

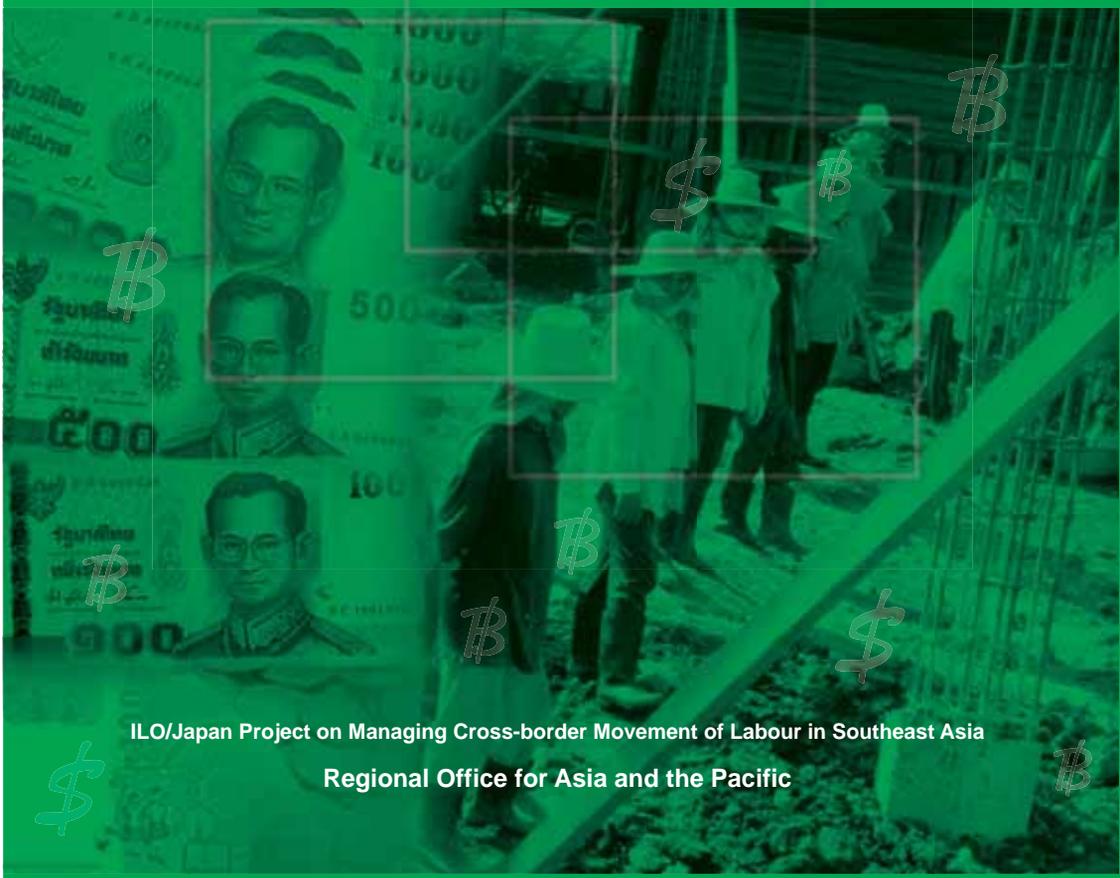
## Migrant workers' remittances from Thailand to Cambodia, Lao PDR and Myanmar

### Synthesis report on survey findings in three countries and good practices

Linda Deelen  
Pracha Vasuprasat

ILO/Japan Project on Managing Cross-border Movement of Labour in Southeast Asia

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# Foreword

Moving across borders in search of decent work and income is a strategy for moving out of poverty for many families in the Mekong region. Labour migration also benefits migrant workers in terms of acquiring skills. When the process goes well, it provides additional resources for families to spend on education, health care and basic necessities. Outward labour migration benefits communities in terms of local development that the remittances or new skills generate. It benefits nations in terms of foreign exchange. In labour-receiving countries, migrant workers provide low-cost labour, which helps maintain competitiveness, and help sustain economic growth. Local consumption by migrant workers additionally helps spur economic activities at the community and the national levels.

The cross-border movement of labour in the Mekong region tends to be temporary, with the notable exception of groups of migrants from Myanmar that include stateless people and political refugees. Generally speaking, migrants only work in the destination country for a number of years in order to attain their financial goals. Upon return, they work to build up their life in the home country, using their earnings from abroad.

Without a doubt, there is a link between migration and development. This study on migrant workers' remittances was carried out to help strengthen the understanding of that link. Enhancing migrant workers' capacity to accumulate wealth, send remittances through reliable channels, access financial services, understand investment alternatives and reintegrate into the world of work at home is crucial for ensuring the full development impact of migration. It also will help reduce the need for re-migration.

The receptiveness of labour-receiving countries to migrant workers' aspirations - and their problems - determines whether labour migration builds or destroys economic and social well-being in both the labour-sending and the labour-receiving country. Governments of labour-receiving countries need to acknowledge the economic contributions of migrant workers, to improve their legal and civil status and to protect their human rights. Labour-sending countries need to assist their migrant workers' reintegration into the home country.

For the Association of Southeast Asian Nations (ASEAN), the challenge has begun towards realizing the ASEAN Economic Community by 2015 and the establishment of a single market and production base as well as the free flow of goods, services, investment, capital and skilled labour. While the term “free mobility of skilled labour” is subject to interpretation, there is no doubt that most of the countries in the Mekong region will receive and send even larger flows of skilled and low-skilled migrant workers over the years to come. Thus, bilateral and multilateral cooperation on the cross-border movement of labour needs to be strengthened to guarantee desirable outcomes. These can be achieved by formulating coherent migration policies, extending the protection of migrant workers’ rights, supporting the social integration of migrant workers, promoting equality of opportunity and treatment of nationals and migrant workers, and ensuring the coordinated return and reintegration of migrants.

I hope the issues, good practices and recommendations highlighted in this synthesis report provide a basis for an informed debate in designing sound policy measures for maximizing the outcomes of migration.

Sachiko Yamamoto  
Regional Director  
Regional Office for Asia and the Pacific

# Table of contents

Foreword .....	iii
Acknowledgements .....	ix
Summary .....	xi
1. Introduction .....	1
2. Profile of migrant workers in Thailand .....	3
3. Income and amount of remittances sent home .....	7
4. Remittance channels used .....	13
5. Costs incurred in sending remittances .....	17
6. Contributions of remittances to recipient household income .....	21
7. Use of remittances in home countries .....	25
8. Recommendations .....	27
References .....	39

## List of figures

Figure 1. The most frequently used remittance channel, by nationality .....	13
Figure 2. Most frequently used remittance channel .....	14
Figure 3. Preferred remittance channel .....	14
Figure 4. Lead time, by remittance channel .....	15
Figure 5. Type of expenses incurred at the sending end, by nationality .....	17
Figure 6. Type of expenses incurred at the receiving end, by nationality .....	18
Figure 7. To whom the money was sent, by nationality (multiple answers possible) .....	21
Figure 8. Cambodian surveyed households' annual income before remittances (US\$) .....	22
Figure 9. Cambodian surveyed households' annual income after remittances (US\$) .....	23

