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FORMATIVE EVALUATION OF THE STATE WELFARE CARD POLICY IN THAILAND

January 2023

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Acronyms

ALMP	Active labour market policy
AO	Account Officers
BAAC	Bank of Agriculture and Agricultural Cooperatives
BMR	Bangkok Metropolitan Region
CCT	Conditional cash transfer
CGD	Comptroller General's Department
CMU-SPP	Chiang Mai University School of Public Policy
CSG	Child Support Grant
DA	Disability Allowance
DCY	Department of Children and Youth
DOPA	Department of Provincial Administration
DSD	Department of Skill Development
DSWD	Department of Social Welfare and Development
ECD	Early childhood development
EEF	Equitable Education Fund
EEF-CCT	Equitable Education Fund Conditional Cash Transfer
e-Payment	Electronic payment system
EQ	Evaluation question
FESWC	Formative Evaluation of the State Welfare Card Policy in Thailand
FPO	Fiscal Policy Office
GDP	Gross Domestic Product
GM	Grievance Mechanism
GSB	Government Savings Bank
ICT	Information communication technology
ID	Identity document
IDPoor	Identification of poor
ILO	International Labour Organization

IT	Information technology
KTB	Krungthai Bank
LIER	Low-Income Earners Registry
LPG	Liquefied petroleum gas
M&E	Monitoring and evaluation
MAAC	Ministry of Agriculture and Agricultural Cooperatives
MICS	Multiple Indicator Cluster Survey
MIS	Management Information System
MoC	Ministry of Commerce
MoF	Ministry of Finance
Mol	Ministry of Interior
MoL	Ministry of Labour
MSDHS	Ministry of Social Development and Human Security
NESDC	Office of the National Economic and Social Development Council
NSO	National Statistical Office
OAA	Old Age Allowance
OECD	Organisation for Economic Co-operation and Development
PC	Personal computer
PMT	Proxy means test
PWDs	People with disabilities
RCT	Randomised controlled trial
RD	Revenue Department
RTG	Royal Thai Government
SDGs	Sustainable Development Goals
SES	Thailand's Socio-Economic Survey
SP	Social protection
SSF	Social Security Fund
SWC	State Welfare Card

THB	Thai unit of currency (Baht)
UN	United Nations
UNICEF	United Nations Children’s Fund
USD	United States dollar
VDO	Video



Executive Summary

Overview of the Intervention

The State Welfare Card (SWC) scheme is a flagship social protection (SP) programme of the Royal Thai Government (RTG), adopted in 2016 and managed and operated by the Fiscal Policy Office (FPO), Ministry of Finance (MoF). Designed to provide cost-of-living assistance as well as skills training for poor and near-poor citizens¹, the SWC scheme employs means-tested poverty targeting to identify its beneficiaries. As of October 2020, the SWC scheme covers 14.61 million individuals (approximately 20 per cent of the population).

Since its adoption, the scheme has undergone some changes in terms of eligibility criteria, as well as the benefit package itself. Notably, the eligibility criteria used to only include per annual income, while the benefit package previously consisted of a simple cash transfer. At present, eligibility criteria stipulate that a qualified individual must not earn more than 100,000 THB a year, own no more than 100,000 THB worth of financial assets, or own a property larger than specific thresholds. Once successfully registered, SWC holders receive a monthly benefit package consisting of near-cash allowances for food and essential goods from Thong Fah (Blue Flag) stores², and subsidies for public transport, utilities, and liquefied petroleum gas (LPG). In addition, beneficiaries earning less than 30,000 THB a year are also eligible for selected trainings aimed at improving their employability and income prospects.

Evaluation Purpose

The formative evaluation of the SWC scheme aims to assess the scheme based on seven criteria, namely relevance, coherence, effectiveness, efficiency, impact, sustainability, and inclusiveness. This evaluation employs a mainly qualitative method; thus, some evaluation questions – especially regarding the scheme’s overall impact – cannot be answered fully. Qualitative data used in the evaluation was gathered from various sources (desk reviews, key informant interviews (KIIs) with

¹ As the poverty line is set at 30,000 THB per year for a single person, ‘poor’ refers to those earning below 30,000 THB, while ‘near poor’ refers to those earning 30,001–100,000 THB per year.

² Thong Fah stores sell consumer, education and agriculture products registered with the Ministry of Commerce’s Thong Fah Pracharat programme.

government officials, a focus group discussion (FGD) with Thong Fah store owners, and in-depth interviews with target groups). The results of the evaluation are expected to be used as inputs for the FPO as they work towards enhancing the SWC scheme in the near future.

Key Findings

- **Relevance**

Poverty incidence in Thailand reflects the needs for income support and underscores the relevance of the SWC scheme. However, the relevance of each benefit under the scheme tends to vary among sub-groups. In terms of alignment with policy priorities at the national level, the SWC scheme is consistent with the 20-Year National Strategy (2018-2037), the 17th Master Plan under the National Strategy, as well as the FPO's Strategic Plan (2017-2022).

- **Coherence**

There exists a degree of coherence between the SWC and other non-contributory social protection schemes in Thailand. Most notably, some other schemes have used the Low-Income Earners Registry (LIER) which is a database created for the SWC scheme, as well as its systems of benefit transfer, to verify the eligibility of applicants and provide additional benefits to their beneficiaries.

- **Effectiveness**

The effectiveness of the main components of the SWC scheme are evaluated as follows.

- **Registration:** The in-person registration process, which considers the technological limitations that the poorest and the most vulnerable groups might have, has played a role in increasing the coverage of the scheme. However, as the capacity of designated venues is still limited and registration is only conducted periodically and infrequently, those who may acquire assistance may miss out as they are unable to register when the need arises. Since poverty is dynamic, it can be concluded that there is still room for improvement in this process.
- **Eligibility criteria and verification:** Gaps in the eligibility criteria design, such as the use of individual-level data on income and assets, cause both exclusion and inclusion errors. The limited availability of data also has an impact on the verification process which is conducted systematically by the FPO. Informal workers, for instance, have not been able to get their income verified because the Revenue Department does not have data available for the informal sector.
- **Benefits:** While the SWC benefit transfer system itself proves to be effective and versatile, some benefits are seen as overly rigid and irrelevant to some groups. For instance, while the daily consumption subsidy in the form of Thong Fah store credits ensures that beneficiaries are spending money on essential goods, it limits the choice of vendors available to them. Meanwhile, some of the other benefits, such as transport allowances and utility subsidies, do not align closely with the needs of beneficiaries, causing the utilization rate to remain low.
- **Objectives:** The SWC scheme has three objectives: (1) to provide cost-of-living assistance to improve daily consumption; (2) to create a socioeconomic database on people living in poverty; and (3) to reduce poverty. Findings show that the SWC

scheme has somewhat achieved its objectives, in particular objective 1 and objective 2 (through the creation of the LIER). However, this formative evaluation cannot measure the effectiveness of the SWC in terms of objective 3.

- **Efficiency**

Key limitations, such as a lack of access to the internet among target groups, initially led the government to opt for face-to-face registration, which is both resource-intensive and time-consuming. Other inefficiencies in terms of the scheme's budget are caused by the effects of both inclusion error (in which people who are not in need of assistance from the government receive the benefits) and exclusion error (in which people most in need of assistance are excluded from the scheme). The design of the benefits also leads to inefficiency. Thong Fah store credits, in particular, may not be the most cost-effective modes of transfer according to the beneficiaries' experience, since these stores sell goods at higher prices and beneficiaries incur travel costs to access the stores.

- **Impact**

Despite being one of the country's largest SP schemes both in terms of coverage and value, the impact of the SWC scheme on beneficiaries' lives may be only modest because its benefit package is not yet adequate and there is a mismatch between some components of the package and the needs of beneficiaries. As for the LIER, its usage in other SP schemes infers some level of positive impacts on the country's SP system. It should be noted, however, that definitive and comprehensive insights into the scheme's impacts require further study, both quantitative and qualitative.

- **Sustainability**

Policy commitment to stronger SP, as well as political will resulting from the connection between the SWC scheme and the current government, contributes to a positive outlook in terms of the scheme's sustainability. However, the formation of a new government in the future may cause the continuation of the scheme to be put at risk, as the priorities of a new government may be different. However, from a fiscal point of view, a future government will most likely be able to keep the scheme running as the cost of the scheme as a percentage of GDP is projected to decline over the years.

- **Inclusiveness**

While a large proportion of people living in poverty are enrolled in the SWC scheme, those without Thai citizenship, such as migrant workers and refugees, are excluded from the scheme regardless of their vulnerability. Although attempts to facilitate the enrolment of people with limited mobility, such as the elderly, the bed-ridden, and people with disabilities (PWDs), have led to an increase in the number of beneficiaries, the scheme's coverage among these groups has not been studied.

Key Recommendations

Recommendations to improve policy design

Make the registration process more responsive and accessible

- The registration process should be more dynamic and easier to access. Ideally, registration should be 'on-demand' instead of periodic, allowing people to enrol in the scheme as soon

as they require assistance. Alternatively, a more frequent periodic registration process could be provided to address this issue.

- Online registration should be made available. This will not only relieve the burden on designated registration venues, but it may also help improve the coverage of the scheme by allowing people with limited mobility to register by themselves.

Revise eligibility criteria and verification

- To address inclusion and exclusion errors, it is recommended that household-level income and assets should be used to determine whether an individual is eligible for the scheme.
- The RTG could also explore the possibility of using affluence testing based on readily observable characteristics to determine eligibility to receive social assistance. As affluence testing allows identification of the wealthier population, it has the potential to minimize exclusion errors.
- Enhanced integration among different schemes, especially in term of data exchange, is also recommended to help determine the level of income support beneficiaries require from the SWC scheme.
- A brief study can be conducted to provide a thorough analysis in order to improve the current system, taking into account current infrastructures provided across ministries, as well as the uses of different management information systems (MISs) and the capacity of the social service workforce, to ensure that poor population are included in the scheme.

Revise value and delivery of benefit package

- To maximize the impact of the scheme on people's well-being, a review of the benefit package is recommended. Benefits found to be over-valued and relevant only to a relatively small proportion of beneficiaries (such as transport allowances and utility subsidies) should be reduced so that the budget can be allocated to other components of the package, such as those for food and essential goods.
- Cash should be considered as the main mode of transfer, enabling beneficiaries to spend the transfer on products and services that meet their individual needs. While some policymakers are concerned that beneficiaries will spend their cash transfer on temptation goods, such as alcohol and tobacco, evidence from several countries reveals that this concern is unfounded (World Bank, 2021).

Develop a more comprehensive training package

- To strengthen efforts to support beneficiaries to earn higher income and graduate from poverty, it is recommended that the government develop a more comprehensive programme for employment support. Training courses need to be more consistently aligned with job market demand, as well as with the needs of beneficiaries.
- Other components, such as job matching and apprenticeship opportunities, should be included in the scheme to enhance the outcome of trainings.

Recommendations to improve implementation

Review communication policy and develop a strengthened communication strategy

- To ensure that accurate and updated information about the SWC is being communicated to the target group, it is recommended that the FPO reviews the scheme's communication policy and develop a communication strategy which takes into account characteristics of the targeted population.

Enhance the SWC Management Information System (MIS)

- As the SWC MIS does not have all functions established, especially on grievances, monitoring and reporting, these elements should be considered for further development.
- The SWC MIS can be enhanced further by linking with other SP programmes on a regular basis so that the RTG can maximize efficiency and effectiveness across all social protection spendings.

Adopt a monitoring and evaluation (M&E) framework

- An enhanced M&E framework should be adopted and operationalized to monitor and evaluate the SWC. The performance of the scheme should undergo M&E at least annually.

Develop a Grievance Mechanism (GM)

- To increase the overall transparency of the SWC scheme, the FPO should develop a GM that allows citizens to provide feedback to the FPO and that allows the FPO to respond. This will help to increase overall programme accountability and citizens' trust and involvement; solve operational issues and reduce the cost of addressing them; hold implementing authorities accountable at all levels to standardize programme implementation and performance.

Conduct capacity building initiatives for staff

- Training should be provided to staff involved in the implementation of the SWC policy to ensure that they have the necessary skills to provide technical inputs to policy makers.

Chapter 1: Introduction and Background

The Sustainable Development Goals (SDGs), as part of the 2030 Agenda for Sustainable Development by the United Nations, recognize the importance of social protection (SP) systems for all, specifically SDG target 1.3 which aims to “implement nationally appropriate social protection systems and measures for all, including social protection floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.”

Thailand’s commitment to SP can be seen in its national plans, including the National Strategy, the Master Plan on Equality and Social Protection under the National Strategy, and the 12th National Economic and Social Development Plan (NESDP) 2017–2021. The State Welfare Card (SWC) scheme, targeting the poor and near-poor population, is among the key SP programmes intended to translate policy priorities outlined in these national plans into tangible results.

After three years of implementation, the Fiscal Policy Office (FPO) wanted to assess the SWC scheme with an aim to improve its implementation. After exploring different types of assessment, formative evaluation was chosen because of its speed and forward-looking approach, allowing the FPO to identify which elements of the scheme should be improved in the near future.³ This report, therefore, is expected to help policymakers deliver social assistance that meets the needs of vulnerable groups, including poor families with children. Learning from periodic evaluation results can also help Thailand achieve its long-term poverty reduction aims.

The State Welfare Card (SWC) Scheme

The SWC scheme is a means-tested programme under which a mix of benefits intended to reduce the cost of living are provided for poor and near-poor individuals aged 18 and older. The scheme has been implemented since 2016 in all provinces throughout Thailand with funding from the RTG.

The SWC is administrated by the FPO, MoF, in collaboration with the Comptroller General’s Department under the MoF, the Government Savings Bank (GSB), the Bank for Agriculture and Agricultural Cooperatives (BAAC), the Department of Internal Trade under the Ministry of Commerce (MoC), and the Department of Provincial Administration (DOPA), Ministry of Interior (Moi).

- **SWC Scheme Design**

The SWC scheme serves as a basic social safety net for the poor and near-poor population in Thailand. After its inception in 2016, the SWC scheme was modified in 2017 in terms of both eligibility criteria and benefits as outlined in Table 1 below. For a more detailed explanation of the SWC’s development and timeline, please see Appendix A.

³ **Formative evaluation** intends to improve performance and is most often conducted during the implementation phase of projects or programmes. Formative evaluations may also be conducted for other reasons such as compliance, legal requirements or as part of a larger evaluation initiative (UNICEF, 2014).

Table 1: Overview of SWC Scheme

	2016	2017-2021
Registration period	15 July – 15 August 2016	Round 1: 3 April 2017 – 15 May 2017 Round 2: June 2018 (Thai Niyom Yang Yuen Project)
Eligibility criteria	Thai nationals aged 18 and above with annual income of less than 100,000 THB	Thai nationals aged 18 and above with annual income of less than 100,000 THB Additions 1. The total value of financial assets owned by the applicant, including bank deposits, GSB lottery, lotteries, government bonds and debt securities, must not exceed 100,000 THB. 2. If the applicant has owning rights to real estate(s), they must meet conditions below. 2.1 Residential use 2.1.1 House or townhouse with an area of 25 square wah (100 square meters) or below 2.1.2 Condominium unit with an area of 35 square meters or below 2.2 Residential and commercial use 2.2.1 Area of 10 rai (16,000 square meters) or below for agricultural land use 2.2.2 Area of 1 rai (1,600 square meters) or below for non-agricultural land use 2.3 Commercial use. 2.3.1 Area of 10 rai (16,000 square meters) or below for agricultural land use 2.3.2 Area of 1 rai (1,600 square meters) or below for non-agricultural land use
Benefits	Cash transfer for registrants with income between 0–30,000 THB per year in the amount of 3,000 THB, and 1,500 THB for beneficiaries who earn 30,001–100,000 THB per year.	Cost-of-living assistance: 1. 200–300 THB per month e-money transfer to be used at Thong Fah (Blue Flag) stores; ⁴ 2. 45 THB every three months for cooking gas; 3. 500 THB per month for public transportation (mass transit bus and sky train) in the Bangkok Metropolitan Area; 4. 500 THB per month for bus tickets with Transport Co. Ltd; and 5. 500 THB per month for train tickets with the State Railway of Thailand. Improving quality of life (employment and training opportunities): Beneficiaries earning less than 30,000 THB a year are also eligible for selected trainings aimed at improving their employability and income prospects.

⁴ 200 THB per month for individuals with income between 30,001–100,000 THB, and 300 THB for individuals with income of 30,000 THB or under.

Registration point	BAAC, GSB and Krungthai Bank (KTB)	BAAC, GSB, and KTB Additions: Provincial treasury banks, and Bangkok metropolitan district office Note: BAAC, GSB and KTB commissioned a team to actively reach out for face-to-face registration in 2018.
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Source: FPO and informant interviews

To apply for the SWC scheme, eligible individuals must go through the process shown in Figure 1.

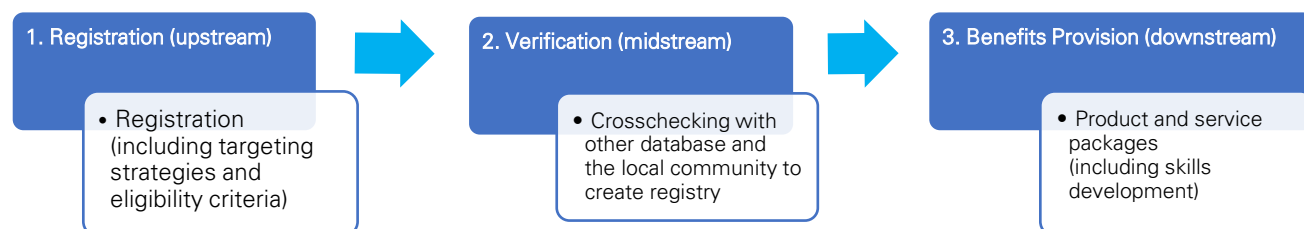


Figure 1: Implementation flow of the SWC

First, applicants retrieve a registration form from any designated registration venue or download it from related websites (www.mof.go.th, www.fpo.go.th, and www.epayment.go.th). When the registration is open, applicants can submit the filled form at a designated registration venue or have staff fill it in for them. Applications are then verified by the FPO based on the information drawn from existing government database, such as the Revenue Department (RD). Once the verification process is finished, applicants can check their application status online or in-person with the head of their village or tambon. The eligible applicants then receive a SWC which they can use to access the scheme’s benefits.

