



**Research
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The Roles of Livelihood, Remittances and Social Capitals of Myanmar Migrants in Mae Sot, Thailand Post-2021 Coup



TIN MAUNG HTWE



**The Role of Livelihood, Remittances and
Social Capital of Myanmar Migrants in
Mae Sot, Thailand Post-2021 Coup**

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FOREWORD

The importance of advancing research that captures the complex narratives of displacement, migration and the quest for justice cannot be overstated. This volume, underpinned by the **Pyin-Nya-Man-Daing Programme's** (PNMD) commitment to collaborative scholarship, embodies an effort to bridge the gap between academic inquiry and real-world impact. The research project CRP-B1-004, specifically focused on 'Rights and Justice for Displaced and Migrant People During Their Internal and External Migration,' provides critical insights into understanding severe and intertwined challenges of migration, human rights, and integration.

"The Roles of Livelihood, Remittances and Social capitals of Myanmar Migrants in Mae Sot, Thailand Post-2021 Coup," by researcher Tin Maung Htwe, offers invaluable insights into the lived experiences of migrant communities affected by political upheaval. His dedication to rigorous data collection, ethical research practices, and thoughtful analysis enriches the overarching themes of resilience and justice explored throughout this project.

This body of work is a result of careful collaboration, supported by international experts, local researchers, and institutions committed to fostering academic freedom and civil society capacity. Through workshops, ethical review training, and regular consultative engagements, the PNMD Programme has created an environment that empowers researchers to contribute meaningfully to policy discussions and advocacy efforts aimed at supporting displaced people severely affected by conflict.

The research seeks to urge key stakeholders to take action to enhance protection of - and empower migrant communities. By analyzing the consequences of forced migration and highlighting avenues to justice and social cohesion, we hope this work serves as a catalyst for change – guiding stakeholders, policymakers, and scholars toward solutions rooted in equity and human dignity.

Magnolia May, PhD

SENIOR LEGAL ADVISER (RESEARCH)

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I would also like to extend my gratitude to Migrant Workers, Union Leaders and members in Mae Sot for their collaborative efforts and resources, which significantly enriched this research. I am deeply appreciative of Ei Nandar Khin for her assistance in data collection, and throughout the writing process.

Finally, I am profoundly grateful to all the migrant workers in Mae Sot who agreed to be interviewed, whose voices, experiences, and stories provided the essential foundation for this work. Your courage, resilience, and willingness to share your journeys have been at the heart of this research, inspiring its purpose and direction.

Thank you all for your dedication and contributions, without which this project would not have come to fruition.



Tin Maung Htwe

Researcher





ABSTRACT

This research explored the multi-layered legal, economic and social challenges faced by Myanmar migrant workers in Mae Sot, Thailand, following the 2021 military coup in Myanmar. The political upheaval has heightened the vulnerability of this demographic, leading to significant displacement and an increased reliance on cross-border migration for survival. The study examines the complex effects of political instability, economic downturns and restrictive legal environments on the economic behaviors of the migrant workers and the changing patterns of remittances.

Based on the Sustainable Livelihood Framework (SLF) by Ashely and Carney (1999), this study also evaluated the assets, strategies and vulnerabilities impacting individuals' livelihoods. By providing a structured approach to understand their resources, the research explored how migrant workers adapt to economic risks, resilience in a foreign environment, and utilize social networks. Among various factors, the research mainly focused on remittance patterns, financial management strategies and the role of social networks. The research methodology employed a mixed-methods approach comprising qualitative interviews and thematic analyses. The key aspects examined included the role of remittances and the platforms used, with attention to transaction costs, accessibility, and trust among migrant workers, brokers, and recipients. The study also delves into the economic capital, high remittance fees, banking instability in Myanmar and volatile exchange rates due to political turmoil which often diminish the financial returns for families in Myanmar.

The findings indicate that despite the hardships, migrants leverage social capital and digital financial tools to sustain their livelihoods and support their families. Hence, the study advocates for targeted policy interventions and support mechanisms that address high transaction costs, improve financial literacy, and enhance access to formal banking to mitigate economic vulnerabilities. Such measures are essential for reinforcing the economic stability of Myanmar migrants and ensuring their long-term well-being in Thailand.

Keywords: *Myanmar migrant workers, remittances, social networks, political instability, economic strategies, Mae Sot, financial resilience*





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INTRODUCTION

A. Overview of the Myanmar Coup and Its Implications for Migration

In the contemporary globalized context, labor migration significantly shapes economies in both countries of origin and destination. Myanmar has been facing political turmoil and economic challenges since the 2021 coup. Political instability, ethnic conflicts, and economic disparities drive many to migrate, social capital becomes even more critical. It has witnessed a considerable influx of its movement into Thailand (Tun, 2022). The context of Myanmar-Thailand migration is particularly significant due to the economic disparities between the two countries and the long history of migration from Myanmar to Thailand. It not only influences the decision and ability to migrate but also shapes the migration experience and the impact of economic activities on development in the both host and countries of origin (McAlpine, 2021). Economically, Myanmar's limited job opportunities and low wages have consistently driven migration to Thailand. Traditionally, the migration of people from Myanmar to Thailand has occurred for over several decades. It significantly increased in the late 1980s and early 1990s due to economic instability, ethnic conflicts, and political unrest in Myanmar. After the 1988 uprising, and the subsequent military crackdown, many people sought better economic opportunities and safety in Thailand (Banki, 2024a). The majority came from conflict-affected areas like Kayin, Shan, Kayah, Mon, and Tanintharyi states/regions, which border Thailand (Testaverde, Moroz, & Dutta, 2020).

This research has comprehensively examined the financial strategies of Myanmar migrant workers (MWs) in Mae Sot, Thailand. By analyzing the flow of economic patterns, the study has provided insights into the multifaceted interactions between migrants and their households. Mae Sot is a border town located in western Thailand. This region has become a critical hub for trade, migration and cultural exchange between Thailand and Myanmar. Due to its strategic location, Mae Sot has attracted a significant number of migrants, particularly from Myanmar, who seek economic opportunities away from their conflict-ridden homeland (Palmgren, 2024a). The town's economy is largely influenced by cross-border trade and industries such as agriculture, manufacturing, and service sectors that often rely on migrant labor. This influx of migrants has profound implications on local economies and social structures, making Mae Sot a unique setting for studying financial management and






economic livelihood strategies (Smith, 2020). For the MWs, economic livelihood is not merely a matter of financial survival but also a cornerstone of social stability and personal dignity. These workers often face multiple challenges including legal status, language barriers, and limited access to social services. Those factors complicate their ability to engage in stable and well-paying employment. Economic livelihood for MW involves navigating these challenges while trying to achieve financial stability and improve their living conditions. This is critical not only for the individual workers and their families but also for the broader socio-economic integration and stability in the border regions (Johnson & Lee, 2021).

The coup has led to heightened political instability and economic disruptions within Myanmar, but it has also directly affected the migrant population in Thailand. These workers, already vulnerable, faced increased uncertainties that threatened their livelihoods and safety, prompting a greater reliance on their transnational social networks for support and guidance (Davis, 2022). As Myanmar's economic structure has faltered post-coup, with foreign investments stalling and the local currency depreciating, remittances sent by migrant workers have become even more crucial. They support not only individual families but also contribute significantly to the broader economic stability of Myanmar. These remittances are not just monetary transfers; they also represent a critical lifeline for dependents (Maffioli et al., 2023). The conflict has also intensified existing ethnic tensions and violence in Myanmar, which also impact migration patterns and the safety of migrant routes. Displaced Myanmar women face unique challenges due to their overlapping identities, impacting their access to employment and increasing their risk of exploitation (Thwe, 2022). Many workers find themselves making difficult decisions about whether to remain in Thailand, where legal and social protection may be inadequate, or return to a homeland rife with conflict and insecurity. Kim and Nguyen (2022) argued that these decisions are heavily influenced by the collective wisdom and shared experiences within their social networks. The role of transnational networks and social capital among migrants also influences the migration experience and the social and economic integration of migrants into their new environments. These factors offer guidance and support amidst the chaos. Therefore, the ongoing conflict not only emphasizes the vulnerability of Myanmar migrant workers but also highlights the resilience they muster through social capital. In response to these compounded crises, migrant communities in Mae Sot have strengthened their connections. They share crucial information on safe migration routes, trustworthy remittance channels and strategies to deal with the new socio-political realities imposed by the military regime. These shared strategies not only






help mitigate the risks associated with the unstable political climate but also ensure the continued flow of economic resources necessary for their survival (Lee & Park, 2021). In the context of migration, this encompasses access to information about safe migration routes, reliable remittance channels and coping strategies in new socio-political environments (Triandafyllidou, 2024).

However, the coup in Myanmar has also made the remittance process more precarious. Increased surveillance and stringent controls imposed by the military regime have forced migrants and their families to navigate a landscape where formal banking channels are often compromised or under scrutiny, thereby elevating the role and importance of informal remittance systems like *hundi*. The *hundi* system is a traditional Indian method of money transfer and serves as an alternative to modern digital banking. It applies particularly in rural areas with limited access to formal banking services and border areas. It functions through a network of trusted intermediaries and relies heavily on mutual trust among participants rather than established financial institutions. *Hundi* networks sustain the economic stability of migrant workers' families, who often depend entirely on remittances (Chang, 2023). This system is a double-edged sword for Myanmar migrant workers (MWs). After the coup, formal banking systems are largely inaccessible to migrant workers due to legal restrictions, lack of documentation, or exorbitant fees. Post-coup instability has further disrupted these channels. The military coup severely weakened Myanmar's banking infrastructure, resulting in liquidity shortages and increased restrictions on formal wire transfers. One of CSO leaders added that *hundi* networks indirectly facilitate humanitarian aid by enabling the flow of funds to vulnerable communities in Myanmar where formal channels are blocked. These networks have become a lifeline, enabling workers to support their families in crisis-stricken Myanmar, particularly for urgent needs like healthcare, food, and shelter and can avoid Myanmar military taxation and confiscation. They help maintain the resilience of migrant workers and their communities amidst ongoing political and economic crises. On the other hand, these informal systems are vulnerable to scams. With little recourse for workers to reinsure if their money is lost or misappropriated in the process. Allegations of *Hundi* involvement in trafficking also create ethical and legal concerns, further endangering users.

Additionally, near the Thai-Myanmar border in Myawaddy and Mae Sot, Chinese scam businesses frequently establish fake call centers or online platforms to conduct fraudulent activities such as phishing, investment fraud, and romance scams (Tower & Clapp, 2020). The porous nature of the Thai-Myanmar border further complicates efforts by law enforcement to monitor and dismantle these






operations. These businesses take advantage of legal loopholes and weak governance in border areas, creating "safe zones" for their operations. Scam businesses often utilize hundi networks to transfer illicit funds across borders, leveraging the anonymity and discretion these informal systems provide to avoid detection by authorities. The intersection of hundi networks with scam operations increases risks for legitimate users, including migrant workers and small businesses in Mae Sot, who may face heightened scrutiny or disruption (Panthamit, Panthamitr, & Tian, 2024). "We rely on hundi because it's fast and trusted within our community, but now with all these scams happening, the authorities are watching more closely, and we're the ones who suffer. It's getting harder to send money home without worrying about losing it or facing trouble ourselves," shared a Myanmar migrant worker in Mae Sot. Presently, increased scrutiny by Thai authorities can compromise hundi networks, potentially leading to financial losses or legal complications for workers dependent on these systems.