## List of tables

Table 1.	Number of migrants interviewed in Thailand, by province, nationality and sector .....	1
Table 2.	Profile of migrant workers interviewed in Thailand, by nationality, sector and status .....	3
Table 3.	Profile of migrant workers interviewed in Thailand, by sex and age group .....	4
Table 4.	Percentage distribution of migrant workers interviewed, by duration of living in Thailand, sex and nationality .....	5
Table 5.	Percentage distribution of migrant workers, by main reason for changing employers and the number of changes. ....	6
Table 6.	Percentage distribution of migrant workers, by income before coming to Thailand, on arrival in Thailand, at the time of the survey and by nationality .....	8
Table 7.	Percentage distribution of migrant workers, by total amount of money sent home over the past two years .....	9
Table 8.	Percentage distribution of migrant workers, by total amount of money sent home over the past two years, sex and age	10
Table 9.	Percentage distribution of migrant workers, by amount of money sent home in the past two years and by duration of living in Thailand .....	11
Table 10.	Percentage distribution of migrant workers who needed documents when sending money and who received a receipt, and percentage distribution of migrant workers who reported the need for documents, by type of document needed and nationality .....	15
Table 11.	Percentage distribution of migrant workers who needed documents and received a receipt, by remittance channel ....	16

Table 12. Percentage distribution of migrant workers, by expenses for sending remittances and by method used .....	17
Table 13. Total expenses (sending and receiving), by remittance channel .....	19
Table 14. Contribution of remittances to household income in Lao PDR .....	21
Table 15. Contribution of remittances to household income in Cambodia, by whether family owned land or not .....	22
Table 16. Use of remittances among remittance-recipient households in Lao PDR .....	25
Table 17. Use of remittances among remittance-recipient households in Cambodia .....	26

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# Summary

Migrant workers' remittances have the potential to spur economic development in poor migrant-sending communities. The development impact of remittances, however, depends on migrant workers' access to money transfer channels that are affordable and safe and on recipient households' capacities and opportunities to use the money for productive investment. This study looked at the impact of remittances sent by migrant workers in Thailand to their home in Cambodia, Lao People's Democratic Republic or Myanmar.

The results of the study show that the lion's share of remittances is sent through informal channels. Those who cannot send their money with friends or family members use informal money transfer businesses. Even though formal money transfer businesses, such as Western Union and MoneyGram, offer remittance services to most districts of Cambodia and Lao PDR, the majority of migrants do not make use of these services. The cost, lack of information and a preference or need for informality all contribute to their avoidance of the service.

Many recipient households in the rural areas of Cambodia, Lao PDR and Myanmar lack the opportunity and the capacity to invest the remitted money productively, be it in education, in business or in agriculture. While a good share of the remittances received is spent on household necessities, such as housing and means of transport, relatively large sums of money are spent in ways that do not necessarily improve the economic situation of the household. Without good opportunities to invest, households and communities miss the chance to create a future stream of income and develop the local economy.

Very few migrant workers in Thailand have bank accounts and only a fraction of remittance-receiving households in Cambodia, Lao PDR and Myanmar make use of formal financial services. Because remittances are mostly cash-to-cash transactions that are not linked to savings accounts or other forms of financial intermediation, they do not encourage recipient families to build up financial assets.

To address that shortcoming, this report provides recommendations and good practice models for government agencies, financial institutions and development agencies working on migration issues and/or financial sector development in the countries concerned.

For Thailand, it is recommended:

- to facilitate migrant workers' access to financial services;
- to recognize the identity card issued by the Ministry of Interior as a legal document that migrants can use to open a bank account;
- to reduce the cost of formalized money transfers by developing innovative financial products for migrant workers;
- to protect migrant workers' rights, including their right to carry money when visiting the home country; and
- to provide marketable skills training to migrant workers who want to return to their home country.

Cambodia, Lao PDR and Myanmar are encouraged:

- to include financial education in pre-departure training for migrant workers;
- to promote the use of savings facilities through an appropriate regulatory framework for deposit-taking microfinance institutions;
- to support communities in the establishment of village banks and savings groups;
- to improve the delivery of business development services to both women and men;
- to relax restrictions for financial institutions on foreign currency accounts for migrant workers;
- to promote investment in financial infrastructure, such as ATM networks and electronic money order systems; and
- to promote innovation in money transfer services by formal financial institutions and microfinance institutions.

The International Labour Organization and its partners will use the recommendations to support migrant workers, both women and men, in their desire to maximize the impact of their hard-earned money on their own lives and that of their families.

# 1. Introduction

This synthesis report focuses on the remittance-sending behaviour among migrants from Cambodia, Lao People's Democratic Republic and Myanmar who work in Thailand. It describes the remittance channels they use as well as use of the remittances in the home country. It also provides recommendations to improve the impact of migrant workers remittances on the lives of the migrants and their families.

The report is based on interviews and focus group discussions with migrant workers in Thailand and with remittance-receiving households in Cambodia and Lao PDR.<sup>1</sup> In Thailand, the research team interviewed 356 migrants from the three countries working in the manufacturing, construction, household and fishing sectors in different parts of the country (table 1). All of the interviewed migrants were aged 16 or older, had been working in Thailand continuously for at least two years, had left family members behind in the home country and had remitted money at least once in the past two years.

**Table 1. Number of migrants interviewed in Thailand, by province, nationality and sector**

Province	Migrants' nationality	Sector	Number of migrants interviewed
Bangkok	Lao	Domestic/factory/construction	60
	Myanmar	Domestic/factory/construction	60
	Khmer	Factory/construction	60
Khon Kaen	Lao	Agriculture/factory/construction	56
Samut Sakhon	Myanmar	Fishing/factory/construction	60
Trat	Khmer	Fishing/agriculture/construction	60
<b>Total</b>			<b>356</b>

<sup>1</sup> It was not possible for researchers to conduct a similar household survey inside Myanmar.

In Lao PDR, the research team interviewed 200 remittance-recipient households in Khammouane, Savannakhet, Saravan and Champasak provinces. It facilitated ten focus group discussions with community elders and people from remittance-receiving and non-remittance-receiving households.

In Cambodia, the team interviewed 200 remittance-recipient households in Banteay Meanchey, Battambang, Pursat, Koh Kong and Kampot provinces. Ten focus group discussions were organized to discuss the socio-economic impact of remittances at the household and community levels.

## 2. Profile of migrant workers in Thailand

By 2007, an estimated 1.8 million registered and non-registered foreign workers lived in Thailand. The number of registered migrants stood at 720,000 by the end of 2006.<sup>2</sup> About 75 per cent of them were from Myanmar.<sup>3</sup>

Around one-third of the migrants involved in the survey in Thailand were not registered with the Government. The registration rate among Lao migrant workers was lowest. It was also consistent with estimations of the Lao Ministry of Labour and Social Welfare that of some 300,000 Lao workers in Thailand, only about 30 per cent have registered. Registered Khmer and Myanmar migrants in the survey are probably overrepresented, compared to the actual proportion of registered Khmer and Myanmar migrants working in Thailand.

**Table 2. Profile of migrant workers interviewed in Thailand, by nationality, sector and status**

Sector	Nationality and registration status (%)								
	Lao			Myanmar			Khmer		
	Reg	Unreg	Total	Reg	Unreg	Total	Reg	Unreg	Total
Agriculture	71	29	100	0	0	0	93	7	100
Construction	16	84	100	76	24	100	70	30	100
Household	4	96	100	90	10	100	0	0	0
Entertainment	48	52	100	80	20	100	40	60	100
Factory	24	76	100	91	9	100	64	36	100
Fishing	0	0	0	100	0	100	43	57	100
<b>Number</b>	<b>30</b>	<b>87</b>	<b>117</b>	<b>107</b>	<b>13</b>	<b>120</b>	<b>74</b>	<b>45</b>	<b>119</b>

<sup>2</sup> Ministry of Labour, 2007

<sup>3</sup> For a description of the registration process for migrant workers in Thailand, see Philip Martin. 2007. *The economic contribution of migrant workers to Thailand: Towards policy development*. ILO.