The information relating to eligible applicants under the SWC scheme is also compiled and feeds into a database called the Low-income Earners’ Registry (LIER). While intended for the SWC scheme, the LIER has been used by various government agencies, such as the Ministry of Social Development and Human Security (MSDHS), the Ministry of Labour (MoL), the MoF, and the Ministry of Agriculture and Agricultural Cooperatives (MAAC), to enhance other SP programmes.

- **SWC coverage and performance**

Before the SWC, the vulnerable low-income active-aged population was the least covered by the SP system, as they had limited access to contributory and employment-related programmes; that is, the coverage of the active-aged population was concentrated among people in the higher consumption quintile. After three rounds of registration, however, the coverage of the SWC increased, from 3.71 million in 2016 to 14.61 million in 2020 (Fiscal Policy Office, 2020). The table below shows the number of beneficiaries under the SWC by gender.

Table 2: Number of SWC beneficiaries by gender

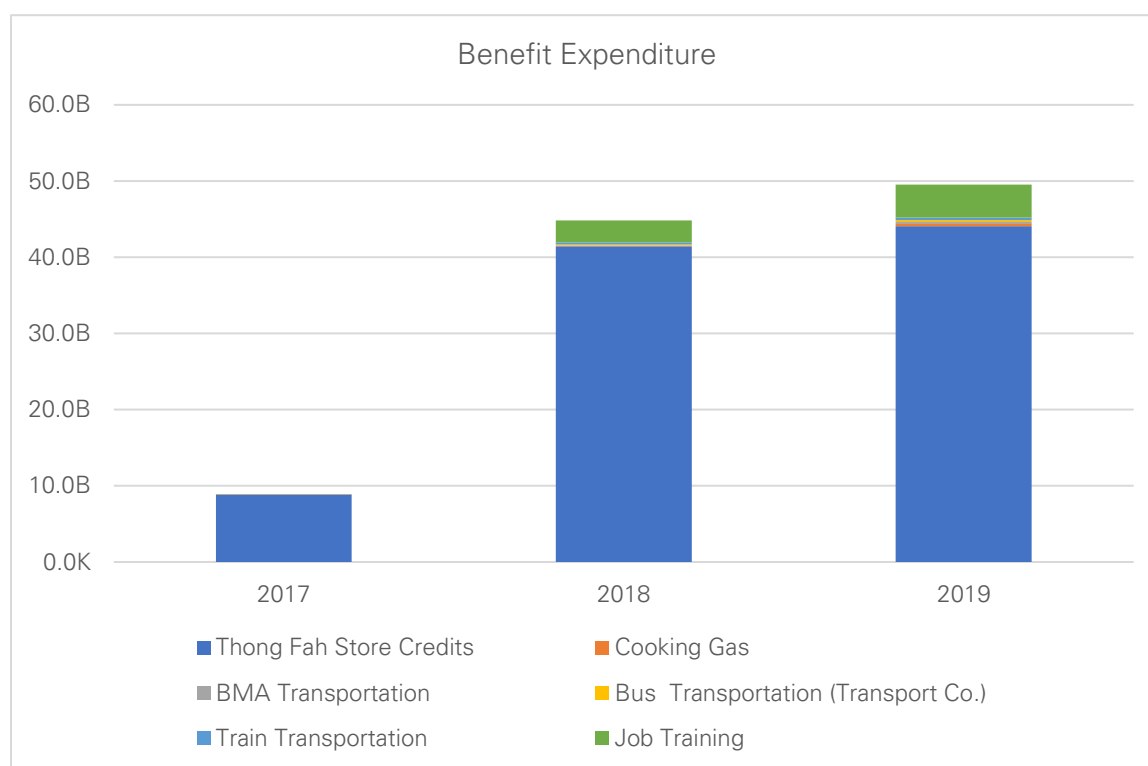
Number of beneficiaries	2017	2018	2019
Male	4,433,925	4,527,293	6,003,495
Female	6,530,564	6,652,459	8,087,878
Total	10,964,489	11,179,752	14,091,373

Source: FPO (2020)

Despite aiming to benefit the active-age population, the ILO’s Social Protection Diagnostic Review (2022) points out that around 42 per cent of Thailand’s elderly population has qualified to receive the SWC.

Although the SWC scheme fills the gap in term of basic safety net for its beneficiaries, its adequacy is a concern. Assuming that all benefits are fully utilized, the total value of transfer would amount to 2,579 THB a month, which is still below the 2,763 per month poverty line. In reality, most of the benefits are under-utilized, especially ones that are worth the most in the package, such as transport subsidies and vouchers for cooking gas. The figure below demonstrates the actual benefit expenditure per annum from 2017–2019. In 2019, the total benefit expenditure stood at 49.53 billion THB, or only 292.9 THB per person per month.

Figure 2: Benefit expenditure per annum, 2017–2019



Chapter 2: Methodology

2.1 Evaluation Framework

This formative evaluation was conducted based on the Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) evaluation criteria.⁵ An additional criterion of “inclusiveness” was introduced to the criteria in order for the formative evaluation to also address cross-cutting issues of equity.

- **Relevance** assesses the added value and comparative strengths of the SWC in the Thai context. There is an interest in understanding whether the programme responds to target group needs, and whether its design is aligned with the national strategy.
- **Effectiveness** assesses the extent to which the approach and model are appropriate to achieve the expected results, and to what extent the programme has achieved its stated objectives.
- **Coherence** assesses the complementarity of the SWC programme and its ability to coordinate and synergize with similar interventions/programmes.
- **Sustainability** assesses the extent to which the net benefits of the intervention will continue or be likely to continue.
- **Efficiency** assesses the extent to which the project was implemented in the most cost-effective way possible.
- **Impact** assesses the effects produced by the SWC, including positive and negative, primary and secondary, long-term effects, and those directly or indirectly intended or unintended.
- **Inclusiveness** assesses how successfully the project has addressed equity and gender equality and reached the most vulnerable and marginalized people in the community (including older people, women, people with disabilities, migrants and mobile populations, and ethnic minority groups).

The evaluation questions relating to these criteria are shown in Table 3 below:

Table 3: Formative Evaluation Matrix

Evaluation objective and questions	Evaluation strategy (data collection tools)
1. Relevance	
EQ 1 To what extent does the Welfare Card project respond to and meet the identified needs of the target groups?	<ul style="list-style-type: none">- KII with the programme operator (FPO) and relevant implementation organizations (CGD, GSB, BAAC and DOPA) to identify key objectives.- Desk review to assess poverty situation in Thailand (aggregate level of needs) of the targeted population from NESDC’s poverty and inequality reports.

⁵ https://www.unicef-irc.org/publications/pdf/brief_3_evaluativecriteria_eng.pdf

EQ 2 How relevant is the Welfare Card policy to the new 20-year National Strategy and current FPO/MOF Strategic Plan (2017-2021)?	- Desk reviews on 20-year National Strategy and FPO/MOF Strategic Plan.
2. Coherence	
EQ 3 To what extent is the State Welfare Card policy coordinated with other social protection schemes?	- KIs with the programme operator (FPO) and relevant organizations (CGD, GSB, BAAC, DOPA and DIT). - Desk reviews on other social protection programmes in Thailand.
3. Effectiveness	
EQ 4 How effective is the project design?	- KIs with the programme operator (FPO) and relevant organizations (CGD, GSB, BAAC, DOPA and DIT). - Desk review on the gaps in Thailand's social protection system to identify the contribution of the SWC.
EQ 5 To what extent has the programme achieved its stated objectives?	- KIs with the programme operator (FPO) and relevant implementation organizations (CGD, GSB, BAAC and DOPA) to identify key objectives and the nature of coordination for benefit transfers via SWC, as well as the potential for poverty reduction. - Citizen interviews focusing on experiences of card holders. - KIs with AOs and focus group with Thong Fah store owners to understand extent of cost-of-living assistance and poverty reduction. - Desk review on SWC trainings and performance reports.
EQ 6 To what extent do the different supports provided (income transfer, transport subsidies, training) meet the needs of beneficiaries?	- Use citizen interviews to develop personas and citizen journey to portray card holders' conditions and experiences. - KIs with AOs and FGD with Thong Fah store owners.
EQ 7 What challenges to achievement of the project's objectives have been encountered in the course of implementation and how have they been addressed?	- All citizen interviews focusing on card holders' conditions and experiences. - KIs with AOs and FGD with Thong Fah store owners.
EQ 8 What have been the main achievements of the project to date, and what are the key factors	- All citizen interviews focusing on card holders' conditions and experiences.

that have contributed to successful implementation?	- KIIs with AOs and FGD with Thong Fah store owners.
4. Efficiency	
EQ 9 To what extent was the project implemented in the most cost-effective way possible, as compared to feasible alternatives?	- KIIs with the programme operator (FPO) and benefit providers (GSB, BAAC and DOPA).
EQ 10 Are there any aspects of the project that could have been achieved more effectively by other more cost or time-effective means?	- KIIs with the programme operator (FPO) and relevant organizations (GSB, BAAC, DOPA and DIT). - All citizen interviews, KIIs with AOs and FGD with Thong Fah store owners.
5. Impact	
EQ 11 To the extent that can be determined, what has been the impact to date of the Welfare Card project, including positive and negative, primary and secondary, long-term effects produced, directly or indirectly intended or unintended?	- KIIs with the programme operator (FPO) and relevant organizations (CGD, GSB, BAAC, DOPA and DIT) to identify key objectives and combine the information with citizen interviews and other KIIs
EQ 12 What would be the appropriate M&E framework for the Welfare Card policy that could analyse the inclusion, relevance, and effectiveness of the current programme?	- KIIs with the programme operator (FPO) and relevant implementation organizations (CGD, GSB, BAAC and DOPA) to identify key objectives and combine the information with citizen interviews and other KIIs to re-construct a theory of change and develop an evaluation matrix as a framework for M&E. - Desk reviews on M&E methods. - Desk reviews on available data and current reports on SWC (FPO's symposium report and NESDC's Poverty and Inequality Report).
EQ 13 What are the options for more in-depth impact evaluation of the SWC considering the availability of data?	- KIIs with the programme operator (FPO) and relevant organizations (CGD, GSB, BAAC, DOPA and DIT) to identify key objectives and combine the information with citizen interviews and other KIIs to develop the re-constructed theory of change as a framework for impact evaluation. - Desk reviews on available data and current reports on SWC (FPO's symposium report and NESDC's Poverty and Inequality Report). - Desk reviews on impact evaluation methods.

6. Sustainability	
EQ 14 To what extent will the net benefits of the intervention continue, or be likely to continue?	<ul style="list-style-type: none"> - All citizen interviews and KIIs with AOs on whether the benefits will be sustainable. - Desk reviews
7. Inclusiveness	
EQ 15 How successfully has the SWC policy included equity and gender equality, and reached the most vulnerable and marginalised people in the community (including older people, women with disability, migrants and mobile populations, and ethnic minority groups)? <i>Note: The scope of the SWC only covers Thai citizens.</i>	<ul style="list-style-type: none"> - Desk reviews on available data and current reports on SWC (FPO's symposium report and NESDC's Poverty and Inequality Report). - Citizen interviews with vulnerable groups, including people with disability and mothers living in poverty

2.2 Data Collection

This formative evaluation is based on qualitative information gathered from desk reviews, KIIs with government actors, in-depth interviews with beneficiaries and non-beneficiaries, as well as one FGD with Thong Fah Store owners. The table below summarizes the evaluation tools employed and their purpose.

Table 4: Data collection tools and purpose

Data collection tool		Purpose	Note
Qualitative	Desk review	To supplement the findings from the qualitative analysis	-
	Key informant interviews (KIIs)	To understand key objectives, implementation procedures of the SWC, as well as the intended outputs, outcomes and impacts of the programme.	15 KIIs with policy-level stakeholders (FPO, Comptroller General Department, GSB, BAAC) were conducted.
	In-depth interviews with beneficiaries and non-beneficiaries	To understand experiences related to the SWC from beneficiaries and non-beneficiaries.	30 people were interviewed.
	Focus group discussion	To understand the implementation issues at Thong Fah stores and the nature of the usage of the credit benefits.	1 FGD conducted with owners of 7 Thong Fah shops in Chiang Mai

Sampling Strategy

The formative evaluation of SWC adopted a **purposive sampling** approach to identify the most relevant group of participants based on a set of characteristics of interest in the research. Table 5 below shows the characteristics agreed upon, in consultation with the FPO.

Table 5: Agreed characteristics and minimum number of participants

Region	A minimum of 3 participants from each of the eight regions nationwide: North, Northeast, Central, East, West, South, Deep South and Bangkok Metropolitan Area.
Rural/urban	A minimum of 12 participants living in urban and rural areas.
Gender	A minimum of 12 male and female participants.
Parent	A minimum of 4 participants who are raising children.
Disability	A minimum of 2 participants with a disability ID card.
Age	A minimum of 2 participants from each of the six age groups: below 25, 25–34, 35–44, 45–54, 55–64 and 65 and above.
Excluded (poor without SWC)	A minimum of 4 participants who are poor but do not have a SWC.
Not poor with SWC	A minimum of 2 participants who are not poor but have a SWC.
Received SWC and training	A minimum of 2 participants who participated in skills development courses.

However, based on the lessons learned from the pilot group discussion and interviews, and taking into consideration the limitations of planned resources and time, the interview recruitment criteria were adjusted and limited to 30 participants, as shown in the following table.

Table 6: Targets for citizen interviews

Recruitment Criteria	Chiang Mai	Bangkok Metropolitan Region (BMR)	Other Areas in Thailand ⁶
Poor without a SWC	1	1	1
SWC beneficiaries with following characteristics			
_Not poor but received a SWC	1	1	1
_Family with children	1	1	1
_Urban poor	1	1	1
_Rural poor	1	1	1
_Urban near poor	1	1	1
_Rural near poor	1	1	1
_Person with disabilities	1	1	1
_Participated in skill training	2	2	2
Total (n = 30)	10	10	10

Poor participants were identified by comparing their average income to the yearly national poverty line. As the poverty line is set at 30,000 THB per year for a single person, 'poor' refers to those earning below 30,000 THB, while 'near poor' refers to those earning 30,001–100,000 THB per year (bearing in mind that only citizens with an income of less than 100,000 THB per year are eligible to apply for the SWC).

2.3 Data Analysis

After the data collection process, the steps to develop accurate analysis and ensure the *triangulation of evidence* included the following:

I. Assumption development

The collected data was analysed. After investigating patterns of behaviours, preferences, opinions, needs and pain points, assumptions about 'citizen experiences' at each stage of the SWC scheme (registration, verification, and benefit provision) were formed and validated by making additional calls to beneficiaries and/or reviewing any existing data.

II. Discussion

The key research findings in the form of 'citizen experiences' were presented to stakeholders to gain approval or feedback, and used as input for any policy redesign or improvement.

III. Developing sets of key findings

The citizen experiences (in the form of 'personas') and journey map were analyzed according to the formative evaluation criteria, with secondary reports and existing quantitative data from the Thai government. This part of the analysis was a collaborative

⁶ Five participants were from the deep south (Pattani and Narathiwat), while one participant was chosen from each of these regions: Chonburi (East), Nakorn Nayok (Central), Nakorn Si Thammarat (South), Rachaburi (West) and Khon Kaen (Northeast).

process with international and domestic experts on social protection programmes. Key questions for each criterion were carefully answered using evidence from the data collected.

IV. Developing sets of conclusions and recommendations

Based on the key findings, conclusions and recommendations were developed in collaboration between researchers, consultants, and relevant key government agencies.

2.4 Ethical Considerations

A plan was agreed by the research team to guarantee the ethical obligations of evaluators and the ethical safeguarding of stakeholders involved in this evaluation. The evaluation conformed to the evaluative guidelines and standards provided by the United Nations and UNICEF.⁷

Specific ethical considerations put in place for this study included:

- Participant consent forms, including translation of all consent forms and tools into Thai to ensure the full understanding of each participant;
- Ensuring that participants understood that all answers were voluntary, that they could choose to not answer any questions, and that they were free to withdraw from the study at any time;
- Measures to mitigate and prevent the spread of COVID-19 for both participants and researchers were based on recommendations by Thailand's Department of Disease Control for meetings, seminars, or other mass gatherings (Department of Disease Control, 2020);
- Guarantee of confidentiality by assigning all interviewees anonymous codes, with no names of individual participants being used in any publications emerging from this research. Interview data was stored in a shared drive that could only be accessed the main researchers of the project, and will be discarded after 10 years.

This evaluation did not consult people under 18 years of age. This was ensured through correspondence while coordinating consultations, through the informed consent form shared with participants, and checked again at the start of the KIIs/FGDs.

The principles of respect, beneficence and non-maleficence, and justice were considered throughout the planning and data collection phases. This rapid assessment met UNICEF's standards for routine programme monitoring and data collection as set out in UNICEF Office of Research-Innocenti (2021) and as such, it was not required to go through an external review board.

⁷ The team followed UNICEF's revised Evaluation Policy (2018), the United Nations Evaluation Group (UNEG) Norms and Standards for Evaluation (2016), the UNEG code of conduct for evaluation in the UN system (2008), the UNEG Ethical guidelines for evaluation (2020), the UN SWAP Evaluation Performance Indicator (2018), the UNEG Guidance on Integrating Human Rights and Gender Equality in Evaluation (2014), and the UNICEF-Adapted UNEG Evaluation Report Standards (2017).

