers have to consider how policy affects organization and personnel (Abdullah et al. 2015) The discretion of implementers depends on the disposition of implementers or attitude of implementers towards policy. Implementers who do not have a firm disposition of implementers in the same as policy makers will affect a decision in policy implementing attempt.

## CONCLUSION

- 1) In the present time, making of contact has difficulties and complexity and uses a lot of time; for solving this, there should be a meeting to inform relevant persons such as workers and persons taking loan for informing procedures in details in order to have the same understanding, which would not spend so much of time in understanding documents and if there are questions, they can ask and train for understanding easily.
- 2) There should be a determination of units responsible for specific duty in working procedures of Student Loan Funds directly not attached to units of Suan sunandha Rajabhat University, namely office, etc.
- 3) There should be a follow-up and evaluation of the results of working procedures in order to know the working results achieved according to the specified objectives.
- 4) There should be more support in public relation by having varied form and method and more access to undergraduate students.

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