**Table 3. Profile of migrant workers interviewed in Thailand, by sex and age group**

Characteristics	Overall	Nationality		
		Lao	Myanmar	Khmer
<b>Number</b>	<b>356</b>	<b>117</b>	<b>120</b>	<b>119</b>
<b>Sex (%)</b>				
Male	50	34	48	68
Female	50	66	52	32
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Age group (%)</b>				
16 - 24	32	41	21	34
25 - 34	47	50	52	40
35 - 55	20	9	27	24
Don't know	1	0	0	2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

The median family income per month among migrants before coming to Thailand, upon arrival in Thailand and at the time of the survey was 1,500 baht, 4,000 baht and 7,500 baht<sup>4</sup> a month, respectively. The median individual income upon arrival and at the time of the survey was 3,500 baht and 6,000 baht a month, respectively. About one-third of the surveyed migrant workers reported that their employer deducted money from their wages. The deduction was mostly for advanced wages, accommodation and food expenses and registration fees. The amount deducted as reported by the majority of migrants was less than 2,000 baht a month.

Since their arrival in Thailand, most migrant workers (78 per cent) had changed employer at least once, with similar findings across nationalities.

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<sup>4</sup> The exchange rate in 2008 was 34 baht to US\$1.

**Table 4. Percentage distribution of migrant workers interviewed, by duration of living in Thailand, sex and nationality**

Duration of living in Thailand (year)	Overall (%)	Sex (%)		Nationality (%)		
		Male	Female	Lao	Myanmar	Khmer
<3	25	22	27	40	12	22
3 - <5	33	33	34	37	27	37
5 - <10	27	31	24	14	33	34
10+	15	14	15	9	28	7
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number</b>	<b>356</b>	<b>179</b>	<b>177</b>	<b>117</b>	<b>120</b>	<b>119</b>
<b>Median (months)</b>	<b>48</b>	<b>53</b>	<b>47</b>	<b>38</b>	<b>80</b>	<b>49</b>

Over time, migrant workers tend to move from one employer to another in search of better earnings or improved working conditions. Table 5 provides the main reasons the surveyed migrants gave for the first five changes of employer that they made. It is clear that better income was the main reason for changing employer, followed by escaping exploitation.

Migrants who switch employer without official consent from Thai authorities will have their working and residential status revoked and thus become irregular migrants. The findings from these recent surveys signal the need for the Thai Government to step up the enforcement of the Labour Protection Act to guard against exploitation and to extend that coverage to other sectors. In addition, migrants should be allowed to switch employers and to move across provinces without falling into an irregular status.

**Table 5. Percentage distribution of migrant workers, by main reason for changing employers and the number of changes**

Main reasons	Number of time changed employers (%)				
	One	Two	Three	Four	Five
Earn better income	45	37	41	47	56
Exploited by employer	22	2	24	18	11
Persuaded by friends	6	13	9	10	14
Business failed	10	11	10	8	6
Followed recruiters	3	5	3	3	6
Laid off	2	2	1	3	0
Others	12	30	12	10	7
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number</b>	<b>260</b>	<b>191</b>	<b>107</b>	<b>62</b>	<b>36</b>

According to the survey findings, 45 per cent of the respondent migrant workers in Thailand went home once every few years, while 30 per cent had never visited their home country. Half of the Myanmar workers (48 per cent) had never been back to Myanmar, while the majority of the Lao and Khmer respondents had visited their home country less than once a year.

### **3. Income and amount of remittances sent home**

The main driving forces behind cross-border labour migration among countries in the Mekong region are the lack of job opportunities and the low wages paid in the country of origin. Table 6 shows the amount of migrants' family income before migrating, their income when they started their work in Thailand and at the time of the survey. About 62 per cent of the migrant workers had a family income prior to migration of less than 2,000 baht per month, with a median income of 1,500 baht per month.

Soon after entering the labour market in Thailand, about 57 per cent of the interviewed migrants saw their family income jump to between 2,000 and 5,000 baht per month (the median family income was 4,000 baht per month). Not surprising, the median family income at the time of the survey had increased significantly to 10,500 baht per month.

Looking at the individual incomes, the median income per month at the time of the survey was almost double the income earned when migrants started working in Thailand. Among the three nationalities, the migrant workers from Myanmar received the highest incomes, with a median amount of 6,650 baht a month at the time of that survey.

**Table 6. Percentage distribution of migrant workers, by income before coming to Thailand, on arrival in Thailand, at the time of the survey and by nationality**

Income	Overall (%)	Nationality (%)		
		Lao	Myanmar	Khmer
<b>Family income before coming to Thailand</b>				
<2,000 baht/month	62	58	64	64
2,000-5,000 baht/month	32	39	25	32
>5,000 baht/month	6	3	11	4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number*</b>	<b>331</b>	<b>107</b>	<b>113</b>	<b>111</b>
<b>Median</b>	<b>1,500</b>	<b>1,750</b>	<b>1,200</b>	<b>1,000</b>
<b>Family income on arrival</b>				
<2,000 baht/month	10	8	13	8
2,000-5,000 baht/month	57	72	45	53
>5,000 baht/month	33	20	42	39
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number*</b>	<b>343</b>	116	113	114
<b>Median</b>	<b>4,000</b>	<b>3,750</b>	<b>4,000</b>	<b>4,000</b>
<b>Family income at time of survey</b>				
2,000-5,000 baht/month	10	12	2	18
>5,000 baht/month	90	88	98	82
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number**</b>	131	34	47	50
<b>Median</b>	<b>10,500</b>	<b>10,000</b>	<b>12,000</b>	<b>8,200</b>
<b>Individual income on arrival</b>				
<2,000 baht/month	11	8	16	10
2,000-5,000 baht/month	73	84	67	67
>5,000 baht/month	16	8	17	23
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number*</b>	<b>348</b>	117	120	111
<b>Median</b>	<b>3,500</b>	<b>3,500</b>	<b>3,500</b>	<b>3,500</b>
<b>Individual income at time of survey</b>				
<2 000 baht/month	1	0	1	3
2 000-5 000 baht/month	37	47	18	47
>5 000 baht/month	62	53	81	50
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number</b>	<b>356</b>	<b>117</b>	<b>120</b>	<b>119</b>
<b>Median</b>	<b>6,000</b>	<b>5,000</b>	<b>6,650</b>	<b>5,500</b>

\* Migrants with no answer on income were excluded.

\*\* Only migrants currently living with family were included.

Differences were found in the monthly earnings of migrant workers and were based according to their legal status. The survey findings in Thailand show that the regular migrant workers earned slightly more than those who did not have their status regularized. The former earned a median income of 6,000 baht a month, while the latter earned a median of 5,500 baht a month. However, the survey did not capture the working hours of migrant workers of different status.

Logically, the level of income earned by the workers should determine their capacity to remit money home. The survey in Thailand found that among those who sent money home, the median amount sent over the past two years was about 25,000 baht. Migrants from Myanmar sent the largest amount (about 30,000 baht) while migrants from Cambodia sent the least amount (around 20,000 baht) over the past two years.

The survey findings in Lao PDR showed that 95 per cent of Lao migrants sent money home, without any significant difference between the men and women. The survey in Cambodia found that 82 per cent of responding Khmer migrants sent money home, which includes 79 per cent of the men and 88 per cent of the women.

**Table 7. Percentage distribution of migrant workers, by total amount of money sent home over the past two years**

Total amount of money sent (baht)	Overall (%)	Nationality (%)		
		Lao	Myanmar	Khmer
<=10,000	25	29	16	30
10,001-25,000	27	20	27	32
25,001-50,000	27	22	34	25
>50,000	21	29	23	13
Total	100	100	100	100
Median amount sent	25,000	26,000	30,000	20,000
Mean amount sent <sup>5</sup>	31,756	34,063	34,534	26,730
Minimum amount sent	600	600	1,500	2,000
Maximum amount sent	648,000	96,000	648,000	100,000
<b>Number</b>	<b>356</b>	<b>117</b>	<b>120</b>	<b>119</b>

<sup>5</sup> The mean is calculated by trimming the minimum (600 baht) and the maximum amount (648,000 baht).