2.5 Limitations

This study encountered a number of limitations, which are listed in Table 7 below along with the mitigation measures taken.

Table 7: Limitations and Mitigation Measures

Limitations	Mitigation measures
Difficulties associated with remote data collection during the COVID-19 pandemic.	Citizen interviews outside of Chiang Mai were carried out by local staff who assisted interviewees with VDO call with the interviewer in Chiang Mai. Citizen interviews in the deep south were conducted in the local language by local interviewers with social distancing measures.
The information from the small sample of 30 citizen interviews cannot represent the population of all SWC holders and the excluded population.	<p>The quota sampling option was selected to ensure that the sample adequately and diversely covered all the target groups of the evaluation to provide insights on relevant evaluation issues such as effectiveness of each benefit, including inclusiveness and inclusion error.</p> <p>The nature of the key methodology of persona and citizen journey focused on the deep narrative of each card holder's experience in the registration, verification and use of SWC benefits to provide rich information on the SWC's impact and ideas on how to improve the SWC programme.</p>
Specific claims/statements were hard to confirm.	The team undertook triangulation to establish general themes and make sense of the data. This involved comparing the results from the different data collection methods to determine confidence in the results. The grounded theory methodology enabled the evaluation team to triangulate and verify throughout the data collection process and again during validation workshops.
Due to the nature of the topic and the population of stakeholders, it was challenging to present some of the findings while ensuring anonymity.	To protect informants, interview dates were given so the reader could tell when a different respondent was speaking without knowing who. Where it made sense, the evaluators weighted responses by explaining if respondents were senior.

Chapter 3: Findings and Analysis

This chapter presents the findings from the SWC formative evaluation, grouping key findings according to the evaluation questions (EQs) for the seven dimensions of the evaluation framework: relevance, coherence, effectiveness, efficiency, impact, sustainability, and inclusiveness. The findings integrate results from all qualitative analyses, including desk review; KIIs at the national, provincial, and local level; and FGDs and interviews with beneficiaries.

3.1 Relevance

EQ 1 To what extent does the SWC scheme respond to the identified needs of the target groups?

Key findings:

1. Poverty incidence in Thailand reflects the needs for income support and underscores the relevance of the SWC scheme which targets those living in and near poverty.
2. While benefits under the SWC scheme are seemingly consistent with the identified needs of its target group, their relevance in practice tends to vary among sub-groups.

According to the national poverty profile in 2020, there were 4.8 million people or 6.8 per cent of the Thai population living in poverty⁸. In addition, 5.14 million people or 7.4 per cent of the Thai population were in the 'near poor' group, with a consumption expenditure less than 20 per cent above the poverty line (NESDC, 2020). This directly reflects the needs for income support and underscores the relevance of the SWC scheme which targets those living in and near poverty.

To ensure that the SWC scheme responds well to the needs of its target group, a survey was conducted among low-income earners in 2017 with an aim of gaining evidence to inform policies on the provision of state welfare. The results showed that low-income earners were in need of subsidies for: (1) electricity and water; (2) daily consumption; (3) healthcare; (4) old age allowance; and (5) education for children (NSO, 2017).

While the SWC scheme's benefits (such as monthly credits for essential consumer goods, transport allowances, and utility subsidies) are consistent with the identified needs, their relevance in practice tends to vary among sub-groups. For instance, interviews revealed that a number of beneficiaries had not been able to make use of the transport subsidies as they can only be claimed in Bangkok and six nearby provinces. This is consistent with the findings from a 2020 audit report by the State Audit Office (SAO) which found that transport allowances were among the most under-utilized benefits under the SWC scheme, along with utility and liquefied petroleum gas (LPG) subsidies (SAO, 2020).

⁸ People living in poverty refers to those with consumption expenditure under the poverty line, which was 2,762 THB per month per person in 2020.

EQ 2 How relevant is the SWC scheme to the 20-year National Strategy and current FPO/MOF Strategic Plan (2017-2021)?

Key findings:

1. The SWC scheme aligns with the National Strategy on Social Cohesion and Equity and the Master Plan on Equality and Social Protection under the National Strategy.
2. Some elements of the SWC scheme are included in the FPO's Strategic Plan (2017-2021), particularly Strategy 2: Expand Economic Opportunity, Reduce Inequality, and Promote Sustainable Development.

The National Strategy (2018-2037) outlines Thailand's long-term strategies towards becoming "a developed country with security, prosperity and sustainability in accordance with the Sufficiency Economy Philosophy". It comprises six strategies, including the National Strategy on Social Cohesion and Equity, which focuses on creating equity and reducing inequality in both social and economic contexts. The SWC scheme is directly in line with strategic guidelines under the National Strategy on Social Cohesion and Equity which calls for comprehensive and adequate social insurance schemes, as well as greater investment in social assistance to poor and underprivileged groups (NESDC, 2019).

The relevance of the SWC scheme to the National Strategy can also be observed in its connection to the Master Plan on Equality and Social Protection under the National Strategy. The role of the SWC scheme as a social protection 'floor' is consistent with key priorities under the Master Plan, for instance, the expansion of social protection and welfare provision for all.

In addition, the SWC scheme aligns with the FPO's Strategic Plan (2017-2021), particularly Strategy 2: Expand Economic Opportunity, Reduce Inequality, and Promote Sustainable Development. Under this strategy, a strong emphasis is placed on fiscal tools to reduce inequality and promote social justice; elements of the SWC scheme, such as the development of a poverty database, are also included in the FPO's work plan for 2017-2021 (FPO, 2017).

3.2 Coherence

EQ 3 To what extent is the State Welfare Card policy coordinated with other social protection schemes?

Key findings:

1. Some of the key non-contributory social protection schemes have used the LIER and the SWC's transfer system to verify and provide additional benefits to the beneficiaries.
2. The attempt to create coherence between the SWC scheme and other social protection schemes has also resulted in standardized eligibility criteria.
3. The coherence between the SWC scheme and other non-contributory social protection schemes results partly from the establishment of the Civil State Welfare Committee for the Local Economy and Society.

As eligible individuals go through the required process in order to obtain a SWC, their data is collected and integrated into the LIER database. While LIER was originally established for the SWC scheme, other non-contributory social protection schemes have used the LIER, as well as the SWC's transfer systems, to verify the eligibility of applicants and provide additional benefits to their beneficiaries. The Child Support Grant (CSG) scheme, for example, allows SWC holders to apply without having to go through the verification process. SWC holders, who are also beneficiaries under the CSG, Old Age Allowance (OAA), or Disability Allowance (DA) schemes, occasionally receive additional cash transfer through the SWC e-money system (MOF, 2019; CGD, 2020). The country's attempt to create coherence between the SWC scheme and other social protection schemes has also resulted in standardized eligibility criteria. For example, in 2019, the CSG scheme increased its income threshold from THB 36,000 per person per year to THB 100,000 per person per year (DCY, 2021) so as to align itself with the SWC scheme and the LIER.

The coherence between the SWC scheme and other non-contributory social protection schemes resulted partly from the establishment of the Civil State Welfare Committee for the Local Economy and Society (MoF, 2021). Tasked with a mandate to supervise and coordinate the implementation of the SWC scheme, the Committee consists of the Minister of Finance and the heads of key agencies, including the NESDC, MSDHS, the Budget Bureau, the Comptroller General Department, and the FPO, as well as three experts on the subject matters. Although their main objective is to ensure coherence between different aspects of the SWC scheme, the members of the Committee – who also play a role in other non-contributory social protection schemes – have accomplished notable results in term of coherence between different scheme as discussed above.

To build greater coherence, there is a need for the government to promote data integration among key SP schemes. This will help relevant agencies take stock of the aggregated social transfers each household receives under different SP schemes and determine the average level of assistance they still need. Ideally, this will serve as an input for the SWC scheme to revise its benefit package to increase adequacy if there is a demand to do so in the future.

3.3 Effectiveness

EQ 4 How effective is the policy design?

Key findings:

1. The registration process plays an important role in increasing the scheme's coverage. Key limitations regarding registration are the capacity limitations of designated registration venues during the face-to-face registration and the frequency of registration.
2. Gaps remain in the eligibility criteria design, causing both exclusion and inclusion errors.
3. While the SWC benefit transfer system itself proves to be effective and versatile, some benefits are seen as overly rigid and irrelevant to some groups.
4. The current monitoring and evaluation (M&E) mechanism is not yet comprehensive.

The SWC scheme demonstrates some key strengths and weaknesses in term of policy design as follows.

Registration:

The registration process plays an important role in increasing the scheme's coverage. Acknowledging the fact that some of the poorest and most vulnerable population may not have the internet access or digital literacy required for online registration, it was decided that the registration process for the SWC scheme would take the form of face-to-face registration at designated venues, including the GSB, the BAAC, KTB, and DOPA. Following face-to-face registration at these venues, the Thai Niyom Sustainable Project was convened, deploying local personnel to help register PWDs, the elderly, the bedridden, and other vulnerable groups who were unable to register in-person. This proactive approach increased the number of registered beneficiaries by 3,138,310 persons in 2017.

The main issue with the design of this registration process is that the capacity of designated registration venues is limited and there are no other ways to register. The amount of people trying to register crowded these venues and left staff overwhelmed. A number of beneficiaries also expressed that they felt frustrated during the process which took up to a whole day. Another key limitation is that the SWC scheme is open for registration periodically and infrequently. This means that those who fall into poverty due to some sudden and unpredictable life-cycle risks (such as sickness or unemployment) are not able to register when they require support from the government.

Eligibility criteria and verification:

The SWC scheme uses two-level eligibility criteria. The first level targets people living in poverty, with an income 30,000 THB per year or below; the second level targets the 'near-poor', with an income of between 30,001-100,000 THB per year. This increases the coverage of the scheme and reduces the likelihood of an individual living in poverty being excluded.

Nonetheless, certain gaps remain in the design of the eligibility criteria. These can mainly be traced back to the fact that assigning eligibility relies upon the data currently available, which may not reflect the reality of people living in poverty. Specifically, while the national definition of poverty is contingent to household consumption per household member (NESDC, 2019), this data is not available in the formal database. Therefore, the definition of poverty used in the SWC scheme is contingent on individual income and assets (see Table 2). This causes both exclusion and inclusion errors. For example, a parent with an income higher than 100,000 THB is not eligible for the scheme despite having several dependents, while a student who has family members covering their expenses may be eligible.

The limited availability of data also has an impact on the verification process which is conducted systematically by the FPO in coordination with data owners, such as DOPA, the NSO, the Revenue Department (RD), and the Department of Lands (FPO, 2017b; KIs). Informal workers, for instance, have not been able to get their income verified as the RD does not have data available for the informal sector.

Benefits:

The SWC system allows cardholders to receive a wide range of benefits, such as monthly credits for essential consumer goods at Thong Fah stores and transportation subsidies, through a single card. Its coherence with other non-contributory social protection schemes also allows SWC holders who have enrolled in other schemes, such as the CSG, OAA, and DA, to receive their benefits through the SWC as discussed in the previous section.

While the system itself proves to be effective and versatile, the design of some benefits is perceived as fairly rigid and of limited use for beneficiaries. For instance, the daily consumption subsidy in the form of Thong Fah store credits ensures that beneficiaries are spending money on essential goods; at the same times, it limits the choices of vendors available to them. Some beneficiaries claimed during the interviews that items being sold at Thong Fah stores were more expensive and/or of lower quality. Others noted that the transportation subsidy made little difference to beneficiaries who live outside major metropolitan areas with no public transport available.

Other gaps:

Another gap is the fact that the current monitoring and evaluation (M&E) mechanism is not yet comprehensive. At present, the FPO is tasked to report the progress of the scheme to the Civil State Welfare Committee for the Local Economy and Society periodically, with an annual report publicly available. While this mechanism functions well in term of monitoring, the evaluation dimension is yet to be developed further. The 2020 annual report, for instance, evaluates the impact of the SWC scheme on poverty by comparing the maximum value of benefits to which each SWC holder are entitled to the national poverty line, highlighting that the gap between the two is small. However, this may not accurately reflect the reality as it is shown from the interviews with beneficiaries that not all benefits can be claimed by every SWC holder (further details provided next under EQ5).

EQ 5 To what extent has the scheme achieved its stated objectives?

Key findings:

1. The SWC scheme has provided cost-of-living assistance to its beneficiaries even though there are still issues and limitations resulting in the benefits being under-utilized.
2. The LIER has been created and also utilized in other social protection schemes such as the OAA, CSG and DA.
3. While the SWC scheme can reduce short-term poverty by providing cost-of-living assistance to beneficiaries, its effectiveness in helping them graduate from poverty is less obvious.

The SWC scheme has three objectives: (1) to provide cost-of-living assistance to improve daily consumption; (2) to create a socioeconomic database on people living in poverty; and (3) to reduce poverty. Desk reviews and interviews with stakeholders and beneficiaries show that the SWC scheme has somewhat achieved its objectives, in particular objective 1 and 2. However, this formative evaluation cannot measure the effectiveness of the SWC in helping beneficiaries graduate from poverty.

For objective 1, the SWC scheme provides cost-of-living assistance to its beneficiaries even though there are still issues and limitations resulting in the benefits being under-utilized. Most beneficiaries reported that they were regularly spending the monthly credits provided for the purchase of essential goods at the Thong Fah stores and LPG gas. However, as the credits for public transport can only be used in Bangkok and six nearby provinces, beneficiaries residing elsewhere have not been able to claim this benefit in a regular basis. This is consistent with the SAO report which found that only 77.5 per cent of the designated budget for the SWC scheme was utilized (SAO, 2019).

For objective 2, the LIER has been created and also utilized in other social protection schemes such as the OAA, CSG and DA. The linkages between the SWC and other schemes allow some groups to receive additional social protection benefits through the SWC benefit transfer system (see details in EQ 3). Thus, the second objective is met. However, the database can be improved further to include 'the right' target population as highlighted in EQ 4.

For objective 3, it is difficult to evaluate the extent to which the SWC scheme leads to poverty reduction. While the SWC scheme can reduce short-term poverty by providing cost-of-living assistance to beneficiaries as discussed above, its effectiveness in helping them graduate from poverty is less obvious. The training programmes offered within the SWC scheme, which aim to improve beneficiaries' labour market opportunities and, in turn, reduce medium-term or long-term poverty, face some challenges as discussed in the findings under EQ6 and EQ7.

EQ 6 To what extent do the different supports provided (income transfer, transport subsidies, training) meet the need of beneficiaries?

Key findings:

1. Thong Fah credits respond to the need of the poor and near-poor populations for food and household consumables.
2. Some of the benefits under the SWC scheme, such as transport and LPG allowances, are not in line with the needs of all beneficiaries, resulting in lower uptake.
3. The uptake for training courses offered to SWC holders is moderate, as those who chose not to attend a training course either did not believe that they needed new skills or could not find a course that suited their needs.

Interviews with beneficiaries revealed that the monthly credit provided for the purchase of essential goods at Thong Fah stores is the most used benefit under the SWC scheme. This, to an extent, confirms that the transfer responds to the need of the poor and near-poor populations for food and household consumables. However, some key issues were also highlighted with regards to the value of the credit and the restriction that it imposes (see details in EQ7).

However, some other benefits under the SWC scheme respond less well the needs of all beneficiaries, resulting in lower uptake. A number of interviewees were not able to claim their transport allowance as the forms of transport subsidized are concentrated in Bangkok and its vicinity. Those living in rural areas also reported that the LPG subsidies were irrelevant to them as they usually used coal for cooking. Some interviewees expressed that they were more in need of support for items that the SWC scheme did not cover, such as subsidies for hospital and telecommunication bills, while most of them indicated a strong preference for cash provision, which would allow them to deal with their individual needs more effectively.

For the training courses offered to SWC holders, the uptake among interviewed beneficiaries was moderate. Only a quarter of them reported attending a training course under the SWC scheme. Among attendees, it was observed that they were motivated generally by their desire to acquire new skills for better job prospects; others decided to participate only because the opportunity presented itself. Those who chose not to attend a training course either did not believe that they needed new skills or could not find a course that suited their needs.

EQ 7 What challenges to achievement of the project’s objectives have been encountered in the course of implementation and how have they been addressed?

Key findings:

1. At the registration stage, some key challenges include a lack of information from formal sources and the limited capacity of registration venues and personnel.
2. Pain points during the verification process centre around applicants’ lack of trust in the process.
3. A lack of Thong Fah stores in the local area and a limited choice of products may constrain beneficiary choice, making it difficult for them to spend their credits.
4. For the training courses, some of the key barriers to participation include the opportunity and financial costs associated with training.

The following challenges during the registration, verification and benefit provision stages were identified:

Registration

At the registration stage, one of the key challenges that arose was the lack of information from formal sources. Some interviewed beneficiaries, especially for the most vulnerable groups with limited access to the media and the internet, reported that they would not have learnt of the SWC scheme without friends and family notifying them. Some of them expressed that they were nervous to contact an official source for more information when needed.

During the face-to-face registration, many SWC applicants were frustrated because the registration venue was overwhelmed by people wanting to register. Some reported that the process took a whole day and that they were not given adequate information by the officer on the upcoming process, or the SWC benefits, because they were rushing to register for everyone in the queue.

Lastly, some of the most vulnerable sub-groups, such as PWDs, the bedridden, and the elderly, were not able to register in person at a designated venue and missed out on the first round of registration. To address this issue, the second round of registration under the name “Thai Niyom Sustainable Project” was convened, deploying local personnel to help them register.

Verification

The pain points during the verification process centred around applicants’ lack of trust. Some interviewees expressed concerns over the fairness of the verification process due to observations that people they considered rich received the SWC. This, together with the fact that disqualified applicants were not informed of the reasons why they were unqualified, made the process appear less transparent.