The rapid depreciation of the kyat (MMK) and the soaring cost of living in Myanmar have significantly disrupted the country's economic stability. It has been pushing many citizens to seek opportunities abroad, particularly in neighboring Thailand. Exchange rate policies are crucial levers in a country's economic management, as they influence the competitiveness of a nation's goods and services in global markets. The sharp decline in the value of the kyat since 2021 has eroded the purchasing power of ordinary citizens domestically. Since the coup, Myanmar has relied heavily on domestic consumption, making it increasingly difficult for income generation to keep pace with the rising costs of essential goods and services (Thuzar, 2023). The economic instability has forced many families to rely on alternative income sources. Remittances from relatives working in other countries have become a priority for many low-income families in Myanmar. Inflation has placed a considerable strain on household budgets, with basic necessities like food, fuel, and healthcare becoming unaffordable for a large portion of the population (Theik, 2021). The price surges in staple food items have exacerbated food insecurity, deepening poverty levels, and make daily survival a challenge for many families.

B. Rationale of Research

The rationale for this study centers on the significant socio-economic shifts precipitated by the political instability following Myanmar's 2021 coup. The increase in migration driven by political and economic turmoil has positioned these livelihoods and remittances as essential for the economic sustenance of migrant families. This could necessitate a deeper exploration of migration






influences toward the financial stability and overall socio-economic health of these families. Through this investigation, the study seeks to offer insights that could inform policies aimed at protecting migrant rights and improving their financial security. Moreover, it highlights the importance of social networks that support safe migration and assist in economic activities and legal challenges, which are crucial for migrants navigating life in the transnational migration context.

This research sought to find valuable insights into the transformative impact of migration on political, economic, and social landscapes. The primary objective of this research is to explore contemporary livelihood situations, remittance patterns, and financial decision-making of Myanmar migrant workers (MWs) in Mae Sot, Thailand. With a dual focus on identifying the factors influencing remittance behavior and investigating the financial strategies of migrant households to manage remittances and improve overall welfare, this research aims to comprehensively examine the remittance processes of migrant workers in Mae Sot.

Remittances are intrinsically linked to various forms of capital that support the livelihoods of migrant workers—financial, social, human, and physical. Access to these capitals influences not only the ability of migrants to generate income but also their capacity to remit funds effectively (Anderson, 2023). Social capital, through networks and community support, provides informal yet crucial avenues for navigating remittance systems and mitigating risks associated with informal financial transfers (MacIsaac, 2021). The study explored the implications of these factors on potential areas of corruption and exploitation within the remittance infrastructure. By investigating these dimensions, the research sought to provide insights into improving remittance services to better serve migrant workers and enhance the economic benefits of their families back home.

Therefore, by exploring the financial management strategies of Myanmar migrant workers (MWs) in Mae Sot and understanding how these strategies influence their economic livelihood after the 2021 coup, the study has also provided understanding in the context of financial planning, savings, remittances, and decision-making process. Additionally, the research investigated the impacts of these financial behaviors on their socio-economic well-being and long-term stability in a foreign environment. To achieve these objectives, this research employed a mixed-methods approach combining qualitative and quantitative data collection techniques including interviews with MWs, remittance transaction





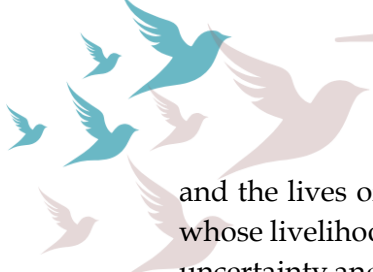
reports, and assessments of the various remittance platforms operating in Mae Sot City. Primary data has been gathered through interviews and focus group discussions (FGD) with MWs, labor unions, and financial service providers in Mae Sot. Quantitative data include surveys conducted among a representative sample of the migrant population through unions to assess patterns in financial behavior and economic outcomes. Some data were collected from the social media accounts of labor groups. These methodological approaches provided comprehensive insights into the financial strategies and economic challenges faced by MWs in Mae Sot, thereby contributing to better-informed policies and support systems for migrant workers in the border regions.

C. Literature Review

The Livelihood Theory, particularly the Sustainable Livelihoods Framework (SLF) has been instrumental in shaping developmental policies and interventions (Tambe, 2022). Natarajan et al. (2022) explored the adaptation and expansion of SLF to address the emerging challenges and dynamics of the 21st century. By providing a systematic method to assess the assets, strategies, and vulnerabilities of individuals and communities, the theory offers a comprehensive approach to understanding how individuals and households deploy resources and strategies to secure their livelihoods in the face of challenges (Nunan, 2022). Meanwhile, Scoones (1998) outlined five types of capital: human, social, physical, financial, and natural – that are crucial for sustaining livelihoods. Ellis (2000) extended this framework to include the strategies and vulnerabilities that affect livelihood outcomes. De Haan and Zoomers (2005), on the other hand, integrated migration as a livelihood strategy in their studies, suggesting that mobility can be both a response to vulnerabilities and a means of capitalizing on assets, especially in regions affected by political and economic instability.

Political instability introduces significant vulnerabilities for migrants by disrupting economic activities and creating a precarious legal environment. Studies by Betts (2011) showed how political shocks can lead to sudden changes in migration policy, affecting the legal status of migrants and their access to economic opportunities. For Myanmar migrants, the 2021 coup has heightened these vulnerabilities, impacting their legal standing in Thailand and their overall economic security. Banki (2024b) has examined the changes in the permeability of the Thailand-Myanmar border following the 2021 military coup in Myanmar. The concept of "porosity" is used to describe how the border's permeability to people, goods and information has shifted in response to political upheaval (p.14). The research highlighted how these changes impact migration flows, border security,






and the lives of migrant. As a consequence, many individuals and communities whose livelihoods depend on cross-border interactions face heightened economic uncertainty and disruption. This situation is particularly intense in border regions where daily life, commerce, and cultural exchanges are intricately linked with the neighboring country (Gupta, 2022). Shifts in border porosity and the associated regulatory changes can significantly affect everything from small-scale trade to larger economic activities. These changes often force communities to adapt to new socio-economic realities (Goodhand, 2018).

In a broader political context, Yamahata and Anderson (2022) provided a comprehensive examination of Myanmar's turbulent journey towards democracy. They mentioned that the democratic transition in Myanmar was marked by significant gains but also substantial setbacks, primarily due to entrenched military power and ethnic conflicts. Geddes, (2021) discussed the internal political challenges and their wider implications for regional stability in ASEAN. Johnston and Chen (2020) compiled various perspectives on the strategic, environmental and economic challenges and opportunities facing the Greater Mekong Subregion. To foster a collective vision for the sustainable management of the Mekong River, Caffè, (2023) highlighted the critical need for regional cooperation. Therefore, to enhance the economic integration and well-being of MWs in South East Asia, Acharya (2021) argued that ASEAN's efforts have been pivotal in defining regional security dynamics and fostering cooperation among Southeast Asian nations. Barron et al. (2023) pointed out that the integration of social sustainability into development strategies is crucial for addressing the multifaceted challenges of the 21st century. Therefore, policymakers and non-government organizations (NGOs) should focus on bolstering the development of social capital within migrant communities.

Portes (1998) mentioned that social capital theory is central to understanding the dynamics at play in migrant financial management. Similarly, Putnam (2000), underscored the decline of all forms of in-person social interactions, which historically served to establish, educate, and enrich the fabric of social lives. He argued that all social capital is closely linked to civic participation, community activities, church attendance, public meetings and even casual socializing. On the other hand, Pugh (2021) introduced the concept of the "invisibility bargain" in the context of migrant human security, stating that informal governance networks significantly influence the lives and security of migrants. This framework posits that networks, relationship and trust are crucial for achieving favorable socioeconomic outcomes (Nguyen & Winters, 2019). The 2021 Myanmar coup has significantly impacted border dynamics altering






migration patterns and border control measures. As a result, the livelihoods of Myanmar migrant workers in Mae Sot, Thailand, have been profoundly affected, creating a complex landscape of political, economic, social and cultural challenges. Political instability and military control in Myanmar have increased precarity in migration patterns and cross-border movements (Baird, 2022, p. 263). Understanding the role of social capital in Livelihood Framework is critical for addressing the impact on the overall economic livelihood in migrants in conflict-affected areas (Jacobsen, 2002). The Myanmar migrant workers (MWs) in Mae Sot often depend on their social networks for job opportunities, financial services, and integration tools. Those factors are essential in the predominantly informal labor markets of the region, where formal support structure is limited.

However, Cain et al. (2004) argued that effective post-conflict assistance requires an integrated approach. It can go beyond mere economic considerations. This framework has faced critiques such as a substantial emphasis on local agency, which sometimes overshadows broader structural forces. Parnell and Robinson (2012) challenged the prevalence of both livelihood and neoliberal frameworks, calling for a reevaluation of urban theory from the perspective of cities in the Global South. They argued for theories that better reflect the diverse and complex realities of these urban environments. This perspective, however, tends to underestimate the impact of macroeconomic policies, global economic pressures and political instabilities that crucially shape livelihood strategies. Bass and Mayers (2013) argued for governance that aligns environmental sustainability with human welfare. They advocated for policies that are both effective and equitable, emphasizing the need for local community involvement in forest management decisions. The framework's treatment of assets, often depicted as static, fails to account for the dynamic nature of economic and environmental changes, which can substantially alter the utility and value of these assets over time.

Barker et al. (2023) examined migration and resilience during a global crisis. Political instability introduces significant vulnerabilities for migrants by disrupting economic activities and creating a precarious legal environment. Studies by Betts (2011) has shown how political shocks can lead to sudden changes in migration policy, affecting the legal status of migrants and their access to economic opportunities. McLeman (2019) argued that restrictive border policies can exacerbate vulnerabilities by limiting migration as a potential adaptation strategy. Historically, those factors have served as a lifeline for populations facing environmental stresses. For Myanmar migrants, the 2021 coup has heightened these vulnerabilities, impacting their legal standing in Thailand






and their overall economic security (Banki, 2024c, p.15; Hou, 2024, p. 16). Migrants often develop resilience through adaptive strategies that leverage available assets to mitigate vulnerabilities. Bernier and Meinzen-Dick (2014) also argued that social networks and norms of reciprocity significantly contribute to the speed and effectiveness of response in times of crisis. This social capital acts as a critical resource that communities can leverage during disasters to improve recovery and adaptation processes. Tanner et al. (2015) described it in the concept of resilience within livelihood theory as the ability of individuals and communities to anticipate, cope with, resist, and recover from the impact of crises. For the Myanmar migrant community in Mae Sot, resilience can be observed in their strategic use of financial and social capitals to maintain stability amidst socio-political upheaval.