Women sent more money than men (34,000 baht compared with 30,000 baht). This is consistent with previous studies in Thailand and internationally, which have found women remitting more, or more frequently, than men, even when they receive lower wages (Osaki, 2003; Curran and Saguy, 2001; Van Wey, 2004; Piper, 2005). A possible reason is that women send more money in order to secure their family's economic support once they return home. Another explanation is that remittances are the result of a process of negotiation within the household, wherein women enjoy less negotiating power than men. Migrants aged 25-34 sent more money than those aged 35 and older and those younger than 25.

**Table 8. Percentage distribution of migrant workers, by total amount of money sent home over the past two years, sex and age**

Total amount of money sent (baht)	Sex (%)		Age group (%)		
	Male	Female	<25	25-34	35+
<=10,000	26	24	28	22	26
10,001-25000	29	24	32	23	29
25,001-50,000	28	27	24	29	31
>50,000	17	25	17	26	14
Total	100	100	100	100	100
Median amount sent	24,000	28,000	21,000	30,000	23,025
Mean amount sent	29,678	33,882	28,141	35,065	30,195
Minimum amount sent	2,000	600	1,500	600	2,000
Maximum amount sent	100,000	648,000	100,000	648,000	150,000
<b>Number</b>	<b>179</b>	<b>177</b>	<b>114</b>	<b>167</b>	<b>72</b>

*Note: Data on the age of three migrants are missing*

How much migrants remitted also varied with the length of their stay in Thailand. Migrants who lived in Thailand for more than three years but less than ten years remitted the largest amount of money (36,000 baht), compared with the other surveyed migrant workers.

**Table 9. Percentage distribution of migrant workers, by amount of money sent home in the past two years and by duration of living in Thailand**

Total amount of money sent (baht)	Years living in Thailand (%)			
	<3	3-<5	5-<10	10+
<=10,000	33	21	22	26
10,001-25000	36	24	22	28
25,001-50,000	17	29	34	27
>50,000	14	26	22	19
Total	100	100	100	100
Median amount sent	16,000	30,000	30,000	21,000
Mean amount sent	23,688	35,610	35,466	29,699
Minimum amount sent	2,000	600	2,500	1,000
Maximum amount sent	86,000	100,000	648,000	96,000
<b>Number</b>	<b>87</b>	<b>119</b>	<b>97</b>	<b>53</b>

The median amount of money sent each time was 5,000 baht, and the median number of times that migrants sent money home over the past two years was four times.

Remittances account for the biggest share (20 per cent) of the surveyed migrants' expenditure, followed by food consumption and personal savings. When asked what they intended the money to be used for by their family, most migrants reported daily expenses, followed by health care. About 30 per cent of the migrants had intended that the remittances be used for income-generating activities.

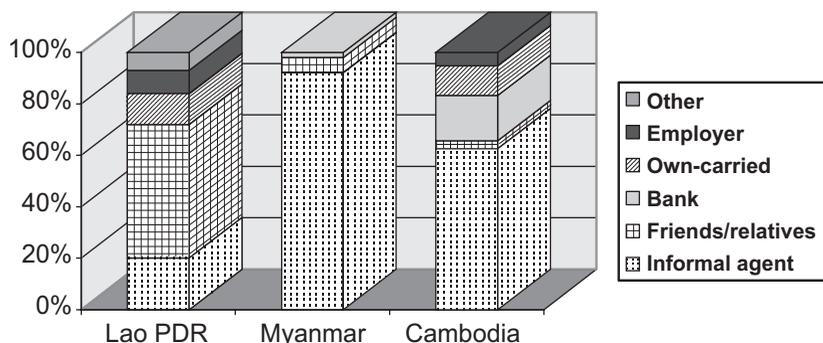
Apart from the monetary remittances, migrant workers also sent or carried in-kind remittances home. Slightly more than one-third of the interviewed migrants had ever sent goods to their family in the home country. Clothes were the most common good to be sent home. Other goods included food, electrical appliances and other household items. Migrants who did not send in-kind remittances mentioned the inconvenience in sending goods, that there was no need to send anything or that they were not sure their family would receive the goods. The most popular method for in-kind remittances was taking the goods home by themselves, except for migrants from Myanmar who largely sent items through friends, relatives or informal agents.



## 4. Remittance channels used

The most frequently used method to send money home was through an informal agent (58 per cent). Other methods included through a relative (13 per cent), a friend (8 per cent), own carry (8 per cent), a bank (6 per cent) or through the employer (4 per cent). The reasons most respondents reported for using an informal agent included convenience, speed and ease. A substantial proportion of the migrants used an informal agent because they did not know any other method.

**Figure 1. The most frequently used remittance channel, by nationality**



There is some inconsistency between the survey findings in Thailand and Lao PDR in regards to the channels most commonly used. Whereas 52 per cent of the Lao migrants in Thailand mentioned they sent money home through a friend or relative, 82 per cent of the recipients in Lao PDR cited an informal money transfer agent as the main channel.

### Informal money transfer agents - Lao PDR

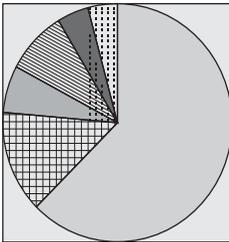
A large proportion of the Lao migrants working in Thailand use an informal money transfer agent as their main remittance channel. The agent is often someone in the home community who has a bank account with a Thai bank in a town just across the border. Migrants send money to this account and inform the account holder. The agent crosses the border to collect the money, and the migrant calls and instructs the family to collect the money from the account holder.

## Informal money transfer agents - Cambodia

Most Khmer migrants transfer money through a private agent in Thailand. The agent will contact an agent in Cambodia who will inform the recipient household directly or through a relative or the village chief. The Cambodian agent will then arrange a meeting with a family member. The migrant pays the amount to be transferred to the agent in Thailand, while at the same time the agent in Cambodia will give the money to a family member. Transfer, travel and telephone fees can either be paid by the migrant or by the recipient family member.

A substantial number of migrants did not want to use the remittance channel they most frequently used but did so because they thought there were no better options available. The channels more often used than preferred are through an informal agent, a relative, a friend or the employer. In contrast, the methods more preferred than used are by bank and own-carried. The most preferred method is by bank, but for some reason the migrant worker respondents cannot access this service.

**Figure 2. Most frequently used remittance channel**



**Figure 3. Preferred remittance channel**

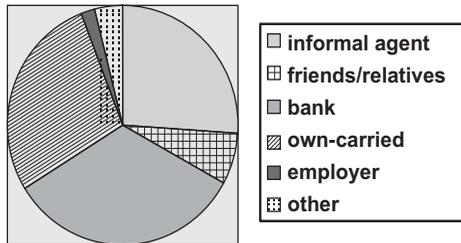
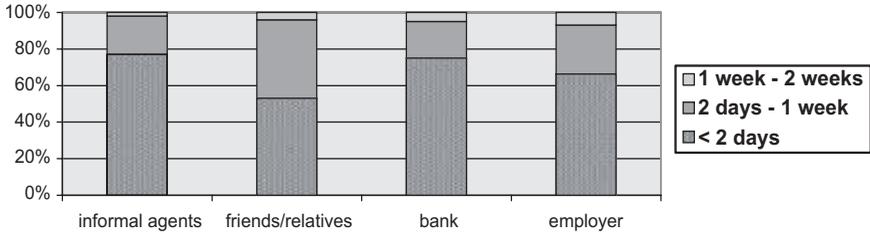


Figure 4 presents the lead time for each method used by the surveyed respondents. Most migrants using an informal agent or bank reported that their family received the money in less than two days.