Benefits provision

Several interviewees expressed that there were not enough Thong Fah stores in their area, making it difficult to spend their credits and limiting the choices of products available to them. Some also claimed that Thong Fah stores in their area were selling lower quality products at a higher price; others were not able to find specific products that they needed, such as baby food and diapers. This is consistent with the results from a survey in 2019 which found that 83.5 percent of stores

did not sell all items required by the MoC (SAO, 2019). Some of the other benefits, such as the transport subsidies, are seen as irrelevant to a number of beneficiaries (see details in EQ6)

For the training courses, one of the key barriers to participation is the opportunity cost associated with training. Many interviewees who did not attend a training course stated that the trainings took place mostly during office hours when they were busy working and making money. Other costs, such as transportation costs to other towns/provinces where trainings took place, were also too high for low-income earners to bear. Lastly, with limited spaces available, beneficiaries who were interested in specific courses sometimes got placed in another course because the course they registered for was full, meaning that the training offered did not suit their preferences or needs.

EQ 8 What have been the main achievements of the project to date, and what are the key factors that have contributed to successful implementation?

Key findings:

1. One of the main achievements of the SWC scheme is its function as a basic social safety net for the poor and near-poor in Thailand.
2. The SWC scheme has also enhanced cohesion among SP schemes in the country and has led to significant improvements in social welfare provision.
3. The two key factors contributing to these achievements are strong political will and the capabilities of the implementing agencies.

One of the main achievements of the SWC scheme is that it functions as a basic social safety net for the poor and near-poor in Thailand. The SWC scheme covers over 14 million beneficiaries as of 2020, making it the biggest social protection scheme in the country. While the level of benefits under the SWC scheme may be insufficient, especially the credits for food and household consumables, the interviewed beneficiaries generally agreed that the cost-of-living assistance had played a role in securing basic consumption for the households. For those living in Bangkok and its vicinity, the transport subsidies have also helped increase their disposable income.

Another key achievement of the scheme is that it has enhanced cohesion among SP schemes in the country, leading to significant improvements in social welfare provision. The SWC poverty database has been used by other social protection schemes, such as the CSG, OAA and DA, to identify and verify their beneficiaries. SWC holders who are covered under other schemes have been receiving their benefits through the SWC in the form of e-Money. This has led to significant improvements in these schemes, both in terms of coverage and efficiency. During the COVID-19 crisis, the government also used the SWC database to provide cash handouts to eligible individuals without additional registration.

The two key factors contributing to these achievements are strong political will and capable implementing agencies. The SWC scheme is regarded as a flagship programme which is prioritized by all the agencies involved. Nonetheless, the scheme can benefit from enhanced SP expertise.

3.4 Efficiency

EQ 9 To what extent was the project implemented in the most cost-effective way possible, as compared to feasible alternatives?

Key findings:

1. While face-to-face registration improved the coverage of the scheme, the process was both resource-intensive and time-consuming.
2. Inclusion errors mean that people who are not in need of the assistance from the government receive the benefits, adding to the overall cost of the scheme.
3. The Thong Fah store credits, in particular, may not be the most cost-effective modes of transfer according to the beneficiaries' experience.

As discussed in EQ4, the SWC scheme's registration includes: (1) face-to-face registration at state-owned banks, as well as local government offices in the area, and (2) face-to-face registration by personnel dispatched to villages with the aim of registering vulnerable groups unable to travel to designated venues. While this improved the coverage of the scheme, the process was both resource-intensive and time-consuming. A number of personnel were mobilized to facilitate and oversee the registration, putting their daily tasks on hold. This, together with the costs of running face-to-face registrations, made the process less cost-effective. Moreover, as expressed by beneficiaries during the interviews, the face-to-face registration took a long time as the personnel were overwhelmed by the amount of people coming to register.

Another key factor contributing to cost-ineffectiveness is the inclusion errors that occurred due to the gaps in the individual-based eligibility criteria, as well as the verification process (see details in EQ4). The inclusion errors lead to people who, in practice, are not in need of the assistance from the government to receive the benefits, adding to the overall cost of the scheme.

The provision of benefits can also be optimized in term of efficiency. The Thong Fah store credits, in particular, may not be the most cost-effective modes of transfer according to the beneficiaries' experience. The two main issues brought up during the interviews were (1) the availability of Thong Fah stores in some areas and (2) the cost of goods in the stores. Some interviewed beneficiaries explained that they had to spend money traveling away from their local area to spend the credits elsewhere either because there was no Thong Fah store there or the existing ones did not have the products that they needed. It was also claimed Thong Fah stores were selling lower quality products or similar products at a higher price compared to other stores. During the FGD with store owners, they argued that they faced a higher transportation cost generally as their shops provide retail services in more remote locations. However, this may also be because the use of the credits, which is limited to a small number of Thong Fah stores in each area, distorts market competition.

According to some beneficiaries, they sometimes exchanged the SWC benefits for cash in order to purchase products that were not available at Thong Fah stores. This led to some leakage because the exchange was subject to a charge.

EQ 10 Are there any aspects of the project that could have been achieved more effectively by other more cost- or time-effective means?

Key findings:

1. The registration can be made more cost-effective by combining face-to-face registration with an online channel.
2. To minimize the costs incurred by inclusion errors, the eligibility criteria should be revisited. In particular, the current criteria that are based on individual income and assets should be replaced by household-level criteria and data.
3. An unrestricted cash transfer may be a more efficient option for benefit provision than Thong Fah store credits.
4. If Thong Fah stores continue to function as sole venues for claiming these benefits, monitoring of Thong Fah stores will need to be strengthened to ensure that the stores comply with the rules set by the government.

The registration process can be made more cost-effective by combining face-to-face registration with an online channel. While face-to-face registration is still necessary to ensure high coverage, the majority of the interviewed beneficiaries revealed that they had some access to the internet and could have registered online if that option had been offered. Investment in an online registration channel will ensure that the process becomes less costly and less time-consuming as the amount of people registering in-person decreases.

To minimize the inclusion errors that add to the cost of the scheme, the eligibility criteria should be revisited. In particular, the current criteria (based on individual income and assets) should be replaced by household-level criteria and data as it better reflects the national definition of poverty, which is contingent to household consumption per household member, as well as the reality of people living in poverty. According to KIIs with government officials from the FPO, they have already acknowledged this and are now working on developing a household-based eligibility criteria in order to properly target those who require assistance.

To make the transfer more efficient, the government may consider an unrestricted cash transfer, which will allow beneficiaries to spend the transfer on goods and services that they truly need at venues of their choice. This will both minimize the costs associated with travelling to designated stores to spend the transfer, and keep the market prices competitive. In other words, beneficiaries will be able to consume more given the same total benefit amount.

If Thong Fah stores are to continue functioning as the sole venues for claiming these benefits, the monitoring of Thong Fah stores will need to be strengthened to ensure that they comply with the rules set by the government. This, however, implies the need for more monetary and non-monetary resources from the government, and its success will rely on the capacity of all implementing agencies involved.

3.5 Impact

EQ 11 To the extent that can be determined, what has been the impact to date of the SWC scheme, including positive and negative, primary and secondary, long-term effects produced, directly or indirectly intended or unintended?

Key findings:

1. Despite being one of the country's largest SP schemes both in terms of coverage and value, the impact of the SWC scheme on beneficiaries' lives may be modest because the total value of the benefit package is inadequate, and there is a mismatch between some components of the package and the needs of beneficiaries.
2. As the LIER has been used to identify target groups and provide additional benefits to the beneficiaries of other SP schemes, it can be established that the SWC database has enhanced their effectiveness and efficiency to a certain extent.

The measurement of impact requires more comprehensive evaluation that is beyond the scope of this study. However, insights drawn from desk reviews and interviews with beneficiaries suggest that despite being one of the country's largest SP schemes both in terms of coverage and value, the general impact of the SWC scheme on beneficiaries' lives may be modest. This is largely because its benefit package is not yet adequate and there is a mismatch between some components of the package and the needs of beneficiaries.

In term of the level of benefits, the total value of the SWC benefit package (excluding the training component) amounts to around only 66 per cent of the poverty line and 51 per cent of monthly per capita consumption for the poorest 20 per cent of households (World Bank, 2021; ILO, 2022). Moreover, the maximum value of the Thong Fah store credit, which is the most utilized component of the package, represents only 14 per cent of household expenditure on food for the poorest 20 per cent of households (World Bank, 2021).

The transport and utility subsidies, on the other hand, are under-utilized and overvalued. The SAO (2019) reports that the utilization rates of subsidies for electricity and water bills and allowances for public buses and trains from 2017-2019 were only 7.8, 2.49, 3.17, and 4.31 per cent respectively. With regard to the value of other subsidies, the World Bank finds that the water and electricity subsidies represent 224 and 144 per cent of the average expenditure of the poorest 20 per cent of households, respectively, while the total transport allowances are worth almost 2,000 per cent (World Bank, 2021).

The interviews with beneficiaries echo this sentiment. The majority of interviewed beneficiaries observed that, while the SWC scheme had made positive impacts on their lives by easing their cost-of-living burden, some of the more relevant components of the benefit package, particularly the near-cash Thong Fah credits, should be expanded. By contrast, the transport allowances were reported to make little impact for those not residing in Bangkok and its vicinity.

It is worth noting that the LIER has made some positive impacts on the country's social welfare provision overall. As discussed in EQ3, other non-contributory social protection schemes, such as

the CSG, OAA, and DA, have used the LIER to identify their target groups and provide additional benefits to the beneficiaries. To an extent, therefore, it can be established that the LIER has enhanced the effectiveness and efficiency of these schemes. This observation, however, needs to be validated with empirical evidence and more in-depth analysis in the future.

EQ 12 What would be the appropriate M&E framework for the SWC policy that could analyse the inclusion, relevance, and effectiveness of the current programme?

Key findings:

1. The Annual Report for the Civil Welfare Arrangement for Local Economy and Society Fund outlines key outcomes, including the spending on the SWC scheme, as well as the results of the audit report. However, it does not cover the entirety of the results matrix.
2. A set of indicators, based on the re-created theory of change, are proposed.

According to the Civil Welfare Arrangement for Local Economy and Society Act B.E. 2562, the Civil Welfare Arrangement Committee for Local Economy and Society should submit its annual report to the cabinet and the parliament within 180 days after the end of each fiscal year. This report should outline key outcomes of the Fund, including the spending on the SWC scheme, as well as the results of the audit report prepared by the State Audit Office.

While the Committee has been publishing this annual report as required by law, the report does not cover the entirety of the results matrix. To construct a more comprehensive M&E framework, a Theory of Change for the SWC scheme has been created retrospectively. Based on the re-created Theory of Change, indicators for each component are proposed, namely inputs, activities, outputs, outcomes, and impacts, as shown in Figure 3 below.

Figure 3: Re-created Theory of Change

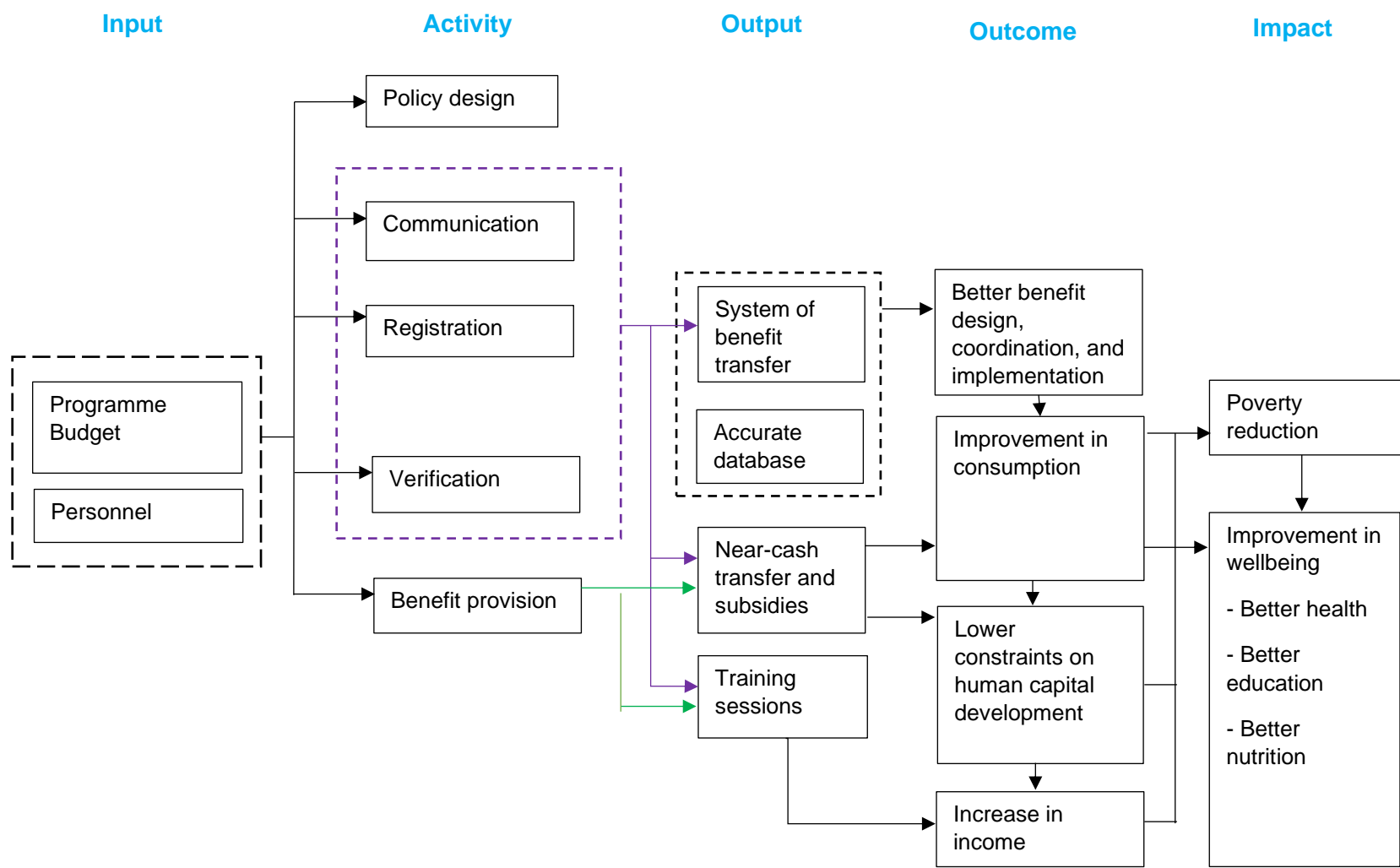


Table 8: Primary indicators and usages

Level	Indicator	Data source/ Responsible organization
1. Input	1.1 Total value of benefits claimed 1.2 Administrative costs	1.1. Annual Report for Civil Welfare Arrangement for Local Economy and Society Fund, FPO 1.2. Not available
2. Activity	2.1 Total communication expenditure 2.2 Share of bottom 40 per cent (Q1 + Q2) of SWC holders 2.3 Average value of benefits claimed by SWC holders	2.1 Not available 2.2 Socio-Economic Survey, NSO 2.3 Annual Report for Civil Welfare Arrangement for Local Economy and Society Fund, FPO
3. Output	3.1 Availability of database (Yes/No) 3.2 Average value of benefits claimed by SWC holders (by category) 3.3 Proportion of SWC holders participating in at least one training course	3.1 FPO 3.2 Annual Report for Civil Welfare Arrangement for Local Economy and Society Fund, FPO 3.3 Not available
4. Outcome	4.1 Number of government agencies using the database 4.2 Total household consumption expenditure 4.3 Labor force participation rate 4.4 Proportion of trained individuals reporting an increase in income following SWC training(s)	4.1 Not available 4.2 Socio-Economic Survey, NSO 4.3 Labour Force Survey, NSO 4.4 FPO
5. Impact	5.1 Poverty incidence 5.2 School enrolment rate (by level) 5.3 School dropout rate (by level) 5.4 Stunting rate 5.5 Obesity rate	5.1 NESDC 5.2 – 5.5 MICS Report, NSO/UNICEF

EQ 13 What are the options for more in-depth impact evaluation of the SWC considering the availability of data?

Key findings:

To make impact evaluation comprehensive, the proposed indicators in EQ12 may be included in the M&E framework.

The Annual Report for the Civil Welfare Arrangement for Local Economy and Society Fund includes a chapter on the impacts of the SWC scheme. While it speculates on some key impacts of the scheme, such as its impact on poverty and the economy as a whole, others are still left out. For instance, one of the intended impacts of the scheme is the improvement in levels of well-being among the poor and near-poor population. As outlined in the re-created Theory of Change, this entails better education, health, and nutrition. To make impact evaluation comprehensive, the proposed indicators in EQ12 should be included in the M&E framework. The sources of data are also included as seen in Table 8.

3.6 Sustainability

EQ 14 To what extent will the net benefits of the intervention continue, or be likely to continue?

Key findings:

1. Policy commitment to stronger SP, including through the SWC scheme, will most likely be sustained as it aligns with the 20-year National Strategy.
2. The Civil Welfare Arrangement for Local Economy and Society Act B.E. 2562 serves as a solid legislative foundation for the financing of the SWC scheme as long as the political will of the government is maintained.
3. As political will serves as one of the main driving forces for the scheme, there is a risk to sustainability when or if a new government, potentially with new priorities, comes into power.
4. From a fiscal point of view, any government will most likely be able to keep the scheme running as the cost as percentage of GDP is projected to decline over the years.

To determine the likelihood of the SWC scheme being continued in the future, several factors ought to be considered. While this study cannot provide a definitive answer to this question, observations on some of the key factors may offer some insights into the outlook of the SWC scheme in term of sustainability.

Policy commitment

Policy commitment to the SWC scheme is underpinned by its alignment with the National Strategy (2018 - 2037). The National Strategy on Social Cohesion and Equity, in particular, places a strong emphasis on providing SP. Among others, section 4.1 under the strategic guidelines for Social Cohesion and Equity outlines the needs for “comprehensive social insurance schemes that are

adequate for everyone regardless of gender and age” and “targeted social investment to provide assistance to poor and underprivileged people.” Since the Constitution of the Kingdom of Thailand stipulates that the National Strategy should be used as a long-term framework for the formulation and implementation of government policies, the commitment to stronger SP schemes, including the SWC scheme, will most likely be sustained.