Myanmar migrant workers (MWs) at the border face economic challenges in both systemic and individual factors. Kalleberg and Hewison (2013) analyzed the growing trend of precarious work in Asia, arguing that the precarious nature of migrant employment is often characterized by low wages, job instability, and limited formal labor protections. Economic, social, and political factors contribute to this phenomenon. Jones and Sha (2020) underscored the vulnerability of MWs to exploitation, particularly due to irregular immigration statuses and limited legal rights. They emphasized both the positive and negative impacts of intermediaries on the migration experience. It can offer essential support but they also pose risks of exploitation and trafficking.

Economies in border towns are particularly sensitive to shifts in cross-national political and economic relations (Chen, 1995). Peters (2017) examined how economic fluctuations influence migrant labor markets, noting the restricted access to financial services complicates, complicating their ability to save and secure earnings, thus, amplifying economic instability. The decision-making processes of MW are complex and involve sophisticated risk assessments, especially in regions plagued by conflict or economic instability. Smith and Thai (2020) analyzed how migrants balance the economic benefits of relocation against risks such as exploitation and cultural dislocation. Saltsman (2022) focused on the roles of "border humanitarians" on the Thai-Burmese frontier, arguing that gender dynamics influence the order and security in this complex border region. Behavioral economic theories can also help explain migrant responses to uncertainties. Zhang et al. (2017) delved into the sociocultural factors shaping these decisions emphasizing the roles of community networks and familial ties in crafting strategies for economic adaptation. Kapoor and Rattan (2021) explored how migrants rely on informal financial systems such as rotating savings and






credit associations (ROSCAs), alongside the growing adoption of digital financial tools to navigate economic challenges.

Remittance refers to the funds that migrant workers send back to their home countries. It is a critical financial strategy for migrants, providing a significant source of income for families in the migrants' home countries. Rapoport and Docquier (2006) analyzed the economic implications of migrants' remittance, including its macroeconomic and microeconomic impacts of remittances. They discussed the motivations behind remittance, such as altruism, self-interest, and contractual arrangements between migrants and their families. They argued that these funds contribute significantly to the economies of developing countries by enhancing consumption, investment, and reducing poverty levels. Amuedo-Dorantes (2023) examined the multifaceted effects of remittances on the economies and social structures of recipient countries, highlighting that these financial transfers not only bolster individual family incomes but also contribute to broader economic stability by improving consumption patterns, enhancing educational outcomes, and sometimes stabilizing financial systems during economic downturns. The study also pointed out the role of remittance in social change, such as shifts in gender dynamics and poverty reduction. Therefore, remittance helps stabilize household income and is often used for healthcare, education, and as a buffer against financial crises. However, high transaction costs and inefficiencies of remittance channels can affect its effectiveness. Freund and Spatafora (2008) studied how transaction costs can erode the value of remitted funds, thereby impacting the livelihood outcomes for families.

Remittance plays a critical role in the economies of many developing countries. It is often exceeding direct foreign aid and, in some cases, forming a substantial part of the gross domestic product (GDP) (Hamed, 2022). The process of sending remittance involves complex financial systems and intermediaries, from banks to specialized remittance platforms, each playing a pivotal role in ensuring that funds reach their intended recipients securely and efficiently (Malecki, 2021). Remittance affects social structures and relationships, influencing gender dynamics, generational relationships, and community hierarchies. The potential volatility of remittance flows and their susceptibility to global economic shifts could impact the risks of over-dependence on remittance for development (Erdal, 2022).

For migrant workers, remittance is not just a financial transaction but a means of maintaining a connection with their families and fulfilling their





economic responsibilities. It is a significant economic lifeline for millions of families worldwide. Remittance flows help lift families out of poverty by providing them with financial means. Understanding the various platforms through which remittances are sent, including their costs and accessibility, is crucial. High transaction costs associated with remittance transfers remain a significant issue particularly in many Low and Lower-Middle-Income Developing Countries (LLDCs), including large parts of Africa and Asia (ESCAP, 2019). High transaction costs can significantly reduce the actual amount received by families in home countries, which might limit their spending on essentials such as education and healthcare. The broader economic implications of reduced remittances due to high costs, including decreased investment in local businesses and slower economic growth. It will impact the overall economic benefits of remittance flows (Ahmed, Mughal & Martínez-Zarzoso, 2021). Therefore, the choice of remittance platform affects the ease and security with which migrant workers can send money, influencing their susceptibility to fraud and exploitation. These high remittance transaction costs can be detrimental to the potential development impact of remittances (Freund and Spatafora, 2008). This not only hampers poverty reduction but also limits the capacity of remittances to stimulate economic growth and development (Russell, 1986).

Understanding the financial behaviors influenced by varying levels of financial literacy and access to services is essential to Zimbabwean migrants in South Africa, often excluded from formal financial systems, rely on alternative financial services to meet their needs (Chauke, 2020). By presenting an innovative business model, Ferraz, (2012) proposed a mechanism through which financial institutions can effectively engage with migrant communities to bridge the gap in banking access experienced by these populations. Such insights can inform more inclusive and effective policies.

Building community trust, strengthening network ties, and facilitating the sharing of economic information can significantly enhance economic outcomes for migrants over the long term. Moreover, remittance is not merely a financial transaction but also an expression of social connections (Adger et al., 2002). These transfers have profound implications for economic development and social inequality in the home countries of migrants (Carling, 2014). Therefore, the complex interplay between traditional financial practices and modern economic demands highlights the need for adaptable and nuanced policies to support Myanmar migrant workers (MWs) in Mae Sot and beyond.





D. Livelihood Theory Framework

Based on the Sustainable Livelihoods Framework (SLF) developed by the Department for International Development (1999), I designed the Livelihood Framework for Myanmar Migrant Workers in Mae Sot. This framework focuses on the impact of Myanmar Coup on the human rights, remittance, social relationships, and resilience of Myanmar Migrants in Mae Sot, Tak Province, Thailand.

The Sustainable Livelihoods Framework (SLF) provides a comprehensive approach to understanding the livelihoods of Myanmar migrant workers in Mae Sot. This framework has been widely utilized in development studies to examine the interplay of five core asset categories: human, social, financial, physical and natural capital. Alongside external factors, such as policies, institutional processes, and shocks, applying this framework can offer insights into how migrant workers respond to the complex realities of political instability, border dynamics and economic uncertainty following Myanmar's 2021 coup.





Figure 1: Livelihood Framework for Myanmar Migrant Workers in Mae Sot





RESEARCH METHODOLOGY

The research primarily utilized a mixed method approach with purposeful sampling. This methodology was essential for gathering detailed and relevant information from individuals whose experiences and decisions were integral to the research objectives. Participants were selected based on diverse criteria, including their experiences, occupations, duration of stay in Thailand since the coup, and financial income levels. The selection process aimed to cover a comprehensive range of perspectives related to financial management and economic activities.

This research project employed a comprehensive six-month study design, incorporating four strategically timed field visits to Mae Sot. Each visit was meticulously planned to coincide with critical events or periods, enhancing the study's analytical depth and relevance.

The fieldwork was conducted during the peak remittance season, a time when most migrant workers transferred funds to their home communities in December 2023. This period provided a unique opportunity to analyze financial transactions and evaluate the economic behaviors and contributions of the migrant population during a high-remittance phase.


The second visit was in February 2024. It was aligned with significant political developments in Myanmar, resulting in an increased flow of young migrants into Thailand. This phase allowed for the examination of the socio-economic impacts of political upheaval, including shifts in migration patterns and the dynamics within migrant communities.

The third visit in April 2024 was timed to overlap with a common holiday period, during which many migrant workers returned to their home communities. This visit facilitated observations of the social and economic preparations influencing such movements and the subsequent effects on local economies in both Thailand and Myanmar.

The final visit in June 2024 served as a concluding phase to consolidate and analyze the data collected over the preceding months. This visit enabled a comprehensive evaluation of cumulative trends and validated the findings derived from earlier observations.

The strategic timing of these visits enabled the collection of longitudinal data, capturing temporal changes and trends in a dynamic environment. This





methodological approach facilitated a nuanced understanding of the migrant experience, emphasizing the interplay between individual behaviors and broader socio-economic contexts influenced by external factors such as economic shifts and political developments. The findings contribute to a deeper comprehension of the structural and situational determinants shaping the lives of migrant workers in the region.

The study was structured in two phases and involved a total of 50 participants. Of these, 25 migrant workers arrived after the coup, forming the core group of the research. These participants were crucial in providing first hand accounts of their experiences, challenges, and adaptations within the new socio-political landscape. The first phase consisted of 25 interviews focusing on financial management and remittance behaviors among the migrant workers. Additionally, five social workers were included to provide insights into the support mechanisms and network operations within migrant communities. Their perspectives were vital for understanding the infrastructural and emotional support systems available to migrants. Five labor activists were also included to offer perspectives into the rights, working conditions, and advocacy efforts on behalf of migrant workers. Their involvement ensured that the research captured the dynamics of labor rights and the active efforts to improve conditions for migrants. Five Thai labor lawyers also participated to elucidate the legal challenges and protections – available – or necessary for migrant workers. Their legal expertise was essential for understanding the statutory landscape that migrants navigate. Finally, five brokers were included to shed light on the recruitment process, migration logistics, and the intermediary role between migrants and employment opportunities. Their inclusion helped to map out the operational and logistical aspects of migration that directly affect migrant experiences.

The initial data collected were analyzed to identify gaps and emerging themes. Subsequently, a second phase of interviews was conducted, adding three more sessions to delve deeper into specific areas that required further exploration. This targeted approach helped in examining nuanced issues and effective financial strategies not fully explored in the initial phase. Interviews were conducted face-to-face using semi-structured guides, which allowed flexibility for participants to provide in-depth responses while ensuring all pertinent topics were covered. All interviews were conducted with the consent of the participants, during which recordings were made and extensive notes were captured to include non-verbal cues and contextual nuances.



The collected data were transcribed verbatim and analyzed through thematic analysis. This process involved coding the transcripts to pinpoint recurring themes, which were then iteratively reviewed and refined. This analytical method ensured the reliability and validity of the interpretations, leading to robust findings that reflect the real-life experiences of the participants. This methodological approach facilitated a profound understanding of the financial behaviors and challenges faced by Myanmar migrant workers in the post-coup setting of Mae Sot. The detailed data collection and rigorous analysis not only enriched the depth of the information but also ensured that the study's findings were deeply rooted in the actual conditions and lived experiences of the migrant workers.

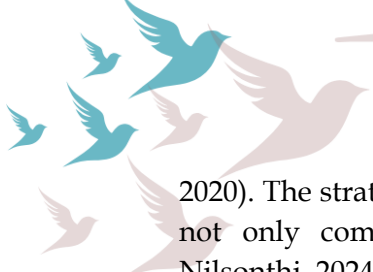
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Figure 2: Map of Mae Sot and its Surrounding Areas (source: Pongsawat 2007)

Mae Sot city is located in Tak Province in the western part of Thailand. This border city serves as a pivotal district along the border with Myanmar. Situated approximately 500 kilometers northwest of Bangkok, Mae Sot acts as a crucial crossing point and has developed into a hub for trade, migration and cultural exchanges between Thailand and Myanmar (Chavanavesskul & Cirella,






2020). The strategic location of Mae Sot underscores its importance in facilitating not only commerce but also transnational interactions (Klanreungsang & Nilsonthi, 2024).