**Figure 4. Lead time, by remittance channel**



Around 18 per cent of the surveyed migrants reported they need some type of document to send money home. Around 22 per cent said they received a receipt when sending money.

**Table 10. Percentage distribution of migrant workers who needed documents when sending money and who received a receipt, and percentage distribution of migrant workers who reported the need for documents, by type of document needed and nationality**

	Overall (%)	Nationality (%)		
		Lao	Myanmar	Khmer
Need a documents to send money by the most used method	18	7	20	26
Receive receipt by the most used method	22	20	8	38
<b>Number</b>	<b>329</b>	<b>103</b>	<b>120</b>	<b>106</b>
<b>Type of document needed (For those who need document)</b>				
Address and ID of receiver	52	17	91	26
ID Card or passport	5	33	4	0
Account number	36	17	5	67
Document issued by employer	2	0	0	4
Other	5	33	0	3
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number</b>	<b>56</b>	<b>6</b>	<b>23</b>	<b>27</b>

Whether or not migrants need documents or receive a receipt when sending money home depends on the method used. It is clear that banks require documents and provide receipts for migrants. Only a small fraction of the surveyed migrants sending money via an informal agent needed a document (16 per cent) or received a receipt (13 per cent). Those who sent money via a relative or friend only occasionally received a receipt.

**Table 11. Percentage distribution of migrant workers who needed documents and received a receipt, by remittance channel**

<b>Most frequently used method</b>	<b>Need documents (%)</b>	<b>Receive receipt (%)</b>	<b>Number</b>
Informal agent	16	13	188
Relatives	2	4	45
Bank	100	100	21
Friends	0	11	27
Employer	27	47	15

## 5. Costs incurred in sending remittances

More than 80 per cent of the surveyed migrants incurred expenses in sending money home, with the cost depending on the nationality and the channel used.

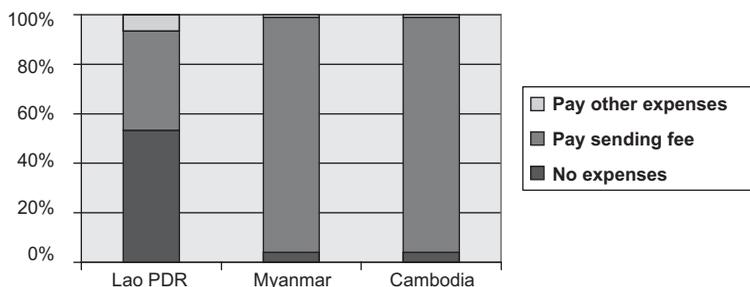
**Table 12. Percentage distribution of migrant workers, by expenses for sending remittances and by method used**

Most used method	No expenses (%)	Pay sending fee (%)	Pay other expenses (%)	Total	Number
Informal agent	2	98	0	100	207
Relative	73	9	18	100	45
Bank	0	100	0	100	21
Friend	48	15	37	100	27
Employer	27	73	0	100	15
Other	21	71	7	100	14
<b>Total</b>	<b>17</b>	<b>77</b>	<b>6</b>	<b>100</b>	<b>329*</b>

\* Migrants who mostly took money home themselves are excluded.

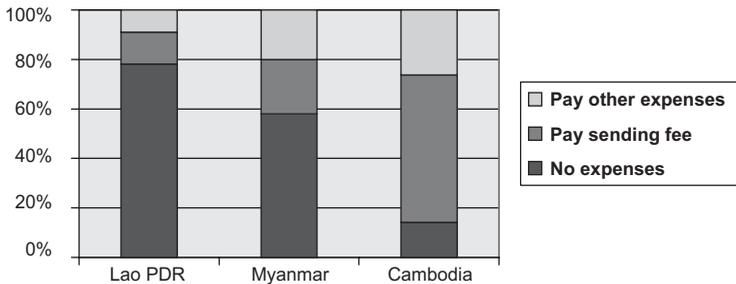
Almost half of the surveyed migrants from Lao PDR did not have to pay when sending money home, which is a much larger proportion compared with the other two nationalities. This can be explained by the high proportion of the Lao migrants carrying money home themselves or sending it with a relative or friend.

**Figure 5. Type of expenses incurred at the sending end, by nationality**



Migrants pay remittance fees in various forms, including a percentage charged on the amount sent, a fixed fee per transaction, a telephone fee per minute and a telephone fee per call. Apart from the costs incurred at the sending side, about half of the surveyed migrants reported that the recipient in the home country also incurred costs. Almost one-third of the surveyed migrants in Thailand reported that their family paid a receiving fee and almost one-fifth said the family paid other expenses. The other expenses included transportation costs either for the recipient to retrieve the money or for persons who delivered the money to the family, with the median amount paid of 65 baht and 100 baht, respectively.

**Figure 6. Type of expenses incurred at the receiving end, by nationality**



What is important is the total expense incurred in remitting money by each method, including both expenses covered by the migrant and expenses covered by the recipient. Table 13 shows the total expenses in remitting money. Because the migrants and/or recipients paid their expenses in various forms, calculating the total amount paid as a percentage of the amount remitted is difficult and may not be precise. For the purpose of this report, the calculation used the total expenses for sending 5,000 baht to Lao PDR and Cambodia, and for sending 100,000 kyat (2,500 baht) to Myanmar.

**Table 13. Total expenses (sending and receiving), by remittance channel**

Most frequently used method	Number (total=329)*	% have expense	Total expense for sending 5,000 Baht to Lao PDR and Cambodia median (in Thai baht)	Total expense for sending 100,000 kyat (median, in Thai baht)
Informal agent	207	98	380	300
Relative	45	29	300	NA
Bank	21	100	690	NA
Friend	27	52	210	NA
Employer	15	93	165	NA
Other methods	14	79	300	NA

\* *Own carried excluded*

The results of that calculation show that sending money through an informal agent is less expensive than sending money by bank. The surveyed migrants using a personal contact, such as a relative or friend, also pay a considerable amount; for example, 300 baht for a relative and 210 baht for a friend. The median amount paid for sending money through a bank was 690 baht. The vast majority of surveyed migrants remitting through a bank are Cambodians, who sent money to an ACLEDA bank account.

More than 80 per cent of the remittance recipients in Cambodia and Lao PDR received the money in Thai baht. When migrants transferred funds through a bank, however, the funds were received in the local currency. Those who received funds in the local currency unanimously described the exchange rate as “fair”, even though the conversion rate is regarded as an additional cost element.

For the purpose of this report, the migrants from Myanmar were asked to disclose the amount they paid for sending 100,000 kyat (2,500 baht) because this was the amount they could most easily refer to. The median total amount paid, including the amount paid by the migrants’ families, was 2,800 baht, which included a sending fee of 300 baht.

Both cost considerations and accessibility issues impede migrant workers from using formal financial services. Only a small segment of the

surveyed migrants (21 per cent) had a bank account in Thailand. The employer arranged most of those bank accounts. Those that did not have a bank account mentioned that they had limited knowledge about bank services, that they did not have the right or the documents to open a bank account, the inconvenience or that their employer did not allow them.

Most of the surveyed migrants who did not have a bank account wanted to have one. They noted that it would allow them to save more money and to save it safely. Very few of the migrants said they want a bank account for sending money home.