Legislative foundation

The SWC scheme is anchored by the Civil Welfare Arrangement for Local Economy and Society Act B.E. 2562, which legislates the establishment of the Civil Welfare Arrangement Fund for Local Economy and Society, as well as the Civil Welfare Arrangement for Local Economy and Society Committee to oversee the Fund and related activities. This Act serves as a strong legislative foundation for the SWC scheme as seen in various articles, such as Article 16 (1) which states that the Fund shall be used to finance the provision of social assistance for the poor via the SWC scheme. Moreover, as the termination of the Fund requires Cabinet approval, the short-term financing of the SWC scheme will be secured as long as the government maintains its political will.

Political will

Strong political will can be considered one of the key factors in the achievements of the SWC scheme to date. Pitidol and Phattarasukkhumjorn (2019) observe that the term “pracharat” (meaning “civil”) has been used officially by the government in relation to several government initiatives since 2016. In the case of the SWC scheme, the term “pracharat” appears in the name of the Civil Welfare Arrangement for Local Economy and Society Act and the Fund, as well as other components of the schemes, e.g., the Thong Fah stores (later called Thong Fah Pracharat stores) and the e-Wallet (Thung-Ngern Pracharat). In 2019, the incumbent Prime Minister entered the General Election as the candidate for the “Palang Pracharat” party, and the term continued to be attached to campaign promises, including social welfare programmes. Due to this connection, it can be concluded that the SWC scheme is closely tied to the current government. While this political will serves as one of the main driving forces for the SWC scheme, there is also a risk in term of sustainability when or if a new government, potentially with new priorities, come into power.

Fiscal landscape

With limited fiscal space, one of the key factors affecting the likelihood of the SWC scheme being continued long-term is whether or not the government can finance it. According to a study by ILO, the cost of the SWC scheme will decline from 0.27 per cent of GDP in 2019 to 0.17 per cent of GDP in 2040 given the unaltered coverage rate. In addition, if tax reforms are undertaken to improve the ability of the government to generate revenue, there will be additional fiscal space to finance SP in the country. All in all, this suggests any government will be able to keep the scheme running from a fiscal point of view.

3.7 Inclusiveness

EQ 15 How successfully has the SWC policy included equity and gender equality, and reached the most vulnerable and marginalized people in the community (including older people, women with disability, migrants and mobile populations, and ethnic minority groups)?

Key findings:

1. A total of 49.72 per cent of the poor population is enrolled in the SWC scheme.
2. Attempts have been made to facilitate registration among vulnerable groups, such as the elderly and PWDs. However, those without Thai citizenship, such as migrant workers and refugees, are excluded from the scheme regardless of their vulnerability.

Overall coverage

According to the 2021 Poverty and Inequality Report by the NESDC, 49.72 per cent of the poor population is enrolled in the SWC scheme. While this is considered a sizable increase compared to the 2018 figure (which stood at 35.16 per cent), over half of the poor population is still not covered.

Table 9: Percentage of poor population with a SWC

	2018	2019	2020	2021
Percentage of the poor population with SWC	35.16	46.17	51.24	49.72

Source: NESDC (2021)

A high exclusion rate is common for poverty-targeted programmes in most developing countries (Kidd and Athias, 2019). One explanation for this is incomplete income data on the population, especially in countries like Thailand where a large proportion of people work in the informal sector. Another main factor contributing to exclusion is the weakness in the SWC poverty criteria (NESDC, 2021). Both the World Bank and Thailand's definitions of poverty are contingent on per capita household consumption, while the criteria used for the SWC scheme is based on individual income and assets, causing issues discussed in EQ4.

Over time, there is a risk of the exclusion rate growing higher. This is because the registration for the SWC scheme is periodic. Without a more dynamic poverty database, for instance with on-demand registration and frequent data updating, people who require assistance following a change in their circumstances may be excluded until the scheme is open for registration again.

Vulnerable groups

To assess the inclusiveness of the SWC scheme, special attention should be paid to the most vulnerable groups. The following table outlines whether each vulnerable group within the poor and near-poor population is covered by the scheme based on its eligibility criteria.

Table 10: Coverage of SWC scheme among vulnerable groups

Vulnerable group	Eligibility / barriers
Children	As the SWC scheme targets the working-age population, only individuals aged above 18 are eligible to apply.
Women	The eligibility criteria for the SWC scheme are not gender biased. In principle, men and women have an equal opportunity to enrol in the scheme.
Elderly	There is no maximum age for the SWC scheme. Hence, eligible older people are allowed to apply for a SWC. To ensure coverage among the elderly, the government deployed personnel to help register those with limited mobility.
People with disabilities	PWDs can apply for a SWC. It is worth noting that the mandatory face-to-face registration has presented additional challenge to PWDs. However, local personnel were deployed to help them register.
Ethnic minorities	People belonging to an ethnic minority can apply for a SWC as long as they have Thai citizenship. However, other factors, such as language barriers, may play a role in excluding this group from the scheme.
Non-Thai populations	Only Thai citizens are eligible for the SWC scheme. As a result, vulnerable population without Thai citizenship, such as migrant workers and refugees, are excluded from the scheme.

Chapter 4: Conclusion and Recommendations

4.1 Conclusion

The formative evaluation of the SWC scheme in Thailand aims to assess the scheme based on seven criteria, namely relevance, coherence, effectiveness, efficiency, impact, sustainability, and inclusiveness. The qualitative analysis of data from various sources (desk reviews, KIIs, FGDs, and in-depth interviews with beneficiaries) reveals the following.

- **Relevance** – Poverty incidence in Thailand reflects the needs for income support and underscores the relevance of the SWC scheme. However, the relevance of each benefit under the scheme tends to vary among sub-groups. In terms of alignment with policy priorities at the national level, the SWC Scheme is consistent with the 20-Year National Strategy (2018-2037), the 17th Master Plan under the National Strategy, as well as the FPO's Strategic Plan (2017-2022).
- **Coherence** – There is a degree of coherence between the SWC and other non-contributory social protection schemes in Thailand. Most notably, some other SP schemes have used the LIER database, as well as its systems of benefit transfer, to verify the eligibility of applicants and provide additional benefits to their beneficiaries. The CSG scheme, in particular, has aligned its income threshold with that of the SWC scheme in order to utilize the LIER.
- **Effectiveness** – The effectiveness of the main implementation components of the SWC scheme are evaluated as follows.
 - **Registration:** The in-person registration process was designed by taking into account the technological limitations that the poorest and the most vulnerable groups might have. However, some beneficiaries reported that the registration process was time-consuming and onerous as a result of the limited capacity of designated venues. Moreover, the registration is only open periodically which does not consider the dynamic nature of poverty and prevents new applicants registering if or when their circumstances change. This lack of flexibility in the registration process leads to a high level of exclusion error. Due to the limitation of this evaluation, the level of exclusion cannot be estimated.
 - **Eligibility criteria and verification:** Gaps in the design of eligibility criteria, such as the use of individual-level data on income and assets, cause both exclusion and inclusion errors. As such, the scheme falls short of accounting for the burden of care and dependency ratio within households. The limited availability of data also has an impact on the verification process which is conducted systematically by the FPO. Informal workers, for instance, have not been able to get their income verified because the RD does not have data available for the informal sector. Moreover, while the scheme aims to provide SP coverage to the active age population, it was reported that 43.2 per cent of the elderly population benefit from the SWC.
 - **Benefits:** While the SWC benefit transfer system itself proves to be effective and versatile, some benefits are seen as overly rigid and irrelevant to some groups. For instance, while the daily consumption subsidy in the form of Thong Fah store credits

ensures that beneficiaries are spending money on essential goods, it limits the choices of vendors available to them. Some of the benefits, such as transport allowances and utility subsidies, do not align closely with the needs of beneficiaries, resulting in a low utilization rate.

- **Efficiency** – Key limitations, such as target groups’ access to internet, led the government to opt for face-to-face registration which is both resource-intensive and time-consuming. Other inefficiencies in terms of the scheme’s budget are caused by the effects of both inclusion error (in which people who are not in need of assistance from the government receive the benefits), and exclusion error (in which the people most in need of assistance are excluded from the scheme). As a result, the overall cost of the scheme becomes higher than it should be. Moreover, the design of the benefits also leads to inefficiency. The Thong Fah store credits, in particular, may not be the most cost-effective modes of transfer according to the beneficiaries’ experience.
- **Impact** – Despite being one of the country’s largest SP schemes both in terms of coverage and value, the impact of the SWC scheme on beneficiaries’ lives may be only modest because its benefit package is not yet adequate and there is a mismatch between some components of the package and the needs of beneficiaries. As for the LIER, its usage in other SP schemes infers some level of positive impacts on the country’s SP system. It should be noted, however, that definitive and comprehensive insights into the scheme’s impacts require further study, both quantitative and qualitative.
- **Sustainability** – The SWC scheme is governed by the Civil Welfare Arrangement for Local Economy and Society Act B.E. 2562, which allows for a certain degree of sustainability even when the government changes. Policy commitment to stronger SP, as well as political will resulting from the connection between the SWC scheme and the current government, contributes to a positive outlook in terms of the scheme’s sustainability. However, when and if a new government come into power, different priorities may pose a risk to the longevity of the scheme. However, from a fiscal point of view, sustainability seems possible, as it is likely that any future government will increase its spending in human capital and the cost of the scheme as a percentage of GDP is predicted to decline over the years.
- **Inclusiveness**
While a large proportion of people living in poverty are enrolled in the SWC scheme, the exclusion rate remains high. Those without Thai citizenship, such as migrant workers and refugees, are excluded from the scheme regardless of their vulnerability.

4.2 Recommendations

Based on the findings and conclusions, the following preliminary recommendations are suggested.

4.2.1 Recommendations to improve policy design

Make the registration process more responsive and accessible

The registration process should be more dynamic and ideally should be ‘on-demand’ to allow people to register if and when they fall into poverty and require assistance. **Regular registration** will eventually contribute to a reduction in exclusion errors. **The registration process**

should be simplified, taking into account the potential education levels of the targeted population as well as their opportunity costs in order to encourage potential beneficiaries to register. **The FPO should also consider providing online registration alongside face-to-face registration** given the high internet penetration rate in Thailand, using other SP schemes such as the CSG as a possible model (potential beneficiaries of the CSG can register online through a recently developed mobile application).

Revise eligibility criteria and verification

The SWC targets individuals above 18 who fall under a poverty threshold (income of less than THB 100,000 per year). This means-tested poverty targeting based on individual income and assets has led to both exclusion and inclusion errors which, in turn, affect the overall effectiveness, efficiency, and impact of the SWC scheme. To address this issue, it is recommended that **household-level income and assets should be used to determine whether an individual is eligible for the scheme**. If household-level data is available in the LIER, the government will be able to determine the aggregated revenue of each household, including benefits that they receive under different social protection schemes. In addition to reducing selection error, this database will help determine the level of income support they require from the SWC scheme. This also emphasizes the need for **enhanced integration among different schemes, especially in terms of data exchange**.

Given the inefficiencies inherent to any proxy means testing, it is recommended that the government explores the possibility of using **affluence test** to determine eligibility to receive social assistance. As affluence testing allows identification of the wealthier population based on readily observable characteristics, such as sector and type of employment, property ownership and alike, it has the potential to minimize exclusion errors.

In terms of targeting, **a brief study can be conducted to provide a thorough analysis in order to improve the current system**, taking into account the current infrastructures provided across ministries as well as the uses of different management information systems (MISs) as well as the capacity of the social service workforce, to ensure that poor population are included in the scheme.

Revise value and delivery of benefit package

Consideration should be given to reviewing and revising the benefit design to better reflect the needs of beneficiaries. This evaluation found that some benefits (e.g., transport allowances, utility subsidies) are irrelevant for the majority of the beneficiaries. Moreover, the benefit level is low (66 per cent of the poverty line in 2019) and is not adjusted based on the inflation, while goods at Thong Fah stores are limited and often more expensive than those available elsewhere. **It is therefore recommended that the benefit amount and accompanying subsidies should be revised to better reflect the consumption needs of beneficiaries. The provision of a cash amount should be considered so that the beneficiaries can make choices based on their needs**, which will in turn improve the efficiency of the scheme.

Develop a more comprehensive training package

Under the SWC scheme, training courses are offered with the aim of supporting beneficiaries to earn higher income and graduate from poverty. However, it was found that only around a quarter of the beneficiaries attended, with the driving factor behind non-attendance being a perceived lack of value and relevance of the training and/or the lack of a need for training given beneficiaries' current employment. To strengthen this important effort, **it is recommended that the government develop a more comprehensive programme for employment support. Training courses need to be more consistently aligned with job market demand**, as well as with the needs of beneficiaries. This will ensure that skills acquired through training will truly improve participants' employability and earning prospects. In addition to improved training courses, other components, such as **job matching and apprenticeship opportunities, should be included in the scheme** to enhance the outcome of trainings.

4.2.2 Recommendations to improve implementation

Review communication policy and develop a strengthened communication strategy

A number of potential beneficiaries were not well-informed of the SWC scheme, claiming that they had only learnt of it from informal sources, such as families and friends. To ensure that accurate and updated information about the SWC is being communicated to the target group, it is recommended that the **FPO reviews the scheme's communication policy and develop a communication strategy which takes into account characteristics of the targeted population.**

Enhance the SWC Management Information System (MIS)

An MIS is considered a core capability to deliver the operational processes of the programme, including registration and enrolment; beneficiary management, including updates and exits; payments and reconciliation; grievances redressal; monitoring; and reporting. The SWC MIS is the biggest social protection MIS in Thailand. During the COVID-19 pandemic, it was used to identify vulnerable populations to receive government support, and it has complemented other social protection schemes in identifying the beneficiaries in the bottom quintile with additional benefits. However, **the SWC MIS does not have all functions established, especially on grievances, monitoring and reporting. These elements should be considered for further development.** In addition, **the SWC MIS can be enhanced further by linking with other SP programmes on a regular basis** so that the government can maximize efficiency and effectiveness across all social protection spendings.. This initiative might require efforts beyond the FPO but it will help to improve the efficiency of Thailand's SP system as a whole.

Adopt a monitoring and evaluation (M&E) framework

Effective M&E assesses whether SP programmes achieve their main goals, while providing guidance for improving programme and system performance. Thus, **an enhanced M&E framework should be adopted and operationalized to monitor and evaluate the SWC.** The performance of the scheme should undergo M&E at least annually.

Develop a Grievance Mechanism (GM)

To increase the overall transparency of the SWC scheme, **the FPO should develop a GM that allows citizens to provide feedback to the FPO and that allows the FPO to respond.** This is a standard practice in many SP programmes around the world. There are several important benefits to setting up a strong GM; these include increasing overall programme accountability and citizens' trust and involvement; continuously solving operational issues and reducing the cost of addressing them (thus complementing the M&E process); holding implementing authorities accountable at all levels ; and standardizing programme implementation and performance (Barca, 2016).

Conduct capacity building initiatives for staff

Lastly, training should be provided to staff involved in the implementation of the SWC policy to ensure that they have the necessary skills to provide technical inputs to policy makers.

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Appendices

Appendix A: SWC registration and benefit provision

Phase 1: The 2016 State Welfare Registration Programme

Registration: 15 July – 15 August 2016

Benefit transfer period: 1 December 2016 – 31 January 2017

The National e-Payment project is a crucial component of the government's strategy. It aims to build social welfare database integration, reduce government transaction costs and expand the tax base. With this in mind, the MoF initiated the State Welfare Registration Programme to build a database for government welfare arrangements for low-income groups, and subsequently, on 14 June 2016, the Cabinet passed a resolution to acknowledge this programme.

The programme provided opportunities for low-income earners who meet the following criteria: 1) Thai nationality, 2) age not less than 18 years old, and 3) earning income of not more than 100,000 THB per year. Qualifying individuals were able to register through the three major state banks—BAAC, GSB and KTB—between 15 July 2016 and 15 August 2016. To promote the project, the campaign was well-publicized through these banks' channels.

After registration closed, the FPO of the MoF created a database of the 8,375,383 people who registered, comprising 4,684,548 from the BAAC, 4,684,548 from GSB and 1,107,545 from KTB. The database was then sent to relevant agencies to verify the eligibility of the registrants: 1) DOPA, Mol, verified age and nationality with civil registration data; 2) RD, MoF, verified income data using personal income tax, withholding tax and value-added tax data; and 3) BAAC verified farmers' status using the database of the Department of Agricultural Extension, the Department of Livestock Development and the Department of Fisheries. In the 2016 SWC registration round, of 8,375,383 people who registered, 7,715,359 passed screening by the three verification agencies.

Following the completion of the beneficiary database, the MoF proposed two measures to increase income for people on low incomes: 1) cash transfer for farmers and non-farmers according to the Cabinet Resolutions on 27 September 2016 and 22 November 2016, with reference to the poverty line of 30,000 THB per year; and 2) a cash transfer for registrants with income between 0–30,000 THB per year in the amount of 3,000 THB, and 1,500 THB for beneficiaries whose earning was between 30,001–100,000 THB per year. These measures were in effect from 1 December 2016 and ended on 31 January 2017. Of the total 8,375,383 people who applied, and the 7,715,359 who were eligible, a total of 7,525,363 recipients were identified, representing 97.5 per cent of all eligible persons.

In summary, the 2016 State Welfare Registration Programme enabled the government to collect self-reported information on people with low incomes, check for eligibility, and create a central database that the government could then use to screen and analyse beneficiaries across six dimensions: age range, occupation, income range, possession of land and buildings, household debt and geographical location.