The demographic landscape of Mae Sot is notably diverse, hosting a significant number of Myanmar migrants who have relocated due to economic needs and political unrest in their homeland. This demographic includes various ethnic groups from Myanmar, such as Karen, Mon, and Burman, alongside Thai residents, other Southeast Asian ethnicities, and a contingent of international aid workers and NGO staff (Toomey, 2023). This blend enriches the cultural fabric of Mae Sot and adds complexity to its social dynamics.

Economically, Mae Sot thrives on vibrant markets crucial for both local and cross-border trade, which contribute significantly to the region's economy. The town supports a range of industries including garment manufacturing, agriculture, and gemstone processing, all heavily reliant on the migrant workforce (Herrero et al., 2023). The urban landscape of Mae Sot mirrors its role as a commercial nexus (Alwyn, 2023), featuring a combination of traditional Thai markets and modern shops catering to a diverse, transnational populace (Rigert, 2024). The presence of numerous NGOs and international organizations further cements the town's reputation as a center for humanitarian and developmental efforts focused on the migrant community. Mae Sot is equipped with well-developed infrastructure designed to support its economic activities and meet the needs of its varied population. Facilities include roads that enhance trade and mobility, healthcare services catering to a diverse demographic, and educational institutions that serve both local and migrant populations. Despite these advancements, the town faces challenges, such as providing sufficient housing and sanitation for its growing population (Palmgren, 2024b).

The environmental setting of Mae Sot is characterized by its location along the Moei River, a natural boundary with Myanmar that is essential for local agriculture and a vital resource for communities on both sides of the border (Gagnon, 2024). However, environmental concerns such as pollution and resource management are pressing, worsened by the dense population and industrial activity in the area. Mae Sot is a cultural melting pot, reflecting a blend of Thai and Myanmar influences, the town is known for its array of cultural and religious festivals, which highlight its multicultural identity. Community dynamics are significantly shaped by this diversity, with various community organizations and religious institutions playing crucial roles in fostering social cohesion and integration (Rigert, 2024). The provision of social services in Mae Sot is continually





tested by the dynamic needs of an evolving population. Key issues include advocating for migrant rights, ensuring educational access for migrant children, and improving healthcare accessibility – challenges that are integral to the social landscape of the town (Banki, 2024c, p.12).

Mae Sot offers an invaluable context for the study, "**The Roles of Livelihood, Remittances and Social Capitals of Myanmar Migrants in Mae Sot, Thailand Post-2021 Coup.**" Its role as a border and migration hub provides a unique vantage point to investigate the multifaceted impacts of migration, economics, and human rights. Insights derived from Mae Sot are critical for understanding the dynamics of migrant livelihoods, particularly against the backdrop of Myanmar's political instability. These findings have broader implications for border towns worldwide, where similar patterns of migration and economic interdependence play a significant role.

BACKGROUND

A. Myanmar Migrant Trends to Mae Sot after 2021 Coup

According to the 2024 International Organization for Migration (IOM) report, substantial migration from Myanmar to Thailand borders occurred between 2023 and 2024, with 1.5 million Myanmar nationals crossing into Thailand. This significant movement highlights the Thailand-Myanmar border as a major migration corridor in Southeast Asia. The recent Flow Monitoring report (March-April 2024) reveals a considerable short-term and long-term migration from Myanmar to Thailand, providing detailed information on the routes, documentation status, and reasons for migration. The data also indicate that a considerable proportion, possibly 25% of long-term migrants relocated due to conflict and discrimination. Among them, a high percentage of newly arrived people lack proper documentation, pointing to severe vulnerabilities within this population, leaving them susceptible to violence, exploitation, and other forms of abuse. These significant migration flows into Thailand exacerbate the humanitarian crisis in the region (Mixed Migration Centre, 2024). The scale and nature of this undocumented migration also pose challenges for the Thai government in terms of regulation and humanitarian support.



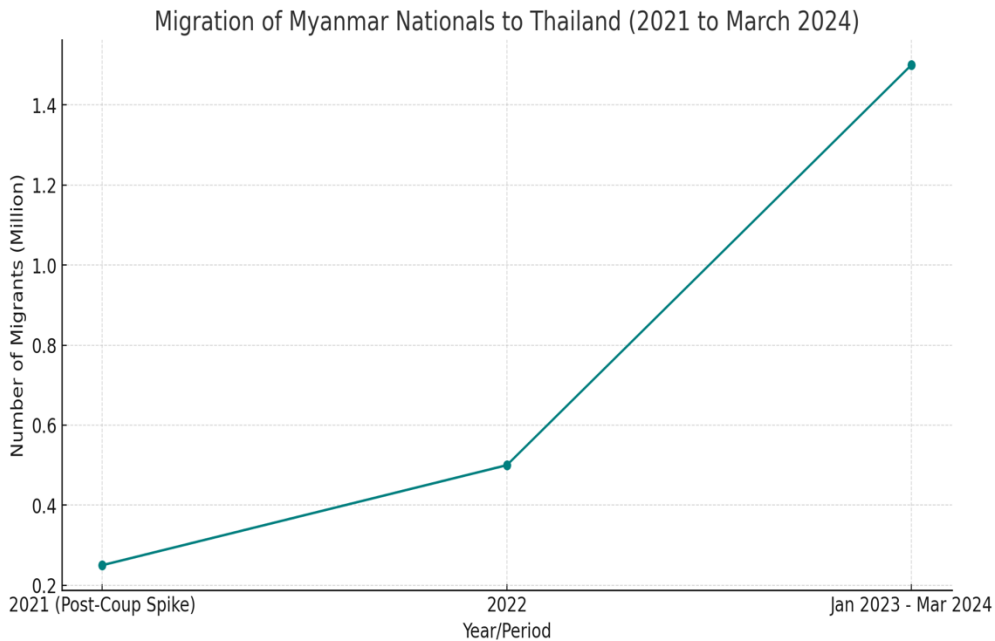



Figure 3: Migration of Myanmar Nationals to Thailand (2021 to March 2024) based on IOM 2024 reports

As of March 2024, the International Organization for Migration (IOM) reported that Thailand hosts 2,308,166 registered Myanmar migrant workers, with a gender distribution of nearly half men and slightly more than half women, reflecting a diverse workforce. The demographic profile includes an average household size of 2.5 and an average age of 35, indicating a predominantly young, working-age population that contributes significantly to both the Thai economy and remittances back to Myanmar.

The 2021 military coup in Myanmar has been a significant catalyst for migration. A complex interplay of economic difficulties, political disruptions, and the facilitative role of established migrant networks influences the migration trends of Myanmar workers to Mae Sot. This event has precipitated widespread social and economic instability in both countries. During heightened political arrests, many individuals fled to Thailand, hoping to find safety. They have been seeking asylum and better employment opportunities (Tun Shein, 2021). Later, conflicts between the Myanmar military, People Defense Force (PDF) and ethnic armed groups, and numerous individuals sought temporary refuge in safety zones under Thai government control. The suffering of the Myanmar people continues to intensify three years post-coup, with substantial impacts on health and society (Htet et al., 2024). Even Rakhine individuals from the western region





of Myanmar, have relocated to Mae Sot. Additionally, the COVID-19 pandemic has significantly impacted the migration decisions of Myanmar migrants residing along the Thailand-Myanmar border, marking the third wave of migration after the 2021 coup. The hardships during the pandemic in Myanmar, including severe health crises and economic downturns influenced this shift in migration. Many sought better opportunities and stability in neighboring Thailand (Chen et al. 2024). In February 2024, when the military regime enforced mandatory conscription under the People's Military Service Law (Singh, 2024), the migration route from Yangon to Mae Sot became particularly critical, marking a fourth wave of movement. As a youth interviewee described their journey, "Initially, many of us fled to areas under the Karen National Union's (KNU) control, seeking safety from the forced conscription back home. Later, we relocated to Mae Sot, attracted by the prospects of greater safety and improved opportunities." Consequently, in the wake of the coup, ongoing conflict, the COVID-19 pandemic, and forced conscription, the migrant demographic from Myanmar to Mae Sot has predominantly comprised these individuals from 2021 to 2024.

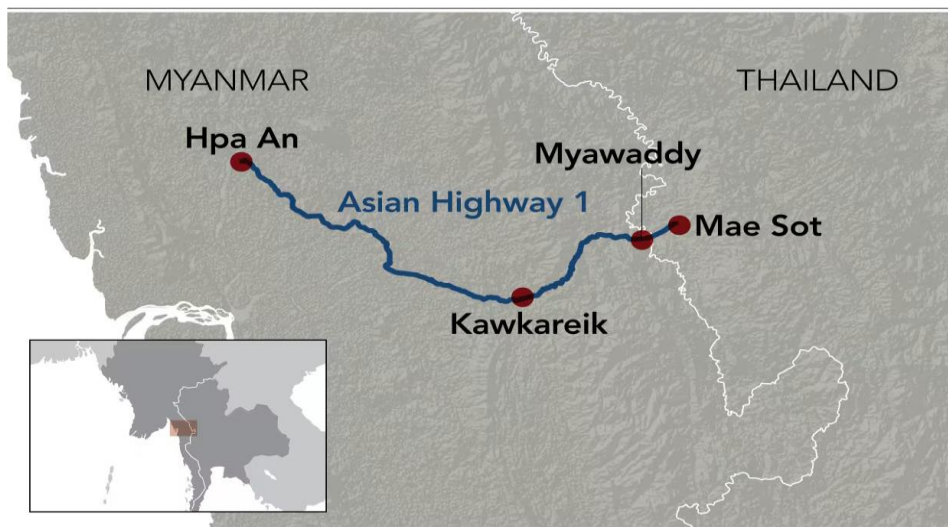



Figure 4: The major migrant way of Myanmar to Mae Sot, Thailand (Source: Regalado, 2024, Nikkei Asia)

The dynamics of and the affected population have undergone dramatic changes. The escalation of conflict and persecution has also led to an increase in the number of political refugees seeking safety. These refugees include members of the pro-democracy movement, activists, journalists and ordinary citizens who opposed the military regime (Vrieze, 2024). In Thailand, they find relative safety and opportunities for work, though often in precarious conditions. The mass






migration of Civil Disobedience Movement (CDM), political refugees, and those escaping conflict in Karen and Karenni states has strained resources and created complex challenges in border regions. The conflict in Myanmar has escalated significantly and impacted regional stability and international relations (Medail, Wells, & Seto, 2023). Furthermore, the military coup catalyzed the formation of the Civil Disobedience Movement (CDM), a widespread and peaceful protest movement involving strikes and demonstrations by workers, students, and professionals across Myanmar (Htwe, 2022a). This movement demonstrated the resilience and unity of the Myanmar population in the face of oppression. However, the military's response was severe, with CDM participants facing loss of jobs, arrests and violent suppression. Faced with these dire circumstances, many CDMers were forced to abandon their homes and even urban areas. Eventually, they move to Mae Sot to seek safety. As other actors, they moved to territories held by ethnic armed organizations or escaped to Thailand, where they sought asylum as political refugees (Øgård, 2023).