Even smaller proportions of migrants reported their family having a bank account in the home country (12 per cent in total according to the survey findings in Thailand, 7 per cent for Lao households according to the survey findings in Lao PDR and 2 per cent for Cambodian households, according to the survey findings in Cambodia).

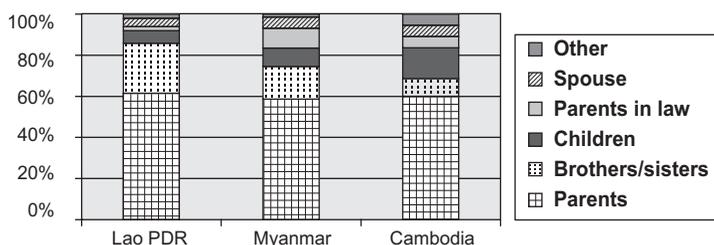
Less than one-tenth of the surveyed migrants had ever experienced problems in sending money home among migrants using an informal agent (10 per cent), a bank (5 per cent), a friend (7 per cent), own carried (7 per cent) or an employer (13 per cent). The problems migrants experienced included that the family did not receive the money, that the informal agent did not send the money to the family, delays in receiving the money, receiving only a partial amount of the money sent and recipients paying too much for receiving the money. Some 84 per cent of Cambodian remittance-recipient households and 81 per cent of the Lao remittance-recipient households surveyed reported receiving the money in Thai baht.

About 30 per cent of the surveyed migrants had ever pooled money to send it to their community for development purposes. The median amount of money an individual donated each time was 350 baht.

## 6. Contributions of remittances to recipient household income

To whom migrants send money naturally depends on whom they left behind in the country of origin. The survey findings reveal that almost 90 per cent of migrant respondents sent money to parents, followed by 25 per cent who sent money to brothers and sisters. Although 13 per cent of the surveyed migrants had left a spouse behind, only 7 per cent sent money to their spouse.

**Figure 7. To whom the money was sent, by nationality (multiple answers possible)**



The average household income before remittances in Lao PDR was 23,000 baht (including in-kind income). With 60 per cent of the surveyed households having more than two family members working in Thailand, their combined remittances increased the annual household income by an average of 27,600 baht. Most of the Lao households (94 per cent) confirmed that the money sent home by their family members had positively changed their livelihood.

**Table 14. Contribution of remittances to household income in Lao PDR**

	Amount
Number of households	187*
Annual household income before remittances	23,000 Baht
Amount of remittances received	27,600 Baht
Annual household income including remittances	50,600 Baht

\* 6.5 per cent of households could not indicate their annual income

In 45 per cent of the surveyed Lao households, decisions on how the remittances are spent were made by the wife of the migrant worker. In 15 per cent of the households, the husband of the migrant worker made the decision; in the remaining 40 per cent of households, the decision was made jointly or by other family members.

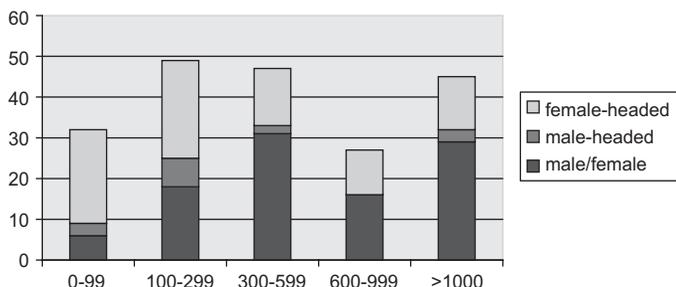
According to the survey findings in Cambodia, remittances increased the annual household income from an average of \$639 (21,087 baht) to an average of \$1,019 (33,627 baht) among families owning farm land and from an average of \$604 (19,932 baht) to \$1,098 (36,234 baht) for landless families. More than half (57 per cent) of the families reported having more than one family member working in Thailand.

**Table 15. Contribution of remittances to household income in Cambodia, by whether family owned land or not**

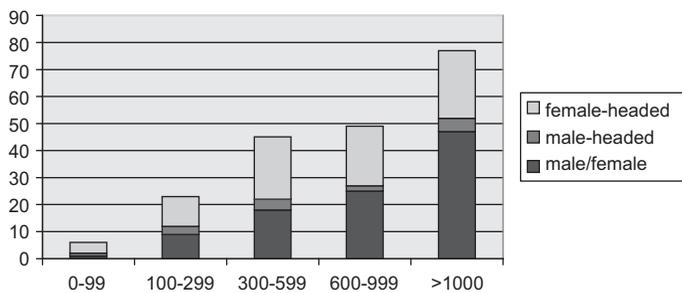
	Landless	With land
Number of households	123	76
Annual household income in US\$ before remittances	639	604
Remittances received (US\$)	380	496
Annual household income, including remittances (US\$)	1,019	1,098

Figures 8 and 9 show how in Cambodia the remittances enabled female-headed households to move up from the poorest income brackets to higher income brackets.

**Figure 8. Cambodian surveyed households' annual income before remittances (US\$)**



**Figure 9. Cambodian surveyed households' annual income after remittances (US\$)**





## 7. Use of remittances in home countries

Table 16 shows that in Lao PDR, 32 per cent of the money received was used for daily expenses, followed by 19 per cent for housing/home improvement. Only 7 per cent was used for investment in agriculture or a business. Some 3 per cent of the surveyed households attempted to invest in a new business, but unfortunately none of the businesses has been successful.

**Table 16. Use of remittances among remittance-recipient households in Lao PDR**

Distribution of expenses	Mean (%)
Expenses for daily needs	32
Transport (cars, motorbikes, bicycles)	12
Housing/home improvement	19
Buying land	2
Household durables (TV, refrigerator)	4
Health	8
Education	6
Buying tools or machines for production (durable goods)	4
Investment in business, income-generating activities	1
Investment in agriculture, livestock	2
Weddings, funerals	0
Paying debt	3
Savings	4
Others	1

Table 17 shows that in Cambodia, 37 per cent of the money received was used for daily expenses, followed by 14 per cent for health care. Some 10 per cent of the money received was used to pay off debt, and only 8 per cent was invested in agriculture or a business venture.

**Table 17. Use of remittances among remittance-recipient households in Cambodia**

<b>Distribution of expenses</b>	<b>Mean (%)</b>
Expenses for daily needs	37
Transport (cars, motorbikes, bicycles)	2
Housing/home improvement	1
Buying land	0
Household durables (TV, refrigerator)	2
Health	14
Education	8
Buying tools or machines for production (durable goods)	2
Investment in business, income generating activities	2
Investment in agriculture, livestock	4
Weddings, funerals	3
Paying debt	10
Savings	8
Others	8

## 8. Recommendations

### Thailand

- 1) Efforts should be made to help migrant workers set up a bank account. Currently, few migrant workers have managed to open a bank account without the support of their employer. Some - but not all - Thai banks allow migrants to open a bank account. Many of the interviewed migrant workers were interested in opening a bank account but were uncertain whether they had the right to do so. Thai banks should allow migrant workers with a work permit and an ID card or passport from their home country to open a bank account.

#### **Good practice: Thai banks offer migrant workers a bank account**

The 60th anniversary of Thailand's King Bhumibol Adulyadej's reign in 2006 brought an unexpected bonus for the country's migrant workers. As a special "anniversary present", Thailand's largest banking chain, Bangkok Bank, allowed the migrants during a specified period to open an account with access to ATM machines and the Visa payment system. Two other banks, the Thai Farmers and Siam Commercial Bank, already allowed migrant workers to have an account.