Phase 2: The 2017 State Welfare Registration Programme

Round 1 registration: 3 April 2017 – 15 May 2017

Round 2 registration: 15 May – 30 June 2018 (Thai Niyom Yang Yuen Project)

The State Welfare Registration Programme is a flagship strategy of the MoF under the government's 20-Year National Strategy to combat economic inequality and improve the quality of life of low-income earners. The 2017 round of the programme set higher aims than those of the previous year. First, it aimed to increase the number of registrants to expand public welfare coverage of low-income earners. The government sought to understand the geographic distribution of people with low income to use the appropriate mechanism in each area to alleviate any communication problems. Second, the programme aimed to acquire more in-depth information at the individual level to improve targeting, because the problems each low-income group faces differ by physical conditions, location, occupation, debt burden, family support burden, educational qualification and settlement across regions and provinces. Finally, the design of the programme was improved to be appropriate and desirable for people with low incomes, to help improve their quality of life and lift them out of poverty. In brief, it can be concluded that 2017 State Welfare Registration Programme aimed to continue providing social welfare with improved efficiency that better targets beneficiaries.

The 2017 phase centred its approach on target group's income and position relative to the poverty line. The aim was to improve living conditions of three groups: groups with no income, groups with income between 1–30,000 THB per person per year, and groups with income between 30,001–100,000 THB per person per year. To this end, two approaches were pursued: cost-of-living assistance and capacity building for low-income groups. To enable the project to reach more target groups, the project added further registration channels, with the three major state banks of the previous round (BAAC, GSB and KTB) joined by 76 Provincial Treasury banks and 50 Bangkok metropolitan district offices.

Registration for this round of the State Welfare programme started on 3 April 2018 and ended on 15 May 2018. In addition to those of the previous year, registration agencies included the District Office of Bangkok and Comptroller General's Department (Provincial Treasury). The registering agencies were requested to store and transfer data electronically to the ICT Centre in the MoF.

To be eligible, registrants had to be 18 years or above, unemployed or with income in 2016 of no more than 100,000 THB. Their savings, savings certificates and bond holdings also had to be worth less than 100,000 THB combined. If they owned property, the area had to not exceed 35 square metres for a condominium unit, 25 square wah for a townhouse, or 10 rai of land for agricultural purposes⁹. In the case of non-agricultural land, area was limited to 1 rai. In this year, registrants had to voluntarily disclose information on their possessions and allow the government to use the identity card to issue a state welfare card.

⁹ One square wah equals to 4 square metres and one rai equals to 400 square wah.

Because some people who passed the criteria as low-income earners were unable to register due to physical limitations, the National Development Steering Committee under the Thai Niyom Yang Yuen project endeavoured to collect such information from 15 May 2018 to 30 June 2018 and record the information on the electronic registration database by 31 July 2018. This project netted an additional 4.5 million applicants who met the criteria, 3.1 million of whom then received a SWC.

Benefit 1 of the 2017 SWC Programme: Cost-of-living assistance (Regular benefits)

Benefit transfer: 1 October 2017 – present

All eligible persons could collect their SWC from the unit at which they registered and receive (1) credit for the purchase of consumer goods from Thong Fah Pracharat stores specified by the Ministry of Commerce in the amount of 300 or 200 THB per month (for those with 2016 income not more than 30,000 THB and 30,001–100,000 THB, respectively), (2) an LPG voucher from stores specified by the Ministry of Energy in the amount of 45 THB per 3 months, (3) 500 THB per month for bus fares, (4) 500 THB per month for train fares and (5) 500 THB per month for the Bangkok mass transit bus and sky train for those in the Bangkok Metropolitan Area. These payments are disbursed monthly, and any unused expenses are not retained on the card.

As of June 2017, some 14,178,869 people had applied to the SWC Programme, of which 11,469,186 persons were deemed eligible. SWC holders received monthly cost-of-living assistance, starting from 1 October 2017.

Benefit 2 of the 2017 SWC Programme: Improving quality of life (January–December 2018)

Round 1 of benefit transfer: February – December 2018

Round 2 of benefit transfer: January – June 2019

The second phase of assistance for SWC holders is a voluntary programme that aims to create four dimensions of opportunity: employment, vocational training and education, access to funds, and necessities such as housing, arable land, and savings.

Round 1 saw the establishment of the Working Group for the Development of Quality of Life of the District State Welfare Card, or the Pracharat Sukjai Doctor Team, consisting of working groups at the district level, with the district chief appointed as the chairperson of the working group. GSB and BAAC staff were then assigned as Account Officers (AOs) to perform advisory functions, including providing advice to welfare card applicants and interviewing the holders of SWCs to ascertain any challenges they may encounter during their vocational training. One AO was responsible for at least 30 SWC holders.

The benefits of this phase include additional payments for purchasing essential consumer products from Thong Fah stores and other stores designated by the MoC. People with income less than 30,000 THB received an additional 200 THB per month and those who earned 30,001–100,000 THB received an additional 100 THB per month until December 2018. However, during the last four months of the project, September–December 2018, the Cabinet agreed as proposed by the

MoF to provide credit for beneficiaries' e-wallets, and beneficiaries who participated in the career training could withdraw cash within this period.

Around 4.15 million people participated in the career programme, 3.27 million of whom completed the training. Of these 3.27 million, 1.45 million earned more than 30,000 THB per year, and 115,116 participants earned more than 100,000 THB per year.

For **Round 2**, the MoF proposed an extension for a further six months to promote opportunities for continuous personal development and sustainable career development. The target of this extension was people who had not yet received career development training and those who had already received the training but still earned no more than 30,000 THB per year. The benefits included the continuous top-up of payments into the e-wallet.

On 15 March 2019, the MOF requested a budget allocation for the fiscal year 2019 from the central budget item on reserve funds for emergency or necessity for the Pracharat Welfare Fund for Grassroots Economy and Society, under the Pracharat Welfare Management Act, in the amount of 43,100 million THB to implement measures to give additional support to low-income groups and continuously improve quality of life of SWC holders in the second phase. On 19 March 2019, the Cabinet approved the budget for the fiscal year 2018, in which the MoF approved the allowance for annual disbursement of 37,900 million THB as expenses for the Pracharat Welfare Fund for Grassroots Economy and Society, according to agreement from the Bureau of the Budget.

Additional support for low-income people through the SWC (time-limited benefits)

In addition to the five main types of cost-of-living assistance and the capacity-building benefits, the SWC has been a key platform for the government to distribute other assistance to low-income earners as well as implement economic stimulus packages.

Over December 2018–September 2019, additional assistance to low-income people was provided, including relief from the burden of electricity and water bills for those who use less than 50 units of electricity consecutively for three months (in the amount of not more than 230 THB per household per month) and support for water users of not more than 100 THB per household per month. There were also additional benefits targeting the more vulnerable population such as hospital travel costs and housing subsidies for older persons living in poverty and student uniform subsidies for parents living in poverty.

Table 11: Timeline of SWC benefits and implementation

Date	Activities	Key Agencies	Reference
The 2016 State Welfare Registration Programme			
Registration and verification			
22 Dec 2015	The Cabinet resolved to approve the National e-Payment project, with an important sub-project, namely the State Welfare Registration Programme. This was to be an important database for welfare management of government agencies for low-income people who need help from the government.	MOF	Epayment (2016)

14 June 2016	The Cabinet resolved to acknowledge the State Welfare Registration Programme by providing opportunities for low-income earners who meet the following criteria: 1) Thai nationality. 2) age of not less than 18 years 3) 2015 income not over 100,000 THB/year.	MOF	FPO (2017)
15 Jul – 15 Aug 2016	Register for the State Welfare Registration Programme through GSB, BAAC and KTB.	GSB, BAAC and KTB	FPO (2017)
	Verification of SWC eligibility	FPO	
Benefit transfers			
27 Sep and 22 Nov 2016	The Cabinet resolved to implement measures to increase income for low-income earners as the Ministry of Finance proposed measures to increase income for low-income earners who register with the State Welfare Registration Programme, across two measures: 1) measures to increase income to low-income farmers 2) measures to increase income for low-income non-farmers by referring to the poverty line of 30,000 THB per year. If a registrant earns 0–30,000 THB per year, they will receive a transfer of 3,000 THB; if the registrant earns 30,001–100,000 THB per year, they will receive a transfer of 1,500 THB.	MOF	FPO (2017)
1 Dec 2016 – 31 Jan 2017	Measures to increase income for low-income earners who register in the State Welfare Registration Programme, consisting of two measures: 1) income-increasing measures for low-income farmers and 2) measures to increase income for low-income non-farmers.	MOF	FPO (2017)
The 2017 State Welfare Card Programme			
Establishment and registration of the SWC			
3 Apr – 15 May 2017	The MoF opened registration for the Social Welfare Database Integration Programme under the government e-Payment programme to enhance the efficiency of social welfare provision and government assistance for those meeting the following criteria: 1) Thai nationality 2) aged 18 years and over (born before 16 May 1999) 3) Unemployed or total income generated in the 2016 not exceeding 100,000 THB 4) No financial assets, including bank deposits, GSB lottery, lotteries, government bonds and debt securities, or such financial assets must not exceed 100,000 THB at any time. 5) No legal ownership of real estate, or if an owner, this must be in accordance with the following rules	MOF	CGD (2017), SPM (2018)

	and conditions. In the case of having a house with residential land only, must have an area not more than 25 square wa, and a condominium unit must not exceed 35 square wa. In the case of utilising land for agriculture, it must not exceed 10 rai or if it is non-farming land, it must not exceed 1 rai.		
	Verification of SWC eligibility.	FPO, DOPA, GSB, BAAC, KTB, BOT, DOL and RD	CGD (2017)
15 Sep 2017	MoF announced the list of eligible persons who meet the required qualifications.	MOF	CGD (2017)
21 Sep 2017	Distribution of SWCs started by allowing those who meet the criteria to bring their identity cards and evidence of registration to make contact and receive their SWC at the registration unit.	GSB, BAAC, KTB and DOPA	CGD (2017)
28 May 2018	The Cabinet approved the principle of registration for additional state welfare under the Thai Niyom Sustainable Project for the disabled, the elderly and the bedridden, and others who could not register in person in 2017.	MOF	FPO (2018)
15 May – 30 Jun 2018	Register for additional state welfare under the Thai Niyom Sustainable Project for the disabled, the elderly and the bedridden, and those who could not come to register in the 2017 at the Ministry of Interior.	MOI	GNews (2018)
3 Mar 2019	Announcement of Civil Welfare Arrangement for Local Economy and Society Act B.E. 2562 in the Government Gazette, which established the Civil State Welfare Committee for the Local Economy and Society and the Civil State Welfare Fund for the Local Economy and Society.	Parliament	SME (2019)
Phase 1: Cost-of-living assistance benefits (Regular benefits) of the 2017 SWC programme			
29 Aug 2017	The Cabinet passed resolutions on the guidelines for the provision for assistance through the SWC as follows: 1) Provide a credit limit on the SWC for payment of goods and services in the amount of 200THB/person/month if earning more than 30,000 THB per year and 300 THB/person/month if earning less than 30,000 THB per year 2) Discount limit for cooking gas 45 THB per 3 months 3) Fare limit of BMTA/MRT 500 THB/person/month 4) Fare limit of bus 500 THB/person/month. 5) Train fare limit 500 THB/person/month.	MOF	CGD (2017)
1 Oct 2017	Begin using the SWC in accordance with the amount received to pay for goods and services through the electronic payment terminal of the specified agency or merchant.		CGD (2017)

1 Jan 2019	Begin using the SWC of additional state welfare registration groups under the Thai Niyom Sustainable Project for the disabled, the elderly, the bedridden and others who could not come to register in 2017.		GNews (2018)
Phase 2: Quality of life improvement benefits of the 2017 SWC programme			
9 Jan 2018	<p>The Cabinet approved a policy to improve quality of life for those who have a SWC. This is the second phase of assistance measures for those who have passed the checks in the 2017 State Welfare Registration Programme with the following measures:</p> <p>1) Analyse and assist individual SWC holders by arranging for their caregivers (Account Office: AO) to conduct a survey of facts, inquire as to their wishes and provide advice on plans for improving quality of life.</p> <p>2) Improve quality of life of those with a SWC in four dimensions for the comprehensive development: (1) having a job, (2) vocational training and education, (3) access to formal funding, and (4) access to basic necessities.</p> <p>3) Follow up with 'every' SWC holder who earns less than 30,000 THB per year and is of working age to enhance their income so it is adequate to support life as well as provide opportunities for other SWC groups to voluntarily participate in self-improvement.</p> <p>4) Integration of poverty and inequality issues from ministries and related agencies in a comprehensive manner with a project to support measures to improve quality of life for those who have a SWC in four dimensions: employment, vocational training and education, access to formal funding, and access to necessities.</p> <p>5) Measures to promote self-improvement for those who have a SWC who express their intention to develop themselves in the assessment form; the individual development menu received a credit limit to purchase products from Thong Fah Pracharat stores and other shops that the Ministry of Commerce determined according to the Civil State Welfare Guideline, received additional credit lines in the following month until December 2018 as follows: (1) those who have a SWC with an income of not more than 30,000 THB in 2016 will receive an additional credit line of 200 THB/person/month; (2) those with a SWC earning more than 30,000 THB in 2016 will receive an additional credit line of 100 THB/person/month.</p>	MOF	FPO (2018)
1 – 28 Feb 2018	All SWC holders can voluntarily apply for the SWC training courses at a place designated by the district chief.	Pracharat Sukjai Team and AO	FPO (2018)

1 Mar – 30 Apr 2018	Those who have a SWC with an income of not more than 30,000 THB per year and are not more than 60 years of age, but did not apply for the trainings between 1–28 February 2018, had the Pracharat team of doctors come to their home for an interview.	Pracharat Sukjai Team	FPO (2018)
1 May – 30 Jun 2018	A provincial sub-committee coordinated with local authorities to develop SWC holders.	Provincial SWC Improving Quality of Life Sub-committee	FPO (2018)
1 Jul – 31 Aug 2018	The government’s appointed agencies provide Round 1 trainings for SWC holders.	MOC, MOI, MOL, MOAC, GSB, BAAC and KTB	FPO (2018)
Dec 31, 2018	End of developing the quality-of-life policy of those who have a SWC in round 1.		CGD (2020)
July – Sep, 2018	AO tracks skill development progress of SWC holders who joined the trainings.	AO	DOPA (2018), DOPATRANG (2019)
Oct – Dec, 2018	Pracharat Sukjai Team tracks skill development progress of SWC holders who joined the trainings and report information to the ICT Center Office of Permanent Secretary of MOF.	Pracharat Sukjai Team	DOPA (2018)
Jan 18, 2019	The Cabinet approved the policy to improve quality of life of SWC holders in a second round, by maintaining the same principles and operating structure as the first round implementation and extending the duration of the first round implementation for an additional six months (from January 2019 to June 2019).	MOF	CGD (2020)
Within Jan 25, 2019	List SWC holders who registered for the trainings but have not yet been assigned to any trainings by province.	ICT Center Office of Permanent Secretary of MOF	DOPATRANG (2019)
Within Jan 28, 2019	BAAC and GSB submitted the list of SWC holders participated in the trainings whose income has not yet improved to 30,000 THB/year and submit the name list to the ICT Center Office of Permanent Secretary of MOF. The training outcomes are reported in http://welfare-job.epayment.go.th .	BAAC and GSB	DOPATRANG (2019)
within June 30, 2019	The government’s appointed agencies provide Round 2 trainings for SWC holders.	MOAC, MOL, MOC, CDD, BAAC and GSB	DOPATRANG (2019)
within July 15, 2019	Training organizations report training outcomes in http://welfare-job.epayment.go.th	MOAC, MOL, MOC, CDD,	DOPATRANG (2019)

		BAAC and GSB	
within June 30, 2019	In the case of insufficient training capacity, the training organizations report to the Provincial SWC Improving Quality of Life Sub-committee.	MOAC, MOL, MOC, CDD, BAAC and GSB	DOPATRA NG (2019)
within June 30, 2019	The Provincial SWC Improving Quality of Life Sub-committee organizes more training courses for all excess demand.	Provincial SWC Improving Quality of Life Sub-committee	DOPATRA NG (2019)
within June 30, 2019	The government's appointed agencies provide additional trainings for SWC holders.	Appointed agencies by the Provincial SWC Improving Quality of Life Sub-committee	DOPATRA NG (2019)
within July 15, 2019	Training organizations report training outcomes in http://welfare-job.epayment.go.th	Appointed agencies by the Provincial SWC Improving Quality of Life Sub-committee	DOPATRA NG (2019)
within June 30, 2019	Organize re-training courses for the SWC holders participated in the trainings whose income has not yet improved to 30,000 THB/year.	BAAC and GSB	DOPATRA NG (2019)
within July 15, 2019	Training organizations report training outcomes in http://welfare-job.epayment.go.th	BAAC and GSB	DOPATRA NG (2019)
within June 30, 2019	Track skill development progress of SWC holders who joined the trainings.	Pracharat Sukjai Team	DOPATRA NG (2019)
within July 15, 2019	The training outcomes are reported in http://welfare-job.epayment.go.th .	Pracharat Sukjai Team	DOPATRA NG (2019)
Additional benefits (Limited-time benefits) of the 2017 SWC Programme			
Dec 2018 (additional round 2019)	1) E-money expense at the end of the year of 500 THB/person (one time only). 2) Expenses for hospital visits for the elderly amounting to 1,000 THB/person (65 years and over; one time only).	CGD	CGD (2020)
May 2018	Fertiliser expenses for farmers amounting to 1,000 THB/person (one time only).	CGD	CGD (2020)
2018	Expenses for parents to buy school uniforms and school supplies for their children in the amount of 500 THB/person (one time only).	CGD	CGD (2020)
Aug - Sep 2019	1) Additional expenses for elderly aged 60 years and over of 500 THB/person/month.	CGD	CGD (2020)

	2) Expenses for those who have children aged 0–6 years under the MSDSH project of 300 THB/person/month.		
Dec 2018 - Sep 2019	Rent (for a house) for an elderly person aged 60 years and above of 400 THB/month.	CGD	CGD (2020)
May – Sep 2019	Additional expense to help people with disabilities of 200 THB/month.	CGD	CGD (2020)
May – Jun 2019	Top-up money for people holding the Blue Flag card in the amount of 200–300 THB/person.	CGD	CGD (2020)
Aug. – Sep 2019	Top-up money for people holding the Blue Flag card in the amount of 500 THB/person.	CGD	CGD (2020)
Dec 2018 - Sep 2019 and Oct 2019 - Sep 2020	A subsidy for electricity not exceeding 230 THB/household/month. A subsidy for water bills not exceeding 100 THB/household/month.	CGD	CGD (2020)
Nov 2018 - Apr 2019 and Nov 2019 - Sep 2020	VAT compensation not exceeding 500 THB/month.	CGD	CGD (2020)

Appendix B: International reviews on poverty-targeting social protection

1. The concept of social protection and the roles of poverty-targeted programmes

The SP system may be defined as *'the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care; and, the provision of benefits for families with children'* (OECD, 2018). A set of social benefit programmes are structurally designed to ensure the relevance, coverage, effectiveness, efficiency and sustainability of the SP system. The SP system is composed of three pillars: (1) social assistance, (2) social insurance and (3) active labour market policies (ALMPs).¹⁰ Social assistance and social insurance are social benefits, defined as 'payments made to households ... when certain events occur, or certain conditions exist, that may adversely affect the welfare of the households concerned either by imposing additional demands on their resources or reducing their incomes' (OECD, 2013). Social assistance is distinguished from social insurance in that social assistance programmes require no contributory payment, while social insurance requires some form of private contribution. ALMPs are designed to equip people with skills that lead to an ability to improve their livelihoods and are considered a SP for sustainable long-term well-being.

