

## Abstract

Title: The Impact of Business Financing on the Operations of Women-Owned SMES  
in the Informal Economic Sector of Thailand

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Small and medium-sized enterprises [SMEs] are central to the economic drive of many developing countries. Several studies have shown the increasing importance of institutional, demographic, economic, financial, and sociocultural factors in shaping the growth of the SME sector especially in developing economies. However, even though women are primarily and varyingly engaged in SMEs across nations, there is rarely any evidence of policies to bridge the gender gap. To close this gap, we examine the impact of business financing on the operations of women-owned SMEs in the informal economic sector of Thailand. As a pilot study, we focus on convenience stores and grocery businesses as they are predominantly run by women in Bangkok, the country's economic hub.

The study aims to examine the financing environment of SMEs owned by women in grocery and convenience stores. The objectives of the study are:

1. To examine the various sources of business financing available to women-owned SMEs and highlight what is working and what is not working.
2. To shed more light on the impact of the social and cultural landscape on the growth of informal women-owned SMEs in Thailand.
3. To identify key barriers to accessing government support often faced by informal women-owned SMEs in Thailand.

We address these research objectives in five main stages:

1. Stage 1: A thorough literature review on the operations of SMEs from multiple sources, including international evidence, government publications, high-ranking peer-reviewed publications, statistics agencies, and finance-based journals.
2. Stage 2: Conduct semi-structured interviews with 30 women operating SMEs in the grocery and convenience stores.
3. Stage 3: Analysis of the data and information and report writing.
4. Stage 4: Presentation of preliminary findings at a conference/seminar in Bangkok to an audience of policymakers, SME entrepreneurs, academics, and other stakeholders.
5. Stage 5: Finalisation of the report including integrating appropriate feedback and publication of findings in an A/A\*/Q1 Journal.