To be eligible for a Bangkok Bank account, migrant workers had to produce a work permit card or an official identification letter issued by the Department of Local Administration. The bank formalities then appeared to be swift. "The bank staff gave me a form to fill out. I answered what I could, then she helped me do the rest. The whole process only took about 30 minutes," said Khun Nawng, a Burmese migrant worker living in Chiang Mai. The cost of opening an account and receiving an ATM/Visa card was 300 baht (\$7.50).

Adapted from *The Irrawaddy*, June 2006

- 2) Efforts should be made to reduce the costs of formalized money transfers by developing products for migrant workers. A service that would probably be popular would be the issuance of duplicate ATM cards or SMART cards so that family members in the migrants' home countries can withdraw money from Thai bank accounts held by migrant workers. Even though international ATM networks in Cambodia, Lao PDR and Myanmar have limited outreach so far, an expansion of these networks is expected soon.<sup>6</sup> The obvious decrease in cost as compared with bank-to-bank transfers would attract many clients.

### **Good practice: SMART cards**

In 2004, Visa International launched an aggressive campaign to capture a bigger piece of the \$40 billion in remittance payments that migrant workers annually send to their families in Latin America. The programme uses debit cards and automated teller machines to reach workers without bank accounts who send and receive money between Latin America, the United States and Europe.

Many migrants in the United States do not have experience using checking accounts or credit cards. Migrants who do have a bank account often ask for duplicate ATM cards and send one of the cards home to their family. But the relatives back home sometimes drain funds from the accounts faster than the overseas earners can replenish them. As a result, migrants end up bouncing checks and incurring delinquency fees.

The Visa system operates differently. Migrants sign up for the so-called SMART cards, whether or not they have a bank account. They can then deposit cash on the card at any ATM and designate how much is accessible to relatives abroad. The relatives can pick up the money at a local ATM. The banks involved in the system charge \$8 a transfer, although the ATM fee for withdrawals back home can drive up the costs.

Adapted from The *Wall Street Journal*, 27 December 2004

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<sup>6</sup> Interview with an officer in the International Remittance Section of the Banque pour le Commerce Extérieur Lao (BCEL), Vientiane

- 3) Anecdotal evidence shows that many irregular migrant workers have difficulties in carrying money home. There are instances in which an employer and a police officer or a border guard collaborate to take savings from a worker when he/she travels home. Thai authorities need to protect migrant workers' rights, including the rights of those who reside and work in the country without registration.

### **Good practice: Guidelines for migrant recruitment policy and practice**

Within the framework of the Coordinated Mekong Ministerial Initiative Against Trafficking (COMMIT) process, different international agencies developed the Guidelines for Migrant Recruitment Policy and Practice in the Greater Mekong Subregion. The guidelines emphasize the importance of improving recruitment processes in order to encourage safe migration and reduce the potential vulnerability of migrant workers to labour exploitation. They form the basis for continuing dialogue on migrant recruitment policy and practice and the development of implementing strategies. The guidelines were developed through a consultative process involving ministries of labour, workers' and employers' organizations, international agencies and non-government organizations in the Mekong region.

## **Cambodia and Lao PDR**

- 1) There is a need to include financial education in pre-departure training for migrant workers. This training should include issues related to financial planning and savings as well as information on the different types of remittance channels. It should aim to improve the gender impact of remittances by enhancing the decision-making power of women migrant workers. Because most Cambodian and Lao migrants use irregular migration channels, training on financial education can be organized informally in areas with high numbers of migrant workers, through the media or through information campaigns such as the International Labour Organization's Travel Smart-Work Smart campaign.

### **Good practice: Financial education in Travel Smart-Work Smart information campaign**

Concerned about migrants leaving home with little or no information to guide them, the ILO initiated a campaign in 2006 that targeted would-be migrants in their home countries as well as migrants in destination areas. To promote awareness among migrants to the dangers of ill-prepared migration, the ILO produced a guidebook, entitled *Travel Smart-Work Smart: A “Smart” Guide for Migrant Workers* and translated it into seven languages (Burmese, Chinese, Karen, Khmer, Lao, Shan and Vietnamese).

The Thailand destination guide stresses ways for migrants to stay safe while in Thailand, how to avoid abuse by unreliable employers and where to turn if they need help. It informs them of the minimum wages and working conditions they are entitled to under Thai law. Eleven international and national NGOs and networks in various migrant “hot spots” within Thailand have distributed the guidebook. In the near future, the ILO plans to complement the Travel Smart-Work Smart campaign with financial literacy training for migrants and would-be migrants. The financial literacy training materials will be based on existing materials used by the ILO’s Women’s Entrepreneurship Development and Gender Equality (WEDGE) Programme in Cambodia.

Adapted from: ILO. 2008. *Meeting the challenge: Proven practices for human trafficking prevention in the greater Mekong subregion*. ILO Project on Combating Trafficking in Women and Children.

- 2) Currently, migrant workers remit money almost exclusively through a cash-to-cash transaction. This fact is likely to increase the amount used for daily needs and decrease the amount used for investment.<sup>7</sup> Only 7 per cent of the Lao remittance-recipient households and 2 per cent of the Cambodian households in the surveys had a savings account. The use of savings facilities can be promoted through an appropriate regulatory framework for deposit-taking microfinance institutions and through donor support for microfinance institutions that want to offer flexible savings products.

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<sup>7</sup> See World Bank, “Global Economic Prospects 2006”.

### **Good practice: Savings services in Cambodia**

The development of savings services in Cambodia has lagged behind credit services. As of June 2004, the combined deposits of microfinance institutions and registered NGOs represented less than 5 per cent of their lending portfolios. However, there were two major exceptions to this pattern: the Cambodia Community Savings Fund (CCSF), which is Cambodia's largest savings-led microfinance programme (supported by AusAID), and the ACLEDA Bank. ACLEDA Bank offers attractive deposit services and uses savings to fund 43 per cent of its lending portfolio. The CCSF is an apex institution for 39 member-owned and member-operated savings banks, with 14,673 participants in the Battambang and Banteay Meanchey provinces. Recently, the National Bank of Cambodia issued new regulations that will enable more microfinance institutions to offer savings facilities.

Adapted from Mark Flaming, Eric Duflos, Alexia Latortue, Nina Nayar and Jimmy Roth. 2005. *Country-level effectiveness and accountability review: Cambodia*. CGAP.

3) More efforts should be made to support communities in the establishment of village banks and savings groups. Village banks and savings groups are a means to give poor women and men in rural and often remote areas access to much-needed financial services. They enable remittance-recipient families to save and to borrow money when they want to start a business. Village banks and savings groups can help to empower women because participation in them as members and managers helps to increase women's self-confidence and status in the community.

### **Good practices: Village banks in Lao PDR**

The ILO began supporting the establishment of village banks in Lao PDR in 2004. Village banks are financial institutions at the village level that offer loans and savings facilities to their members. The ILO-supported village banks are primarily savings led, though some village banks received small loans from the project during the start-up phase.

Through village banks, members of low-income communities can save or obtain loans to help set up or expand a business. In areas where there is a high level of out-migration, the enhancement of opportunities at home decreases the pressure to migrate and enables remittance-recipient families to better manage their household finances.

By now, more than 120 villages have created their own village bank with ILO assistance. Combined, the banks serve more than 12,000 families (more than 50 per cent of the members are female) and have accumulated more than \$500,000 in savings. Technical support to the village banks in Lao PDR is provided in cooperation with the Lao Community Sustainable Development Promotion Association, in close consultation with local government agencies.

Adapted from: Linda Deelen and Eva Majurin. 2008. *Village banking in Lao PDR*. ILO.