Box 1: The roles of social protection

Depending on the design of the instruments, the areas of action and the proposed objectives, SP can play different roles. In times of crisis, it has the ability to **protect** families so that they have access to food and can mitigate the impact of crises or calamities, also helping to prevent them from incurring negative mechanisms of adaptation to shocks such as the sale of assets, withdrawing children from formal education, reducing the quantity or quality of food, or engaging in negative behaviours such as crime or prostitution. Similarly, by preventing the loss of productive assets of families, SP fulfils the function of **preventing** the fall of beneficiary families to lower levels of poverty, by maintaining the families' means of subsistence. It can also play the role of **promoting** the well-being of families when it reduces liquidity problems in a predictable way and allows investments to be made in human capital (i.e. health, nutrition, education and training for employment) or in acquiring assets that will allow them to dedicate their time to more productive activities or diversify their sources of income. The evidence shows that, in the long term, complementing cash transfer interventions with, for example, programmes that improve access to quality health, nutrition and education services can increase the human capital of individuals and families, and improve the chances of **breaking the intergenerational cycle of poverty**.

Sources: Alviar (2021); FAO (2017).

¹⁰ The definition, scope and classification of SP differs across countries. One of the key differences is the inclusion of ALMPs as a part of the SP system. As ALMPs are not part of the ILO's Social Security (Minimum Standards) Convention (C102), the narrower definition of a SP system does not include this. As the SWC programme also provides ALMPs, this study uses the broader definition of a SP system (OECD, 2013), which includes ALMPs as a pillar of SP.

2. Poverty-targeting social assistance programmes: International reviews

Transfer programmes to assist low-income earners operate differently across countries in several dimensions. This section discusses international practices for each procedure of a transfer programme, from registration and verification of data to benefit provision.

2.1 Registration

For SP programmes that aim to assist low-income individuals or households to escape poverty, a key to success is the effective design of eligibility criteria and a mechanism to find the targeted beneficiaries.

Targeting mechanism

Coady, Grosh and Hoddinott (2004) collected information on 122 transfer programmes from 47 countries. They found that the programmes used diverse targeting strategies, including:

- **Geographic targeting:** Specific geographic areas may be selected for programme implementation, for example, according to their incidence of poverty in relation to other (non-selected) geographic areas. Allocation is often defined based on poverty indicators or poverty maps. The advantages of this method are the simplicity of its administration, the unlikelihood of creating stigma among beneficiaries, and the possibility of being complemented by other targeting methods. The method considers the variation in living standards between geographic areas; however, this depends on the quality of the information, and can be controversial when low-quality information is utilised to drive the selection of specific geographic areas. Geographic targeting is most effective in contexts where poverty rates are high, as poverty is spatially concentrated (Handa and Davis, 2006). In addition, it works best when two conditions are met: sufficient administrative capacity and fixed delivery of intervention.

- **Demographic targeting:** This method determines the selection of beneficiaries according to easily observable or verifiable characteristics related to demographics, such as age, gender, ethnicity or disability. Its advantages are simplicity of administration, political popularity and the low potential for creation of stigma. It works in countries where registration of vital statistics has high coverage and is often associated with low targeting costs. However, risks related to this method may occur when poverty is not related to the demographic characteristics of the selected segment of the population.

- **Self-targeting:** Under this method, potential beneficiaries must put themselves forward for a particular intervention and follow the evaluation process for entrance. It is designed in a way that deters those that do not fulfil the targeting criteria and do not have incentives to access a particular intervention from applying. The transaction costs and the cost-benefit of participating exclude, by design, those for whom the intervention is not intended. Self-targeting is desirable when other methods are not feasible, when administrative capacity is low, when people move in and out of poverty, and when the benefits of a particular intervention are perceived very differently by poor and non-poor persons. The non-poor choose, of their own accord, not to pursue such an intervention. The factors that contribute to this choice are private or transaction costs of participation, stigma associated with the use of the service or programme, and preferences

regarding quality of services. The level of transaction costs, the degree of stigma and the differences in sensitivity between the poor and the non-poor are direct influences on how well self-targeting works. Self-targeting is especially desirable when other methods are less feasible than usual; notably, in cases when administrative capacity is particularly low, in crisis settings, or when incomes are irregular.

- **Community-based targeting:** This method is utilized to define household or individual beneficiary eligibility based on knowledge about living conditions and vulnerability of community members. This method is beneficial when information of individual circumstances is available within communities. It is accurate when leaders represent the community and when beneficiaries represent a small proportion of the population. It can be combined with other methods, and works well as a community empowering and ownership mechanism. Referring to community participation in selecting beneficiaries has some advantages: i) the identification of the beneficiaries is accurate and information asymmetries are reduced; ii) identification costs are low; iii) social acceptance of the targeting process is high; and iv) community ownership and empowerment are increased (Devereux et al., 2015). However, limitations may arise when private interests are involved among community members. Bias and exclusion of minority groups and individuals are also risk factors of this method.

- **Means tests:** This method utilises verifiable and documented information on household income or wealth and is implemented in developed countries where income information is available through income pay slips, tax receipts or public services. A scoring method can be defined to produce an eligibility threshold. This method is accurate when income can be easily verified, and administrative capacity and access to information are high. In addition, it is most suitable when benefits to recipients are large enough to justify the costs of administering a means test.

- **Proxy means test (PMT):** In countries that lack individual income or taxation information for the poor and vulnerable, when the informal sector is proportionally significant, PMT surveys with simple questions are applied to characterise families according to easily observable characteristics that approximately describe their poverty and vulnerability levels and work as a fair estimation of their socioeconomic condition. Households can be ordered by poverty levels or scores; a defined cut-off point defines who may access the intervention and who may not. In this sense, the method is objective and precise; however, households that are on the margin of the cut-off point may be excluded, even if they have very similar circumstances to those selected beneficiaries. The application of these surveys on an ongoing basis makes it possible to regularly identify potential beneficiaries of social interventions. PMT variables should be few enough that it is feasible to apply the PMT to a significant share of the eligible population. Variables selected must be easy to measure or observe, and it should be relatively difficult for households to manipulate these variables. PMT variables are typically drawn from the datasets of detailed household surveys, including indicators of the location of the family's home, the quality of the dwelling and their ownership of durable goods, among others. Based on the value of the variables selected, each household is assigned a score, which is considered relative to the cut-off point. The score can be verified, based on observable characteristics. This method is accurate when there is administrative capacity, and can be utilised for large programmes or across different programmes. The principal limitation is the technical inputs required.

The characteristics that make PMT an efficient tool for targeting include:

- A PMT-based targeting system incorporates a standardised non-discretionary assessment.
- Multiple dimensions of welfare are considered.
- It informs evidence-based policymaking and builds a profile of the poor population with a diagnosis of their needs.
- It is an effective targeting tool in areas where the informal sector is large.
- Different cut-off points can be defined for different interventions.
- It is cost efficient; costs per survey tend to be low in terms of time and money.

- **Combination of mechanisms:** The combination of at least two methods is recommended to improve targeting effectiveness. Combination allows the specific advantages of the selected methods to be combined to obtain a more balanced result; for example, demographic targeting works better in combination with means tests, proxy means tests or community-based methods. Several programmes around the world utilise geographic targeting and define specific geographic areas of intervention in combination with PMT and validated by the communities. In addition to the combination of methods, to reduce possible targeting errors, some interventions implement a targeting verification strategy through household visits directed to a sample of beneficiaries. Under this evidence, to maximise the circulation of cash transfers among the poor (or near poor), cash transfer programmes should first target the most vulnerable people to achieve the greatest impact. The World Bank (2015) established that 'a key challenge for the programme and policymakers has been to identify the best targeting methods based on available data and country context'.

Coady, Grosh and Hoddinott (2004) found that poverty targeting programmes transfer 25 per cent more to target groups than random allocations; however, 25 per cent of the programmes performed worse than random allocation. Moreover, there was no clearly preferred method for all types of programmes or all country contexts. Brown, Ravallion and Van de Walle (2018) compared several PMT methods¹¹ with universal basic income and categorical targeting methods using data from nine African countries, and found that PMT methods could filter out the non-poor but did not perform well to reduce exclusions. Moreover, the basic PMT method¹² did not outperform universal basic income or basic categorical targeting. Brown, Ravallion and Van de Walle (2018) suggested that if PMT is used, estimation techniques should be poverty focused, such as quantile regression PMT. The 2011 targeting experiment for the PPLS (social assistance database programme) in Indonesia also emphasised that the PMT method, although the most accurate in general, created a high exclusion error among the extremely poor. However, the PPLS programme combined community-based targeting reduced the exclusion error in the extremely poor population (for more information, see Box 2). Banerjee et al. (2019) noted that targeting processes are costly and can

¹¹ PMT methods vary in the choices of indicators included as criteria for eligibility and the weight of each indicator, which can be derived from different data analysis methodologies.

¹² The 'basic PMT' used in Brown et al. (2018) follows most common practice across countries. The indicators include region of residence, the type of toilet, floor, wall and roofing material, type of fuel used for cooking, certain characteristics of the head (including gender, age, education and occupation) and the household's demographics (including religion, size and composition). The estimation method is Ordinary Least Squares (OLS), with the dependent variable being household consumption.

be difficult to communicate with the population. Moreover, some self-targeting designs may deter high-income earners from taking the transfers with lower costs than using means-testing or PMT methods.

Box 2: Targeting experiments and PPLS 2011 in Indonesia

The PPLS (social assistance database programme) was initiated as a database for the 2005 Unconditional Cash Transfer programme in Indonesia. In 2008, the PPLS was expanded to link with the Keluarga Harapan Programme, a conditional cash transfer (CCT) linked to education and child health, as well as other national social assistance programmes. To improve targeting performance, the Government of Indonesia, the Abdul Latif Jameel Poverty Action Lab (J-PAL) and the World Bank conducted randomised control trial experiments to test targeting methods including PMT, community-based and self-targeting. The results show that the PMT method was the most accurate method in general, but the community-based method was most accurate among the extremely poor. This led to the development of the PPLS 2011 registry, which uses a combination of PMT and community-based meetings to address exclusion errors.

Source: Sumarto (2014)

Eligibility criteria

An important element to consider in cash transfer programmes is the definition of the transfer beneficiaries; that is, whether the cash transfer will be directed towards: i) individuals with specific characteristics; ii) individuals within the household that meet some criteria; or iii) the entire household. Another issue concerning the allocation of transfers is the decision between individual or collective welfare. Certain expenses in the household are collectively utilised, and these expenses are cheaper to access in groups rather than individually. This applies to cash transfer programmes as it may be more efficient to allocate resources to households to take advantage of economies of scale. As Coady, Grosh and Hoddinott (2004) put it, “Adjustments for this are referred to as equivalence scales. Certain expenses, such as heating, lighting, and to a certain extent housing, are household rather than individual expenses. For such items, a number of people living together can do so more cheaply, in per capita terms, than living separately. Adjustments for this come under the heading of scale economies”. In that sense, it is more efficient to target households. It is also important to consider the difference in definition of a household between developed and lower-income countries. For instance, in Japan, a household consists of one or more people who share their residence and live off a common budget, while in many developing countries, it is defined as people living under the same roof or sharing the same cooking pot.

Evidence shows that many programmes direct social transfers to women in the household, for several reasons. In some cases, social transfers can empower women by given them the responsibility for administering a significant amount of resources (as a proportion of the total household income). It can also guarantee more efficient expense decisions, to orient transfers towards the well-being of children and all household members (Attanasio and Lechene, 2013). It can also promote the involvement of women in new activities and allow them to build social capital. However, a balance between dedication to care and programme-related activities must be carefully

analysed and consider diverse socio-cultural contexts, to avoid the programme increasing the burden of responsibilities for women in the household.

In allocating social transfers, both public (implementing agency) and private (individuals and households) transaction costs must be considered. Transaction costs can be small or large, implicit or explicit, and valued in time or cash. It is always important to understand the order of magnitude of transaction costs; even if they are not a targeting tool, they may well affect programme participation rates. High transaction costs may work as disincentives to participating in a particular intervention if households must cover these private costs (i.e., going to a programme office, queuing or paying a fee to complete paperwork). The time and cash costs can be a significant deterrent to programme participation. It may be more efficient if programme-related private costs can be assumed collectively by household members. In line with this argument, efforts to identify individual beneficiaries can be multiplied by agencies looking for persons with specific characteristics and the same household may be visited or contacted on several different occasions. Targeting households reduces the use of resources and maximises the efficiency of transaction costs both for agencies and households.

Registration

Registration for continuing SP programmes can be done ‘on-demand’ or ‘en masse’. On-demand registration means that the system allows individuals or families to enrol in the SP programme at any time, while en-masse registration, sometimes called a census sweep, opens for registration during a specific timeframe, usually every 3–5 years.¹³ Both on-demand and routine en-masse registrations allow the beneficiary database to be dynamic. This is especially important for programmes with a dynamic nature, such as those that aim to help individuals or families living in poverty.

For any type of registration, there are three main methods of enrolment: (i) supply driven; (ii) demand driven; and (iii) mixed method. Under the supply-driven approach, individuals or families do not register or apply for benefits; rather, programme staff actively go to targeted individuals or families to register them. The demand-driven approach requires individuals or families to register themselves. The two methods have differing advantages—while the demand-driven method has a lower cost, the supply-driven method reduces exclusion error. Therefore, some countries use the demand-driven method of the general population and the supply-driven method for marginalised or vulnerable groups.

Registration can be done both online via digital platforms or traditional offline channels via local offices of central agencies, local government, contracted field teams, communities, NGOs or statistical offices. Some countries, such as Cambodia’s IDPoor, take advantage of the labour-intensive enrolment task to raise employment among vulnerable groups (for details of the IDPoor registration process, see Box 3).

¹³ Leite et al. (2017) gathered information on 20 countries with a social registry and found that 10 used on-demand registration and nine used an en-masse approach. Colombia’s SISBEN programme used both—while it is open for en-masse registration every five years, it also provides an open window for on-demand applications.

Outreach and communication

Outreach and communication are key supports to ensure the SP system complies with human rights standards, including (i) progressive realisation of social rights, (ii) the principle of non-discrimination, (iii) transparency and access to information, (iv) accountability and social accountability and (v) privacy rights and protection of personal data (Leite et al., 2017). To achieve the non-discrimination principle, outreach or active search for the excluded, as well as simple and user-friendly applications with translations, are needed. For transparency and access to information, clear eligibility criteria, information requirements, application processes, use of information and lists of benefits must be published. Accountability and social accountability require each programme to have permanent and diverse points of contact where beneficiaries can acquire information and receive feedback on grievances and queries. There must be a system in place to monitor outputs, assess impacts and manage grievances and queries as a learning process to improve the programme. In all processes, privacy rights and protection of personal data must be prioritised.

Box 3: IDPoor: A poverty identification programme for social assistance collaboration

The German Corporation for International Cooperation (GIZ) has supported the Cambodian Ministry of Planning in developing and implementing a comprehensive poverty identification mechanism. The resulting programme, known as IDPoor, first targeted rural regions and applies a hybrid model that combines the objectivity of a proxy means test with a community-based participatory selection process. As required by a 2011 government decree, government agencies and organizations that provide programmes for the poor now use IDPoor to target their beneficiaries.

Recently, during the COVID-19 pandemic, some IDPoor programmes initiated a cash transfer to struggling families that hold an IDPoor card consisting of about \$43 per month to spend on dry food ingredients and goods with long shelf lives. Furthermore, the household receives additional cash support for members of vulnerable groups including pregnant women, children under the age of two, the elderly, individuals with impairments, and people living with HIV. Over 30,000 persons are involved in the implementation of IDPoor, ranging from provincial administrators to Village Representative Group (VRG) volunteers conducting household interviews.

While the three-year cycle is impressive for a poverty survey in this setting, households that miss the IDPoor round in their village still had to wait until the next cycle to be evaluated for eligibility. IDPoor needed a way to allow households to apply between rounds caused by immigration and the quick cycle of some households in and out of poverty. As a result, in 2018, an “On-Demand” IDPoor mechanism was developed. This incorporated a mobile interface that allowed users to directly input home data for faster processing.