B. The Convergence of Refugee and Economic Migrant Identities in Mae Sot's Legal Limbo

The distinction between refugees and economic migrants often becomes obscured when considering the diverse motives driving migration, particularly in contexts like Mae Sot, where many from Myanmar seek refuge. The sociocultural, economic and political dynamics can compel individuals and groups to migrate under duress, including but not limited to conflicts, environmental disasters and socioeconomic instability (Stankovic, Ecke, & Wirtz, 2021). Although a significant number of these migrants flee due to political repression or armed conflict, their classification often leans towards that of economic migrants, especially since they do not reside within designated refugee camps (Chowdhury, 2023). This classification complicates their legal standing and access to resources. Many Myanmar migrants in Mae Sot exist in legal ambiguity. Lacking formal refugee status, they navigate a precarious existence without the clear protections typically afforded to recognized refugees. This situation necessitates substantial legal assistance to help them manage the complexities of their status (Winter, 2024). The need for legal aid is critical, as it assists them in understanding and asserting their rights within a foreign legal framework that is often ill-equipped to categorize their unique circumstances. These issues are compounded by the regulatory framework governing migrant workers. Regulatory policies can often be inconsistent and subject to change, making it challenging for policymakers to design migration policies that consider the entire migration ecosystem. This





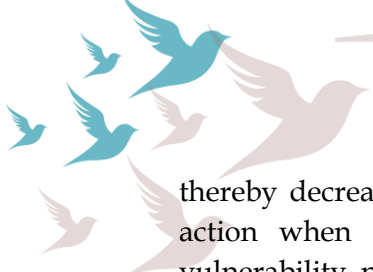
includes not only the migrants themselves but also the political, economic, environmental, and social contexts of both origin and destination countries (Tagliacozzo, Pisacane, & Kilkey, 2024). Even when a documented process is available, the associated costs often exceed what workers can afford. These individuals frequently encounter significant recruitment fees and related expenses, resulting in financial hardship and susceptibility to exploitation.

Recruitment costs for migrant workers in Thailand, although regulated to minimize exploitation, remain a significant financial burden for many. Employers are allowed to deduct up to 10% of a worker's monthly salary with the worker's consent to recover expenses such as work permits, visas, health check-ups, and health insurance fees – specifically, the work permit Thai baht (฿) 1,900 for two years, ฿1,900 visa fee per year, and health check-ups cost approximately ฿ 500. Additionally, workers enrolled in the Social Security Fund contribute 5% of their monthly salary, capped at ฿ 750, while their employer contributes an equal amount, and the government adds 2.75%. For those not covered under Social Security, such as domestic workers and seasonal agricultural laborers, the Migrant Health Insurance Scheme requires an upfront fee, often adding to the workers' financial strain. For Myanmar workers, the average cost is approximately ฿ 15,000 or roughly \$ 441. These expenses include payments to recruitment agents, costs for travel documents, transportation, and other related fees (International Labour Organization, 2024). Notably, these costs can equate to about two months' worth of earnings for these workers, placing a significant financial burden on them. Due to the high costs and complexities associated with formal recruitment channels, many Myanmar migrants resort to irregular migration routes, which exposes them to risks such as human trafficking and forced labor (MCRB & IHRB, 2024).

Migrants also experience limited rights, particularly in changing employers, which is only permitted under specific conditions, such as employer abuse, non-compliance with contracts, or hazardous working conditions. This dependency on employers fosters vulnerabilities and reliance on informal networks to navigate bureaucratic hurdles or escape exploitative situations. Such reliance often leads to further financial and emotional exploitation. Additional economic burdens come from mandatory health checks and vaccination requirements, imposing further expenses on migrant workers.

These requirements, along with limited access to public health services and social security, compel workers to spend more on out-of-pocket health care expenses. Such expenditures can significantly reduce their disposable income,






thereby decreasing the funds they can remit. The fear of deportation or penal action when attempting to access these essential services increases their vulnerability, potentially leading to reduced work capacity or absenteeism due to untreated health issues, which further impacts their earnings and remittance capacity. As Vicky Bowman, Director of the Myanmar Centre for Responsible Business, stated, "Understanding origin country conditions is very important for any company's human rights due diligence" (Bowman, Morrison, & Tripathi, 2021). This underscores the need for a holistic approach to addressing the factors driving migration and shaping employment conditions. One of the main issues faced by Myanmar migrant workers is the high cost of recruitment. Despite international principles such as the "Employer Pays Principle," which mandates that recruitment fees should be covered by the employer, many workers continue to bear these costs (MCRB & IHRB, 2024). This financial burden often results in significant debt. It can make workers more vulnerable to exploitation (Farbenblum & Nolan, 2017). Recruitment processes are also plagued by fraudulent practices in migration to Mae Sot. Unscrupulous agents and brokers exploit job seekers and migrant workers through fake job advertisements and recruitment scams. Brokers charge exorbitant fees for fictitious job placements. The high recruitment fees, often much higher than official rates, force workers into debt bondage, as they borrow money to pay these fees, hoping for a job that never materializes.

"The broker took ₹ 5,000 for a job that never existed. I had borrowed the money at a high interest rate, thinking it would be a worthwhile investment for a better life," said Ko Sein, a job seeker in Mae Sot. Additionally, migrants are often lured by advertisements promising high-paying jobs in factories or on farms. Upon arrival, they find that these jobs either do not exist or pay significantly less than advertised.

Even when jobs are real, brokers often deceive migrants about the nature of the work, working conditions, and living arrangements, leading to exploitative labor conditions. "They told me I would be working in a garment factory. I ended up peeling garlic for 12 hours a day in a small, crowded room with other 30 workers." Ma Aye Than, a migrant worker shared. "I was promised a job paying ₹ 300 per day, but when I arrived, there was no job. I was left with a debt to the broker and no way to pay it back," another migrant worker said. As a migrant rights advocate explained, "Recruitment processes in Myanmar often involve fees ten times higher than the official rate, making it nearly impossible for workers to start their employment debt-free." The systemic exploitation of Myanmar






migrants in Mae Sot is not an isolated issue but a reflection of broader systemic failures.

C. The Cascading Effects of International Measures on Myanmar's Financial and Social Fabric

The imposition of US and EU sanctions following the February 2021 coup has compounded these economic woes. Targeting key sectors such as trade and foreign exchange, these sanctions have restricted the military regime's access to critical financial resources, further destabilizing the economy (Global Sanctions, 2024). These sanctions affect Myanmar's economy, particularly sectors like banking, imports/exports and investments that are crucial for the country's development. Additionally, the withdrawal of foreign investors has worsened the economic downturn, particularly impacting major industries like manufacturing and infrastructure development in Myanmar. This decline in foreign direct investment (FDI) has stifled economic growth and led to widespread job losses, with many businesses unable to maintain their previous levels of operation. The resulting unemployment has intensified the economic hardship experienced by Myanmar's population (Phommouny et al., 2024). For migrants, the military regime extracts forex from Myanmar citizens abroad through mandatory payments tied to passport renewals and remittances (Bissinger, 2024). According to the United Nations Human Rights Council (UNHRC, 2023), the military regime or State Administration Council (SAC) has implemented several policies to control the worsening financial conditions, such as freezing foreign currency assets and mandating currency conversion to manage foreign exchange reserves. These measures, along with international sanctions and the withdrawal of foreign investments have further strained Myanmar's economy. In a recent policy shift, the SAC now requires these migrant workers to pay a portion of their salaries as income tax in foreign currency (Aung, 2023). The sanctions, and SAC policies might impact both the immediate financial impacts and longer-term economic challenges (Hufbauer & Jung, 2021) in Myanmar. Additionally, widespread human rights violations are evidence of SAC's governance failures.

Moreover, international corporations and donor agencies have suspended support and halted new projects, creating a significant void in job opportunities within the country. This lack of employment prospects has driven both skilled and unskilled workers to migrate to Thailand in pursuit of better livelihoods (Khin Soe, 2021). The rapid depreciation of the Myanmar Kyat (MMK) has caused






skyrocketing prices of essential items like food, rice, cooking oil, fuel and medicine. The combination of a depreciating currency and the economic stagnation induced by sanctions has sharply increased the cost of living. Those factors severely impacted households inside Myanmar amidst a prolonged civil war and economic instability. Many households have found it increasingly difficult to make ends meet under these conditions (Reuters, 2024). This surge in conflict-induced displacement has further compounded the economic pressures. With limited social safety nets and weak state support, many people see migration as their only option for survival. The combination of economic collapse, conflict, policy pressure and political repression has accelerated the exodus of both skilled and unskilled workers and major youth work forces. This outflow not only contributes to labor shortages but also poses long-term risks to Myanmar's economic and social stability (Ghorpade, Imtiaz & Han 2024). The loss of major human capital undermines Myanmar's future growth and development prospects. The intertwining of economic, social and political crises has trapped the country in a cycle of instability, with severe repercussions for its people and the broader region.

THE IMPACT OF MIGRATION POLICIES ON MYANMAR MIGRANT WORKERS IN THAILAND

The governance structures and institutional processes in Myanmar and Thailand significantly affect the livelihood opportunities available to migrant workers. Current migration regulations, work permits and labor rights in both countries highlight the urgent need for more comprehensive and protective policies. These policies are crucial to lessen exploitation and enhance access to employment and working conditions for migrants (Thinzar Soe, 2023). Migrants frequently face substantial challenges including the fear of retaliation or deportation when they demand better working conditions. Additionally, legal migration pathways are often obstructed due to ongoing political unrest, forcing many to depend on unsafe and unlawful alternatives fraught with risks of exploitation (Soe, Crumpton, & Bhayana, 2023).

The slow and complex legal migration process pushes many towards unauthorized routes, exposing them to dangers such as arrest, exploitation, and a lack of legal protections. Streamlining and accelerating the legal migration processes could alleviate many of these issues. Undocumented workers often face limited formal job opportunities, and lack access to legal safeguards, making them extremely susceptible to exploitation and restriction on their freedom of





movement. The absence of proper documentation drastically limits their access to rights and mobility and emphasizes the necessity for policies that enable easier access to legal status and enhance awareness of their rights.


Recent initiatives by the Thai government to permit migration through the Memorandum of Understanding (MoU) system represent a step toward facilitating legal migration channels. However, while this development is promising, the implementation process remains laden with bureaucratic delays. Simplifying and expediting this process could lead to more effective management of migration flows and better protection of migrant rights. Overall, the migration landscape for Myanmar workers in Thailand is characterized by high recruitment fees and exploitative working conditions, necessitating a critical evaluation and reform of existing policies to ensure their safety and rights.