- 4) The proportion of remittances invested in agriculture and business are extremely low. Some of the remittance-recipient families in Lao PDR mentioned during the survey that their efforts to set up a new business had failed. There is a need for an improved delivery of business-development services, both to women and men. These services can include business training, marketing support and assistance in the creation and strengthening of business groups and associations. Improved agricultural and livestock extension services also would allow remittance-recipient families to secure a better future stream of income.

### **Good practice: Entrepreneurship training**

The ILO has introduced several business training packages in Lao PDR and Cambodia. It offers training of trainers from business-development service providers, schools and NGOs who use the materials to train their own clients, students and communities.

The ILO's "Start Your Business" (SYB) addresses the needs of potential micro and small-scale entrepreneurs who want to start a business but do not know how. The SYB programme consists of a Business Awareness and a Business Planning module, both focusing on the generation of a business idea, the financial aspects of running a business, marketing, management and the development of a business plan.

The ILO training package "Gender and Entrepreneurship Together - GET Ahead for Women in Enterprise" is targeted at women in poverty who want to start or are already engaged in small-scale business. The GET Ahead training package differs from conventional business training materials by highlighting essential entrepreneurial skills from a gender perspective. It addresses the practical and strategic needs of low-income women in enterprise by strengthening their basic business- and people-management skills. It shows women how to develop their personal entrepreneurial traits and obtain support through groups, networks and institutions dealing with enterprise development.

- 5) In Lao PDR, restrictions on financial institutions to issue foreign currency seem to push migrant workers towards informal money transfer channels. More than 80 per cent of the surveyed remittance-recipient families said they received the remittances in Thai baht. If the Lao Government would like to see more remittances coming in through formal channels, then some of the restrictions on foreign currency need to be relaxed.

### **Good practice: Encouraging the use of official remittance channels**

Governments of a number of countries, including Bangladesh, India, Lesotho, Pakistan, Philippines, Republic of Korea and Sri Lanka, have tried to encourage transfers through official channels by means of regulatory measures or by launching incentive schemes, or both. Several of these countries, such as Bangladesh, India and Pakistan, have allowed their migrants to open foreign-currency accounts that pay preferential interest and to convert the holdings into local currency at a premium rate. Some governments, such as India, have issued special foreign-currency bonds targeted at their diaspora communities.

Adapted from: Bimal Ghosh. 2006. *Migrants remittances and development: Myths, rhetoric and reality*. International Organization for Migration.

- 6) Investments in financial infrastructure are needed to promote competition in the formal remittance market. Investments in the international ATM network in both Cambodia and Lao PDR are likely to be profitable. Investments in an electronic money order system between the Cambodian, Lao and Thai postal systems may not be profitable in the short or even medium term but would provide access to remittance-recipient households in remote areas. Banks with large branch networks in Lao PDR, such as the Agricultural Promotion Bank, could follow the ACLEDA example of becoming part of the SWIFT network and actively promoting remittances.

### **Good practice: Remittances through ACLEDA Bank**

ACLEDA Bank is the first Cambodian bank to target Cambodian migrant workers abroad through its remittance facility. While ACLEDA does not have a branch office in Thailand, migrants can transfer funds to ACLEDA through any bank in Thailand using ACLEDA's remittance instruction. In Cambodia, ACLEDA has a total of 216 branch offices in all of its 24 provinces. For transfers up to \$10,000, a migrant pays 350 baht at the sending end plus \$10 at the receiving end.

- 7) The Lao and Cambodian governments should promote innovation in money transfer services by formal financial institutions and microfinance institutions. Microfinance institutions that are interested to tap the remittances market should be encouraged to develop remittance products. A clear regulatory framework on what kind of remittance products microfinance institutions are allowed to offer would help to bring prices down through innovation and competition.

**Good practice: Cooperation between a recruitment agency and a microfinance institution**

In 2006, the Lao microfinance institution Ek Pattana developed a remittance product in cooperation with one of the Lao recruitment agencies that sends migrant workers to Thailand. Over a period of two years, Ek Pattana handled a monthly amount of 200,000-300,000 baht in remittances from regular Lao workers in Thailand. The Thai employers helped the Lao workers to put their remittances together in batches, which were sent to the Ek Pattana bank account in one of the Thai border towns. The transfer fee was divided among the individual remitters, with those who remit more paying more of the fee. Ek Pattana would take the cash over the border to Lao PDR. The families could collect the money at the Ek Pattana office in Vientiane or, alternatively, Ek Pattana would send it to branches of the Lao Development Bank. Ek Pattana charged 50 baht for transfers of less than 10,000 baht and 80 baht for transfers over 10,000 baht. In 2008, Ek Pattana had to cancel the service because the Bank of Lao PDR considered their practice illegal.

### **Good practice: Migrants' remittances and cooperative development in East Java, Indonesia**

East Java is the largest labour-sending province in Indonesia, with about 80,000 migrant workers seeking to improve their well-being by working abroad. About 67 per cent of them are women engaged in household domestic service in the Middle East and East Asia. Each year, migrant workers from East Java remit home a total of about \$500 million, thus creating a strong economic foundation for the province as well as for the migrants' communities.

Migrant workers' cooperatives were first pioneered by a group of former women migrants who saw the need to develop a sustainable source of income after returning home. The main sources of capital for starting up and running the cooperative were the remittances and savings of its members working overseas. To date, 12 cooperatives have been established, each with a start-up capital of around \$5,000 pooled from 30-50 members. The ILO/Japan Project on Managing Cross-border Movement of Labour has provided training on business start up, entrepreneurship development and cooperative management. Today, the cooperatives provide a wide range of services, from food and agricultural goods to fertilizers and micro credit.

Membership in the cooperatives continues to grow as migrants see benefits to their family's health and education status as well as income-generating activities from pooling their remittances through the credit programme. The ILO/Japan project assists the members to formalize their cooperatives and register with local authorities. So far, three of the twelve cooperatives have been formally registered with the Malang District Cooperative Office, while the remaining nine are at the pre-registration stage. In addition to generating local economic activities, the cooperatives are becoming an important source of information on safe migration for prospective migrant workers to weigh the gains and the pains from employment abroad.

The ILO and its partners intend to use the recommendations in this report to support migrant workers, both women and men, in their desire to maximize the impact of their hard-earned money on their own lives and that of their families. Currently, the ILO is developing a financial education programme specifically targeting migrant workers in South-East Asia. The organization offers policy advice on the basis of the findings of this study and previous research and will continue its support for the development of savings and loan facilities both in Cambodia and Lao PDR.



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**Migrant workers' remittances  
from Thailand to Cambodia, Lao PDR and Myanmar**

**Synthesis report on survey findings in three countries  
and good practices**

The synthesis report on migrant workers' remittances from Thailand to Cambodia, Lao PDR and Myanmar investigated the changes in wealth of migrant overtime, the remittances sending behaviour in terms of the amount sent, the frequency in sending, the intended purposes of the remittances and the actual use. The report looked at migrants' earnings and the patterns of remittance sending by nationality, sex, age groups, and the duration of stay in Thailand, the host country. It also explored the channels for sending remittances, the reasons, the associated costs of various sending channels and how the remittances reach the family in the home country. The report highlighted the good practices related to remittances and uses in Cambodia, Lao PDR, Thailand and Indonesia. In brief, labour migration has tremendously improved the welfare of migrant workers and their families in terms of gaining greater income, more consumption power and improved healthcare and education for their family. However, there is still more rooms for labour-receiving and labour-sending countries to realize the impact of migration and remittances on social and economic development. For a labour-receiving country such as Thailand, promoting and providing the opportunity for migrant workers to access its banking services is a starting point for augmenting the benefits of migration, which might indirectly reduce the need for irregular migration and re-migration. Helping migrant workers become financially literate before their departure abroad would enable them to work in the labour-receiving countries with sound purposes.

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