Source: OECD (2017)

2.2 Verification, the registry, and the management information system (MIS)

Verification process

In most developing countries, administrative data on individuals and families are limited. Information needed for eligibility screening are first collected via the registration process. As the information provided is self-reported, data need to be validated with other available administrative data such as those on births, deaths, family composition, marriage/divorce, disability, orphanage, education, employment, salary, employment benefits, pensions, financial assets, house/land or vehicle ownership and utility bills. Moreover, home visits using field teams may be used to verify household conditions. A more developed system, such as Chile's Social Registry of Households (RSH), combines self-reported information from individuals or households with real-time data exchange with other administrative and SP databases.

With data validation across databases, there must be protocols to resolve data conflicts. The system should be designed to display red flags for verification, updates or rectification. This can be done by asking the registrants directly through the points of registration or service provision.

Management information systems (MIS) and registry

An MIS is a technological platform that allows the registration and processing of information related to actions and processes that form a programme's operational cycle. It allows programmes to operate at scale. Registration, enrolment and payment processes all involve the collection, storage and regular reference to information about programme clients. The use of MIS employing advanced information technologies to manage programme datasets and automate core business processes (such as generating monthly beneficiary payrolls) can improve programme efficiency and contribute to minimising fiduciary risk. Programme MIS typically support the automated execution of the following functions: eligibility assessment, entitlement calculation and payroll production, payment reconciliation, complaint tracking, and production of analytical programme performance reports (Barrett and Kidd, 2015).

Cash transfer programmes are operationally intensive and highly time-sensitive. MIS, therefore, need to be well designed and managed. In particular, the finance function needs to ensure timely and accurate payment of beneficiaries using payrolls prepared by the MIS, timely disbursement of funds for time-sensitive operations such as training and registration exercises, and timely and accurate accounting for programme resources (Ibid). MIS can help reduce private and public transaction costs.

While MIS and registries are often used interchangeably, they can be distinguished from one another as follows:

A **registry** is a database to organise, store and retrieve data; it houses comprehensive information on potential and actual beneficiaries. There is increasing focus in building a single or harmonised database across different SP programmes to increase efficiency and effectiveness.

Registration for SP programmes can be done via two main approaches: a beneficiary registry or a social registry. The beneficiary registry only includes programme beneficiaries and is designed for programme management including benefit transfers, case management and monitoring. The social

registry is a more integrated approach; it takes registrations from all individuals, families or households who are potentially eligible for SP programmes and is often used to determine eligibility across multiple programmes. It should be noted that beneficiary registries of several programmes can also be integrated to an 'integrated beneficiary registry'. With this approach, the registration and eligibility verification processes are done at the programme level but benefit transfers and monitoring processes can be organised together in a more coherent way.

A benefit of a social registry, used to screen eligibility for several SP programmes with different criteria, as opposed to separate beneficiary registries, is that registrants have less incentive to give false information. For example, if the criteria of one programme is having a low income but other programmes target individuals with higher income, then registrants have an incentive to provide accurate data to enter programmes that are designed for their demographic.

Box 4: A Unified National Registry developed from existing beneficiary registries: The case of Egypt

Egypt is developing a Unified National Registry (UNR) from the existing beneficiary registry for the Family Smart Card System for food subsidies. The UNR is designed to establish online connections among the Food Subsidy System (as the base), the T&K Social Registry, the registries for social pensions and contributory pensions, and the Ministry of Education. It will also have offline connections with other databases in several government agencies. The first stage of the registry focuses on information management. However, the UNR can be further developed to support the registration process of several social protection programmes to improve efficiency.

Source: Leite et al. (2017)

An **MIS** is an application software that systematically transforms data into information, links it to other databases and analyses and uses the information. It is a general concept that can serve different functions, depending on the objective and the design of the set-up. Typically, an MIS is designed to help understand who received what, by linking information from multiple resources/databases (such as the payments system), check compliance, update the eligible population, and collate reports from grievance mechanisms (Barca and Chirchir, 2014).

A simple and well-designed MIS can contribute to effective programme implementation (by indicating how well a CCT is operating compared to implementation objectives); supervision (by highlighting problem areas that require attention); and accountability (by providing information about programme effectiveness and facilitating transparency).

A more comprehensive MIS can be used to generate and manage information on services and institutions that are linked to a CCT (e.g., education, health) and to coordinate information across SP programmes (Silva Villalobos, Blanco and Bassett, 2010). There is a consensus that having multiple agencies undertake multiple and similar efforts should be avoided.

The most common MIS for cash-based programmes include the following basic modules: i) targeting and registration, ii) enrolment, iii) case management and updates, v) payments, vi)

grievances and complaints and viii) reporting. The following description clarifies the role of MIS in the operation of cash-based interventions:

- **Household targeting and registration:** Permits registering information on potential beneficiaries. The system can process data according to the eligibility criteria and help to define the selection of beneficiaries to the programme.
- **Enrolment:** Permits the registration of selected beneficiaries and enables the processing of information related to the operation of the programme (i.e. case management, payments, updates) throughout its operational cycle. This module often allows the verification of information related to the identification of the beneficiaries.
- **Case management and updates:** Permits registering and tracking the progress of the beneficiaries within the programme. A programme's MIS processes all the necessary information to monitor the provision of services and benefits, including information, reports and messages intended for the different actors involved in the operation of the intervention. This module allows updating of information on the programme's beneficiaries.
- **Payments:** Helps to request and make available the necessary funds for the provision of cash transfers, allows the processing of their delivery to beneficiaries in a timely and efficient manner, and supports the reconciliation process to facilitate transparent and accountable financial management of the programme.
- **Grievances and complaints:** The system includes a module to register and process the grievances and complaints that can be submitted by programme beneficiaries and other community members.
- **Reports:** Allows the undertaking of data analysis, producing standard or customised reports, and the revision of dashboard indicators defined to monitor programme performance and adjustment requirements, including programme administration and security modules.

Box 5: Bringing 'demand' and 'supply' together: Integrated social registry and beneficiary registries

Chile's Integrated Social Information System (SIIS) is one of the most comprehensive social protection information systems. It combines the social registry (RSH), which contains information on the 'demand' side of social protection transfers, with the integrated beneficiary registry (RIB), which contains information on the 'supply' side. Moreover, the SIIS also combines an integrated inventory of social programmes (BIPS) and a territorial information system to link all information to support disaster response and management.

Source: (Leite et al., 2017)

2.3 Benefit provision

Provision of cash and benefits and transfer value

According to UNICEF's Office of Emergency Programmes and Programme Division (2017), "In comparison to in-kind distribution, cash transfers have demonstrated to be more cost efficient and

effective. In the long term, cash transfers often build a household's resiliency, strengthening a family to better respond to future shocks and reducing vulnerability for future crises." Evidence has shown the following benefits of cash transfers:

- Cash transfers are cost efficient in delivering assistance in comparison to in-kind assistance, which has high costs related to procuring, transporting and distributing supplies. Administrative costs of delivering in-kind benefits range from 40 per cent to 60 per cent, while delivering cash transfers can have administrative costs lower than 10 per cent.
- Cash allows people to meet a wide range of needs; in contrast, in-kind assistance allows for less diversity of use. In addition, in-kind aid is often sold to obtain cash to pay for other goods and services.
- Cash allows people to prioritise their own specific needs, giving them choice and dignity.
- Cash can be delivered through robust, secure delivery systems with strong financial controls.
- The use of digital technology and 'e-cash' means programmes can be delivered at a large scale and in remote/hard to reach areas.
 - Cash transfers are spent locally and support local traders and market systems, contributing to local economies.

The size of benefits must be revised according to social and economic reality if governments seek to rely on their effects. According to Samson, van Niekerk and Mac Quene (2006), this is a complex decision as it implies economic and political trade-offs, reflecting the priorities of policymakers and their political economy constraints. The decision about the size of the transfer is crucial; it depends on the available resources of the government and the benefits that could be distributed to potential beneficiaries, according to the mean needs in terms of poverty, the socioeconomic characteristics of the targeted population, and the objectives established by the programme (i.e. poverty relief, change in behaviour) (Ibid.). The minimum benefit level provides a floor beneath which social transfer programmes are unlikely to be effective. At the other end of the range, the optimal benefit level could be greater than the poverty gap because of targeting uncertainty, the expectation that the grant will in turn be redistributed within the household (or across households), or the desire to move further than just eliminating poverty.

The size of the transfer must be attractive to the potential beneficiary and efficient in terms of poverty reduction and the redistribution aims. There is also a trade-off between coverage and benefit levels—a small benefit may not have the desired impact but a high benefit affects the government budget and the sustainability of the programme. Differentiated benefits are an option, considering household characteristics or conditions; however, this implies additional administrative and communication costs (Grosh et al., 2008). It is also important to prevent generating incentives against employment and other income-generation activities. Benefit levels are not static—many countries adjust these for inflation on a regular basis, and sometimes other adjustments are made reflecting country circumstances.

Benefit formulas may be flat (i.e. all beneficiaries receive the same benefit) or they may vary according to the characteristics of the beneficiary household in a number of ways. Some of the main variations include the following:

- Benefits vary by family poverty level, with larger benefits for poorer families.
- Benefits vary by family size or composition, with benefits determined by the total number of family members or the number of family members not expected to work.
- Benefits vary by the age of family members; for example, benefits tied to education may be larger for older children in recognition of the higher opportunity costs of their time or to cover the greater number of inputs they need such as textbooks.
- Benefits vary by gender; for example, benefits tied to education may be higher for girls in countries with a marked gender gap in schooling.
- Benefits vary over time, being higher during the 'hungry' season or the 'heating' season or at the beginning of the school year to cover enrolment fees, uniforms and shoes.
- Benefits vary by region to reflect differences in the cost of living.
- Benefits vary with longevity in the programme, tapering down after a certain period as a way to encourage families to leave the programme.
- Benefits vary in ways that promote certain behaviours even beyond a programme's basic conditions; for instance, a CCT programme might require school attendance all year to receive the base benefit but provide a small bonus for good test scores at the end of the year.

Some programmes, such as *Programa de Asignación Familiar II* (Family Allowance Programme) in Honduras and *Red de Protección Social* (Social Protection Network) in Nicaragua, offer a supply grant to service providers (schools and health posts) to cover the cost of the improved service.

The rationale for education, health and nutrition grants is to increase the demand for related services. Sometimes programmes may offer unconditional grants to any poor household, with eligibility determined by the same principles as for last-resort programmes.

In the end, defining the appropriate benefit level is a balancing act: finding a level that is neither too high to generate dependency nor too low to lack impact. If the benefit is too small, the programme fails to achieve its objective; if the programme is too generous, it may have adverse consequences, such as reducing work incentives or crowding out private transfers, which would diminish or even outweigh its positive impact. Worldwide, programmes with benefits that are too low occur more frequently than programmes with benefits that are too high. However, very low benefits may not lead to significant change and meaningful impact.

In general, variable benefit formulas will make a programme more efficient; that is, better able to deliver the level of transfer needed to raise most families towards the poverty line and/or induce the desired behavioural changes at minimum transfer cost. However, differentiating implies both obvious administrative costs and some less obvious costs because of the complexity involved. Much more effort will be needed to explain the formulas to client families, to the public and to programme monitors, and additional effort will need to be devoted to quality control procedures around the level of benefit determination. Private costs for applicants may also rise.

Active labour market policies (ALMPs)

For more sustainable poverty reduction, the SP system must have a mechanism to ensure that each individual can rebound and continue to maintain their improved status. ALMPs are means to assist people to find employment and decent incomes. In contrast to passive labour market policies such as unemployment insurance, active policies aim to improve human capital and productivity, increase labour demand or enhance labour market matching. Brown and Koettl (2012) categorise ALMPs into five categories according to the needs of beneficiaries, as shown in Table 12.

Table 12: Categories of active labour market policies

Category	Instruments
I. Incentives to retain employment	Work sharing and short work and wage subsidies
II. Incentives to create employment	Wage and hiring subsidies, start-up support
III. Incentives to seek and keep a job	In-work benefits, subsidies, tax credits, public works, activation and workfare, sanctions
IV. Incentives for human capital enhancement	On-the-job and classroom training
V. Improved labour market matching	Job search assistance, employee–employer intermediation services, counselling and monitoring

Source: Brown and Koettl (2012)

'Cash Plus'

Job training programmes are complementary to cash transfer programmes and are classified as 'Cash Plus' interventions. Integrating cash transfers with ALMPs contributes to cash transfer programmes having greater impact. Technical and vocational training programmes are a key service offered to young people and adults benefiting from cash transfers. These programmes are aimed at improving beneficiaries' employability and enhancing future career paths through acquisition of skills. In this case, the level of benefits needs to reflect two objectives: 1) reducing current poverty among beneficiaries by increasing access to basic goods and services; and 2) providing incentives for human capital accumulation. The principles for the first objective are similar to those for last-resort programmes. For the second objective, the level of benefits is set to compensate households for the opportunity cost of using the services. For example, a training grant will compensate households for the opportunity cost of the time spent in training rather than working, plus for the direct costs of training. In addition, to ensure self-selection by the poor, the wage rate should be set somewhat below the wage level for unskilled workers. When other considerations, such as minimum wage laws, preclude setting such a low wage rate, programmes must ration demand by capping the total number of days of work to be provided to individual workers. It should be noted that 'Cash Plus' programmes can combine cash benefits with other programmes besides ALMPs, such as health checks or information transfers.

Box 6: The 'Cash Plus' programme

The so-called graduation programme is a type of 'Cash Plus' intervention that has gained prominence recently. This model, initially undertaken by BRAC in Bangladesh, transfers a package of assistance to extremely poor households over a two-year period. The package includes regular cash transfers, access to savings, productive assets, livelihood training and behaviour change communication. Following BRAC's success with its graduation programme, pilot projects were launched in eight other countries. Randomised control trials reported similarly positive results, not only in terms of graduating out of extreme poverty but across a range of indicators such as asset ownership, food security and financial inclusion. Moreover, most of these gains were sustained one year after programme support ended (Banerjee et al., 2015). The 'graduation' approach (also sometimes referred to as the livelihoods approach) is an interdisciplinary methodology that targets the extremely poor with the goal of moving them out of extreme poverty in a sustainable manner. The approach combines support for immediate needs with longer-term human capital investments, thereby protecting participants in the short run while promoting sustainable livelihoods for the future. These programmes are therefore already a hybrid, combining elements of social protection (cash and asset transfers) with elements of livelihood promotion (training, coaching, access to markets, links to services). As such, they also provide valuable lessons in making the link between social protection and sustainable employment, usually (though not invariably) in the form of viable self-employment.

Source: Guidelines and Best Practices for the Design of Social Welfare Programmes (Alviar, 2021)

Appendix C: List of key informant interviews

No	Name	Title	Organization	Data of engagement	
1	คุณสัณหณัฐ เศรษฐศาสตร์ (Sanhanat Satetasakdasiri)	Economist, Bureau of Macroeconomic Policy	FPO		
2	คุณพงษ์นคร โภชากรณ์ (Phongnakorn Pochakorn)	Economist (senior professional level), Bureau of Macroeconomic Policy			
3	คุณชานน ลิมป์ประสิทธิ์พร (Chanon limprasitporn)	Economist, Bureau of Macroeconomic Policy			
4	คุณอิทธิพัฒน์ ปรากฏประเสริฐ (Ittipat Prapaprasert)	Economist, Bureau of Macroeconomic Policy			
5	คุณพงศกร แก้วเหล็ก (Pongsakorn Kaewlek)	Economist, Bureau of Tax Policy			
6	คุณภัทรนันท์ เฮงศิริ (Phattaranan Hengsiri)	Economist, Bureau of Tax Policy			
7	คุณปรัชญา นราภิชาติ (Prachya Narapishart)	Trade officer (senior professional level), Director of Pracharat Blue Flag Store Promotion and Development Group	DIT		October 2020
8	คุณมลธิรา ช้างแก้ว (Molthera Changkaew)	Governing officer (practitioner level)	DOPA		
9	คุณทิวาพร ผาสุก (Thiwaporn Phasuk)	Director of Public Sector Receipt and Disbursement Administration Division	CGD		
10	คุณอรวรรณ อนันตพงษ์ (Orawan Anantapong)	Fiscal analyst (expert level)			
11	คุณศิริพร เกินเกษม (Siriporn Kernkasem)	Fiscal system development (expert level)			
12	คุณศักดิ์ สิริวิโรจน์ (Sakda Siriwijorn)	Assistant Senior Vice President of Personal Credit Department	BAAC		
13	คุณสมชาย อารมณ์พงษ์ (Somchai Arpornpong)	Director of Informal Debt Management and Development Division	GSB		
14	คุณสุรัสวดี กิติศักดิ์ (Suradsawadee Kitisak)	AO from GSB	GSB		November 2020
15	คุณศิริกาญจน์ เศษปาง (Sirikran Sadpang)	AO from GSB			

Appendix D: Site visit

As a part of evaluation and learning process, the evaluation team composed of representatives from the FPO, UNICEF and Chiang Mai University, had a site visit in Chiang Mai province on 23-24 November 2020 with the following activities:

Activity 1: Interview two low-income individuals at Ban Pao Subdistrict, Mae Taeng District, Chiang Mai

Activity 2: Interview the local government at Ban Pao Subdistrict, Mae Taeng District, Chiang Mai. The key informants include:

No	Name	Title	Organization	Data of engagement
1	คุณพงษ์ศิริ ดวงแก้ว (Pongsiri Duangkaew)	Assistant Subdistrict Headman	MOI	November 2020
2	คุณจิรอร กันทา (Jiraorn Kanta)	Village Headman		
3	คุณสรายุทธ มาตันบุญ (Sarayut Matunboon)	Community Development Officer		

Activity 3: FGD with seven Thong Fah store owners in Chiang Mai