A. Impact of Thailand's Labor Regulations on Migrant Workers from Myanmar

International legal protections for migrants in Thailand remain limited. The country has not ratified the 1951 Refugee Convention or its 1967 Protocol, which would require it to recognize and safeguard refugees under international law. This leaves Myanmar migrants in a state of legal uncertainty, unable to claim refugee status or access the protections associated with it. Although Thailand's support of the Global Compact for Safe, Orderly, and Regular Migration signals a theoretical commitment to safer migration, a significant gap between policy and practice persists. Detentions, deportations, and forced repatriations continue, highlighting this disconnect. International labor and human rights instruments provide only limited binding safeguards for undocumented migrants, further compounding their insecurity.

Public perception of Myanmar migrants in Thailand has also deteriorated over the past decade. Socio-economic anxieties and deep-seated stereotypes have fueled negative sentiments, leading to social isolation and increased stigma. This marginalization makes it difficult for Myanmar migrants to integrate and access better opportunities, creating additional barriers to their social and economic well-being (Thwe, 2022b). The legal framework governing Myanmar migrant workers in Thailand consists of bilateral agreements such as the Memorandum of Understanding (MOU) system, which aims to facilitate formal migration. However, despite these agreements, irregular migration remains prevalent. Irregular status exposes workers to increased risks of exploitation and limits their access to legal protections. While the Thai government has periodically



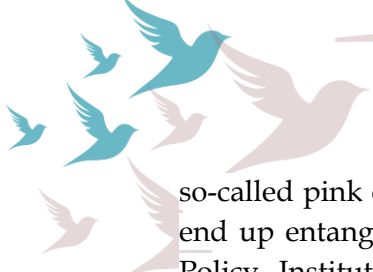


implemented measures to allow undocumented workers to regularize their status, these processes can be lengthy, costly, and complex (Molland, 2022). The recent reintroduction of policies requiring Myanmar workers to remit a portion of their income through formal channels has added another layer of difficulty. While the aim is to enhance economic stability and increase state revenue, this policy has faced criticism for creating financial strain on the workers. “Workers already face financial burdens, and the imposition of mandatory remittance policies can push them further into economic vulnerability,” said Ma Cho from a labor union. Despite the difficult conditions, remittance remains a crucial means for supporting families in Myanmar, especially those affected by ongoing conflicts. Migrants like Ma Cho, who once worked legally in a factory but became undocumented due to closures, continue to seek work in Mae Sot to send money back home.

As of February in 2022, there were over 2.5 million registered foreign workers in Thailand. However, by the end of June, only about 1.9 million had successfully extended their work permits. This leaves a significant number of migrant workers unaccounted for, raising concerns about their legal working status and potential vulnerability due to lack of proper documentation (Bangkok Post, 2022). The Thai government has been taking steps to address these issues, including granting a two-year work permit extension for nearly 1.7 million registered foreign workers, initially valid until February 13, 2023, to support economic recovery and meet the demands of various industries (Arunmas, 2023). This initiative highlights the critical role migrant workers play in sectors like agriculture, food processing, construction, and tourism, which are pivotal for Thailand's economic stability and growth.

The implementation of labor regulations in Thailand has indeed presented significant challenges for Burmese migrant workers, particularly around the registration deadline of August 1, 2023 (IOM Thailand, 2022). Many workers, especially those in sectors like agriculture, have struggled with financial constraints and logistical hurdles that have made compliance difficult (IOM Thailand, 2024). The chairperson of a migrant workers union has shed light on the situation, highlighting that a considerable number of individuals residing near the border failed to meet the deadline specified by the Thai Immigration Department. Reasons for this range from the inability to afford registration fees to a general reluctance to engage with employers or brokers due to high costs or mistrust. These challenges are compounded by the broader context of labor migration to Thailand, where migrant workers often face high costs and bureaucratic inefficiencies in securing necessary documentation. This includes the





so-called pink cards, which while intended to facilitate legal employment, often end up entangling workers in a web of corruption and inefficiency (Migration Policy Institute, 2021). Some individuals opt not to pursue a pink card, anticipating a return to their home country, further complicating the process. Efforts to streamline these processes have been noted, yet the effectiveness of these initiatives varies, and many workers still find themselves navigating a complex and often exploitative landscape to meet regulatory demands.

The Thai government's directive issued in mid-July 2022 allows a grace period for eligible individuals to apply for work, while also outlining criteria for identifying those residing illegally, such as expired transfer papers, overstayed visas, and lapsed work permits (Than Lwin Times, 2022, July 9). However, the prevailing insecurity and severe scarcity of employment opportunities in Myanmar following the coup d'état have driven many to undertake clandestine journeys to neighboring Thailand, despite the associated risks and financial burdens. Furthermore, the labor law in Thailand, specifically Section 19 of the Thai Labor Protection Act, prohibits the retention of a worker's documents by employers, which is a practice of some to exploit and to exert control over the workers. Despite these protections, the reality on the ground reflects a starkly different picture, with workers often left without recourse.

The Thai government, recognizing the importance of migrant workers to its labor sector, has been working towards issuing official identity cards to nearly 500,000 migrant workers from Myanmar, Laos, Vietnam, and Cambodia (Thai Anti-Human Trafficking Action, 2022). Migrant workers are subject to stringent employment and immigration rules, including timely renewal of work permits, employer reporting obligations, and adherence to 90-day reporting requirements. They can engage in various jobs— from manual labor and agriculture to shop vending, but must navigate quotas and sector-specific guidelines. Healthcare access is facilitated through mechanisms like the Social Security Fund, Workmen's Compensation Fund, and Migrant Health Insurance Scheme, with specific protections for different sectors. This move is part of a broader effort to regularize the status of undocumented workers and to ensure that their rights are protected. However, as these initiatives unfold, the challenges faced by Burmese migrant workers in Thailand highlight the need for continuous vigilance, legal reforms, and robust mechanisms to prevent exploitation and protect the rights of one of the most vulnerable segments of the workforce.





B. Thai Government Policy change after Covid Pandemic


The Thai government's economic recovery initiatives post-COVID-19 pandemic aimed to stimulate labor demand, potentially benefiting migrant workers with increased job opportunities and possibly higher incomes. Such measures could positively influence remittance flows, allowing workers to send more money home. However, the predominance of short-term contracts and limited job security could lead to unstable remittance patterns, as continuous employment is not guaranteed. This instability in employment directly impacts the consistency and reliability of money sent to their families.

Official statistics from Thailand indicate a notable discrepancy in the legal status of migrant workers concerning work permit extensions (Thailand Development Research Institute, 2021). In response to the COVID-19 pandemic, Thailand implemented various work permit schemes, such as agreements under the Memorandum of Understanding (MOU), extensions for special groups, and seasonal cross-border arrangements, while prohibiting recruitment fees to protect migrants from exploitation. Despite these efforts, family reunification remains restricted, with MOU workers unable to bring dependents, although children in Thailand are entitled to 12 years of free education regardless of nationality. The Cabinet Resolution of July 5, 2022, mandates that workers obtain pink cards for extended stay and work until February 2025, while facilitating the issuance of Certificates of Identity for Myanmar workers in specific provinces.

Moreover, policies to regularize the status of undocumented migrant workers and extend their work permits play a crucial role in integrating them into formal financial systems. A legal status not only facilitates access to regulated banking and remittance services, ensuring safer and more systematic financial transactions but also legitimizes their presence, enhancing job security. However, the process of obtaining legal documentation is often marred by high costs and complex bureaucratic procedures, which can deplete the financial resources of migrant workers, reducing the overall funds available for remittance.

Stricter migration and border control measures have tightened the entry of workers into Thailand, pushing many to resort to irregular channels. These workers, often earning less due to their undocumented status, are more inclined to use informal remittance channels, which are not only riskier but also more costly and less secure. Changes to minimum wages present a dual effect; although an increase could theoretically boost remittance capacity, the actual benefits often do not extend to migrant workers due to uneven implementation and exclusivity.





Furthermore, the hostile environment marked by frequent raids and fear of deportation discourages these workers from engaging with formal financial institutions, compelling them to rely on informal channels that entail higher fees and less favorable exchange rates. This not only diminishes the value of remittances but also their ability to contribute economically both to their host and home countries.


To mitigate these challenges and foster more stable remittance patterns, comprehensive policy measures are essential. These should aim to enhance the economic well-being of migrant workers by promoting easier access to legal documentation, reducing the costs associated with legal and health compliance, ensuring equitable wage policies, and safeguarding against discriminatory practices. Promoting formal financial inclusion and mitigating exploitative practices will be crucial in securing the financial stability of migrant workers and by extension, stabilizing the remittance flows that many families crucially depend on.

C. Impact of New Policies of Military on Migrant Workers' Economic

Recent policies introduced by the Myanmar military, such as mandatory remittance through official channels at unfavorable exchange rates and taxation of earnings abroad, have imposed additional financial burdens on migrant workers. Social networks play a critical role here by providing advice and strategies to circumvent these burdens, sharing information on legal and financial resources to oppose or mitigate the impacts of such policies. Particularly, the Myanmar military regime has implemented stringent financial measures requiring Myanmar nationals working abroad to remit 25% of their earnings back home through formal banking channels. This directive aims to channel funds back to the cash-strapped regime, despite widespread opposition from workers and activists. This regulation enforces an official exchange rate significantly lower than the market rate, effectively reducing the value of the remittances sent home. The official rate set by the regime is MMK 2,100 per \$ 1, whereas the market rate is much higher, around MMK 3,400, leading to substantial financial losses for the migrant workers and their families (The Irrawaddy, 2024).

This policy affects Myanmar nationals working in countries like Thailand, Malaysia, and Singapore under Memoranda of Understanding (MOU). Such measures may encourage more workers to bypass formal channels and migrate irregularly. Additionally, the military regime has introduced a tax on the foreign






currency earnings of Myanmar nationals working abroad, leading to a form of double taxation, as many migrants are already taxed in their host countries (CTN News/Chiang Rai Times, 2023). The policy mandates proof of tax payment for passport renewal every five years and threatens a three-year ban on overseas employment for non-compliance (Turnell & Thuzar, 2024). The amendment to the Union Tax Law 2023 by Myanmar's State Administration Council (SAC) mandates income tax on the salaries of non-resident Myanmar citizens working abroad negatively impacted migrant workers. Non-resident Myanmar citizens are a significant source of remittances for the country (Ministry of Planning and Finance, Myanmar 2023). Despite the provision allowing tax paid in foreign countries to offset against Myanmar tax liabilities, there is still a risk of effective double taxation. The process of claiming offsets can be complex and cumbersome, potentially leading to situations where individuals may end up paying more than they are able to offset. By reducing their disposable income through taxation, the amendment could lead to a decrease in the amount of money sent home, which could have broader economic impacts on families and local communities dependent on these funds. However, this move has been met with resistance from labor rights activists and migrant workers, who view it as exploitative. The discrepancy between the junta's exchange rate and market rates further exacerbates the situation, reducing the actual value of remittances and potentially incentivizing the use of informal money transfer systems like hundi, which have traditionally been used due to strict banking controls and limited access to international financial services.

Labor rights organizations and the migrant community continue to voice concerns over this policy. The policy also underscores the broader geopolitical and economic challenges facing Myanmar, as the military seeks to maintain control amid widespread international criticism and sanctions. A migrant worker explained the situation: "We now have to use the official channels to send money home, which costs us more because of the poor exchange rates and taxes imposed on us." This reflects the direct impact of the new policies on their financial well-being. Moreover, these social networks also facilitate the sharing of legal and financial resources that help migrants oppose or mitigate the impacts of such policies. Another migrant shared: "In our community, we share information about how to deal with these new rules, like using less formal but safer channels, or pooling resources to reduce costs." In response to restrictive financial policies imposed by the Myanmar military, migrants utilize their social networks to strategize and mitigate the financial burdens. Sharing legal and financial advice through these networks reflects a practical application of social capital, where



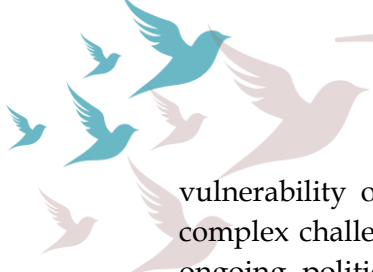


collective knowledge and support help migrants maintain economic stability and resist unfavorable conditions. Therefore, social networks among the migrant community have become a crucial resource, offering strategies and advice to circumvent these financial burdens. This sharing of knowledge and resources through social networks not only helps mitigate the financial impact of the new policies but also reinforces the solidarity and resilience of the migrant community in the face of ongoing economic challenges.

Financial institutions, such as CB Bank are tasked with facilitating these remittances, emphasizing the regime's effort to secure foreign currency through expatriate workers. Recruitment agencies are also being roped in to ensure compliance, revising contracts to include the remittance requirement. Despite the regime's offer of tax incentives for compliance, such as tax-free investments and property purchases in Myanmar, the policy has been criticized for potential mismanagement and exploitation by the regime. The shadow civilian National Unity Government has even urged migrants to avoid using the regime's banking system, highlighting the risk of financing the military's repressive actions against its own citizens. To evade the military banking system, the National Unity Government (NUG) of Myanmar's adoption of a digital currency to fund its operations against the military junta. This initiative aims to break the junta's control over the traditional banking system by introducing the Digital Myanmar Kyat (DMMK), accessed through NUGPay, a mobile money application (Frontier, 2023). While this approach seeks to facilitate financial transactions for resistance movements and provide essential services within Myanmar, it faces significant hurdles. The progress of integrating this digital currency into wider usage is slow, and there are several operational weaknesses that might limit its adoption. "The DMMK's lack of easy convertibility and its exclusive operation within the NUGPay system, which is isolated from other financial systems, poses significant challenges for broader acceptance, particularly impacting migrant workers who support the NUG and resistance efforts. It makes it difficult for us to engage with the inside agencies," a NUG pay user explained. This isolation poses substantial barriers to broader acceptance, making it difficult for users to engage with the global financial ecosystem.

However, resistance to these policies is growing among Myanmar migrant workers, particularly in Thailand, where the largest population of Myanmar migrants resides. Many refuse to comply with the taxation requirements, fearing that their earnings would support an illegitimate military regime. The imposition of these financial burdens not only complicates the lives of migrant workers but also raises concerns over increased undocumented migration and the





vulnerability of these workers to exploitation. This situation underscores the complex challenges faced by Myanmar's migrant workforce amid the country's ongoing political turmoil and the international community's scrutiny of the military regime's policies. By examining the intricacies of payment mechanisms, stakeholder dynamics, and the resilience of hundi amidst socio-political upheavals.


CROSS-BORDER ECONOMIC AND SOCIAL GROWTH

Cross-border collaborations are essential to recognize the importance of mutual benefits and trust between the involved parties. Through fostering cooperation and economic activities between Mae Sot (Thailand) and Myawaddy (Myanmar), the dynamics of these relationships and the intricacies of cross-border interactions focus on successful collaboration and trade. "Here in Mae Sot, we can find work, but it's not just about money. It's about being close enough to go back and see our families in Myanmar when we can. The border isn't just a boundary; it's a lifeline for us," Aung Min, a Myanmar migrant worker (MW), explained. When trade is favorable between both countries, the acceptance of migration tends to be smoother.



Photo 1: The bustling Thai-Myanmar Friendship Bridge in Mae Sot spans the border between Myanmar and Thailand. (Source: Author)





This mutual reliance is crucial for maintaining the economic stability and social cohesion of the regions, thus illustrating the interdependent nature of cross-border economic activities. Noll and Rivera (2023) argued that social capital enhances sustainable rural development in transnational trade and develops the role of community networks and relationships in fostering economic and social resilience in rural areas. They added the role of shared interests in fostering relationships. Levy et al. (2021) highlighted the importance of strategic opportunities, individual investments in relationship building, and the capabilities required to maintain transnational networks, which are crucial for global organizations aiming to harness the benefits of social capital effectively. Trust and social capital have grown over generations, and can pave the way for sustainable cross-border relationships. In the agricultural and trading domains, the seasonal migration of workers between Mae Sot and Myawaddy plays a significant role in shaping the local economies and social structures of these border areas (Palmgren, 2022a). Hence, indicating that economic dependencies on agricultural outputs and goods exchange create a symbiotic relationship and foster mutual reliance that benefits Thai and Burmese communities. "Cross-border migration between Mae Sot and Myawaddy is not merely a survival strategy for many families, but a nuanced economic relationship that bolsters local economies. Mutual benefits from this migration are seen in everyday trade and cultural exchanges and make the border a dynamic frontier of opportunity," explained Dr. Nyi Nyi Kyaw, Migration Studies Expert of Chiang Mai University.





Photo 2: Border Market Scene in Mae Sot, Thailand. The shops are on the Myanmar side and buildings are on the Thai side. Thai Border Armed Forces are also patrolling the area (Source: Author)






Photo 3: Thai Border Forces near the Mae Sot Market. The shops on the Myanmar side, while buildings, buyers and Thai armed forces are on the Thai side. (Source: Author)

For example, the border markets in Mae Sot present an intriguing microcosm of the daily commerce and cultural interactions that characterize unique locations on the periphery of national borders. This market is not merely a commercial hub, it also stands as a vibrant center of trade and social interaction where locals, migrants, and tourists merge, participating in transactions and dialogues that transcend simple economic exchanges. Mae Sot's market acts as an important cultural and social junction, where diverse worlds and traditions come together, creating a melting pot of experiences and backgrounds. The stalls captured vividly in visual representations, offer an array of products ranging from fresh local produce to household essentials and various beverages. This assortment caters to the needs of the local community, while fueling the robust economic activity that is typical of border markets. Despite their rustic and seemingly informal setup, these market stalls are fundamental to the daily routines of the community. The atmosphere within the market is charged with spirited bartering and the exchange of information and significantly contributes to a sense of community and belonging among its heterogeneous populace. Each vendor's stall and the interactions therein weave stories of resilience and entrepreneurship. It can highlight the market's critical role not only in economic






sustenance but also in fostering and maintaining cultural ties and building new relationships.

The presence of security personnel patrolling the market adds a layer of complexity to the scene and illustrates the nuanced interplay between commerce, culture, and security that prevails in border areas. This juxtaposition of formal security measures against the informal backdrop of the market features the multifaceted nature of border markets as spaces where regulatory frameworks meet grassroots commerce. Mae Sot's market exemplifies how border markets can function as significant economic and social institutions. It offers valuable insights into the adaptive strategies and interactions among diverse cultural groups. These markets serve not only as centers for economic transactions but also as vital spaces for cultural exchange and social cohesion, underscoring their integral role in the broader socio-economic landscape of border regions.

The trading dynamics between Thailand and Myanmar are characterized by a significant disparity, particularly noticeable in the realm of formal commodity imports from Thailand. This imbalance has given rise to an informal categorization of goods and subsequent smuggling activities across the border. The situation is further complicated by ongoing conflicts between ethnic minorities and the government in Myanmar's border areas, which have inadvertently paved the way for informal trade routes to flourish. These routes are often overseen by Border Guard Forces (BGF) in Myanmar (McCarthy, 2023), who manage the importation of goods, including those formally banned from Thailand, thus contributing to the smuggling problem (Palmgren, 2022b). A substantial portion of Myanmar's Gross Domestic Product (GDP) is believed to stem from its underground border economy thriving on trade mis-invoicing and illicit financial flows. The discrepancies in trade reports between Thailand and Myanmar highlight the extensive nature of these informal trade activities. The instability of Myanmar's financial system, further destabilized by events such as the military coup, has pushed many towards relying on informal payment systems like the hundi (Wantanasombut, 2022). Limited access to traditional banking and a general distrust in monetary authorities have also played a significant role in bolstering the informal economy. Additionally, there have been reports of a surge in criminal activities such as robbery, burglary, and fraud, hence exacerbating the challenges in Myawaddy. The prevailing economic conditions, characterized by the appreciation of the Thai baht and the depreciation of the kyat, have prompted a notable shift towards the usage of baht in daily transactions within Myawaddy. As residents adapt to these evolving circumstances, the





broader implications of such economic fluctuations persist in posing challenges to the socio-economic landscape of the region.

Therefore, the border economy between Thailand and Myanmar is encompassing a mix of legitimate commerce and illegal enterprises. Trade dynamics are shaped by a range of participants including traders, military personnel, ethnic armed groups, Thai police and emerging gangs. A regular trader noted, "Trade channels across this border include not only official crossings but also unauthorized natural points often used for smuggling activities like drug trafficking and human trafficking in the past. For us, mainly we bring Thailand products to Myanmar to sell". He also highlighted "newly established businesses under armed groups and foreign entities, particularly with Chinese investment in gambling, are implicated in these illegal activities. Sometime, we have to stop our small smuggling due to Thai investigation." These elements collectively influence the nature and extent of economic activities along the border. Creating a complex environment of legality and illegality often intersect each other. While legal trade can be documented, illicit trade operates outside official channels, more or less pose challenges for policy and regulation toward migration flow. Understanding the nature of cross-border relationships is crucial for fostering sustainable cooperation and economic growth. By acknowledging cultural nuances, building trust, and addressing regulatory challenges, nurturing cross-border relationships will be the key to unlocking new opportunities and driving regional development.

A. Currency Crisis and Capital Flight

The impact of these costs on migrant workers and their families is profound. High fees and unfavorable exchange rates reduce the total amount of money received by families in Myanmar and limit their ability to cover essential expenses such as healthcare, education, and housing. Consequently, migrant workers may need to work additional hours or take on extra jobs to compensate for reduced remittance amounts. This could lead to increased vulnerability to exploitation and poor working conditions. Ultimately, the financial strain caused by high remittance costs negatively affects both migrant workers and their families, leading to stress and hardship. Thus, understanding these costs is crucial for making informed decisions about remittance platforms to maximize support for families while mitigating financial burdens.



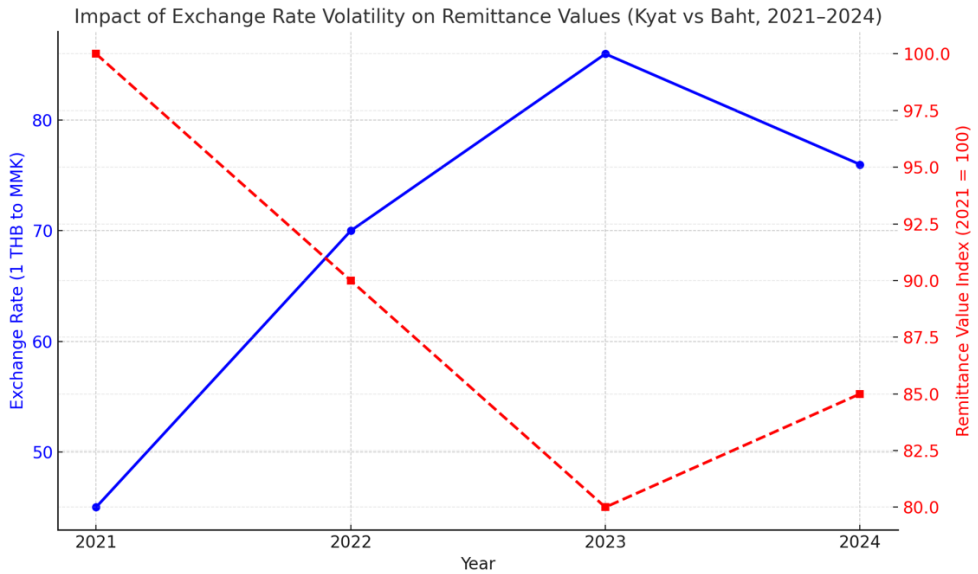



Figure 5: *Impact of Exchange Rate Volatility on Remittance Values (Kyat vs Baht, 2021–2024) based on Mae Sot Currency Exchange brokers*

Based on data from the Currency Exchange at Mae Sot, this figure illustrates the impact of exchange rate volatility on the value of remittances from 2021 to 2024, focusing on the kyat in relation to the baht. The figure displays the blue line, which tracks the exchange rate trend and illustrate the fluctuating value of ฿1 in MMK over the specified period. The red dashed line represents the remittance value index, which declines as the exchange rate rises and shows the reduced value of remittances when converted to kyat.

Following the 2021 military coup in Myanmar, significant political turmoil led to pronounced economic disruption. This upheaval undermined investors' confidence, triggered capital flight, and drove a steep devaluation of the kyat. Persistent conflicts and resistance movements exacerbated economic instability, contributing to continuous currency depreciation. Additionally, sanctions imposed by Western nations in response to Myanmar's political landscape restricted access to international financial markets and further strain the kyat's value.

High inflation in Myanmar has worsened these economic challenges by decreasing the purchasing power of the kyat. This trend is reflected in the rising kyat to baht exchange rate, making the value of remittances more significant in terms of kyat. Despite various interventions by the Central Bank of Myanmar, such as implementing currency controls and foreign exchange regulations, efforts



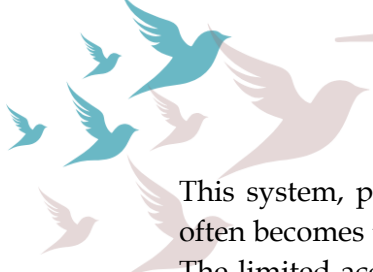


to stabilize the kyat have been largely unsuccessful, resulting in fluctuating exchange rates.

The influx of middle- and upper-class Myanmar citizens into Thailand has significantly impacted the real estate and investment sectors. Many buyers from Myanmar are purchasing properties in key areas such as Bangkok, Chiang Mai, and border regions like Mae Sot. The 2021 coup in Myanmar has resulted in substantial capital outflows, prompting wealthy Myanmar citizens to invest in Thai real estate. By the first quarter of 2024, Myanmar nationals ranked second only to Chinese nationals in property transfers in Thailand, accounting for 10% of foreign transfers and 12.3% of the total value. The increase is remarkable with property transfers growing from 30 in 2021 to 564 in 2023, and 392 in just the first quarter of 2024 (Khaosod English, 2024). This surge in demand has stimulated the Thai property market and attracted real estate developers and investors who see opportunities in catering to this new wave of affluent immigrants. The implementation of restrictive laws in Myanmar has intensified the urgency for relocation, as individuals seek to safeguard their wealth and personal safety in a more secure economic environment like Thailand. Therefore, Myanmar business owners and investors have been relocating their investments to Thailand, capitalizing on its relatively stable economic and regulatory framework to protect their assets and continue business operations without the limitations faced in Myanmar. This migration has led to a sustained outflow of resources from Myanmar, impacting the country's financial stability and further influencing the exchange rate. The mass movement of wealthier Myanmar citizens and youths to Thailand and their subsequent investments in property and business ventures have contributed to an increased demand for Thai Baht. Many International organizations and civil society groups have also relocated to Mae Sot, Chiang Mai, and Bangkok, leveraging these locations as strategic bases to coordinate activities along the Myanmar border and within the country. As a result, financial flows previously directed into Myanmar have shifted to Thailand, significantly increasing the demand for baht. This demand has put upward pressure on the baht relative to the kyat, exacerbating the currency's depreciation. The movement of capital out of Myanmar – whether through direct investments or the purchase of property has drained foreign currency reserves and weakened the kyat. Consequently, the exchange rate has reflected these economic pressures, with the kyat continuing to depreciate against the baht throughout 2023.

Despite the critical role of remittances, there are substantial challenges in their flow, driven by regulatory, logistical, and financial hurdles. A significant barrier is the widespread use of informal channels such as the hundi network.






This system, popular due to its convenience and more favorable market rates, often becomes the preferred option for many migrant workers and their families. The limited access to formal banking services, particularly in rural areas where many households lack bank accounts, exacerbates reliance on these unofficial channels. Furthermore, the depreciation of the kyat and restrictions on the formal banking sector have made it challenging for migrants to trust or utilize official channels. As the union member said, “only a few or about five percent of Myanmar migrant workers in the union choose to send money via formal money transfer mechanisms, whereas more than 90% relied on hundi agents”.

The political turmoil in Myanmar has triggered economic instability, leading to severe inflation and dramatic fluctuations in the value of the kyat against foreign currencies. This instability has transformed currency trading and exchange into a lucrative venture, as there is a growing demand for stable foreign currencies like US dollars and euros among businesses and individuals striving to protect their assets. Many Myanmar nationals working overseas send remittances back home, which must be converted into the local currency. Middle-class individuals, benefiting from their greater access to capital and extensive networks both locally and internationally, frequently act as intermediaries in these currency exchanges. They capitalize on their resources to purchase foreign currency at lower rates and sell it at higher prices within the country. The gap between official and parallel market exchange rates continues to incentivize informal channels, as the official rate often falls short compared to black-market rates. Due to restrictions on foreign currency exchange, unexpected account closures over suspicions of logistical support to the revolution, and concerns about government surveillance, formal banking systems in Myanmar are often either dysfunctional or mistrusted. As a result, many turn to informal brokers who can provide essential currency exchange services without the direct tracking of the banking processes of senders and receivers. To fill the gap, middle-class individuals with financial resources and networks are well-suited to play this role. "For some, what begins as a side job to supplement income can quickly turn into a full-time profession, particularly as they develop more contacts and expand their operations both within and outside Myanmar," a broker noted. Digital platforms and mobile banking have further facilitated connections between those in need of currency exchange and those offering these services, enabling even small-scale brokers to operate effectively and serve a broader clientele. Consequently, the combination of economic necessity, access to capital, and the shortcomings of formal financial institutions has led many in Myanmar's middle class to become brokers in currency exchange for remittances. This role not only






assists them in managing financial uncertainties but also plays a vital function in an economy that heavily depends on remittances from abroad.

B. The Currency Crisis Along the Border after Coup

The Myawaddy-Mae Sot exists along the Thai-Myanmar border. Border cities have been grappling with the concerning trend of currency exchange rate fluctuation between the kyat and the baht since the 2021 coup. Exchange agencies in the area have reported a widening gap in exchange rates, with some agencies or individuals offering rates as high as MMK 90 for ฿1, a significant deviation from previous norms of MMK 50 for ฿1. This instability has been exacerbated by several factors. The release of new MMK 20,000 banknotes by the military council have triggered a rapid decline in the value of the kyat, disrupting border money transfer businesses. Additionally, the lack of transparency regarding the volume of issued banknotes of Myanmar has raised concerns about worsening inflation. The introduction of the new banknotes in 2023 (Burma News International, 2023) has not only affected currency markets but also intensified economic woes and humanitarian concerns along the Thai-Myanmar border. The devaluation of the kyat has fueled inflation and increased the costs of essential goods and services in Myanmar. Residents of border towns like Mae Sot and Myawaddy have expressed their distress over the growing disparity in currency values, as well as the decreasing-wages and incomes. Those factors contribute to intensified socio-economic hardships for the local population and for cross-border trade. Furthermore, amidst military preparations for continued conflict between revolutionary forces and the military council, local families increasingly rely on food and rice rations provided by charitable organizations and individual donors.

Several interconnected factors have contributed to the current instability in currency exchange rates. Economic sanctions imposed by the United States on Myanmar's banking sector, particularly targeting institutions like the Myanmar Foreign Trade Bank (MFTB) and Myanmar Investment and Commercial Bank (MICB), (U.S. Department of State, 2023), have profound impact on currency change. The sanctions were a response to allegations of foreign currency manipulations by Myanmar's Military Council (U.S. Department of the Treasury 2023), adding layers of uncertainty to financial markets. By targeting these financial institutions, the sanctions aim to cut off the military regime's access to international financial systems and restrict their ability to procure military equipment to sustain their operations. This move is part of broader international efforts to pressure Myanmar's military regime to halt their repressive actions and restore democratic order (Al Jazeera, 2023).





The instability in currency exchange rates has far-reaching implications for trade along the Thai-Myanmar border (Mizzima, 2024). Since the coup, border traders have already faced rising costs and logistical challenges. Additional difficulties have arisen from gate fees imposed by military council troops and the widening gap in exchange rates, which have significantly increased trading expenses that potentially led to higher prices for imported goods and inflationary pressures on the local economy.

Frequent changes in laws and regulations, particularly those restricting the use of US dollars within Myanmar, have created confusion and volatility in the currency exchange market. Policies introduced by the Military Council, such as crackdowns on the possession of US dollars by Burmese citizens and mandatory deposits of dollars in banks, have further added to the uncertainty surrounding currency exchange. The regime's desperate measures to control the country's spiraling economic crisis have led to the sharp depreciation of the Kyat, fueling a surge in the black-market for gold and U.S. dollars, and exposing vulnerabilities in Myanmar's economic structure and governance post-coup (Strangio, 2024). Such directives have led to fluctuations in the value of the kyat and undermined confidence in the currency's stability. Consequently, there has been a reduction in the availability of Myanmar goods in exchange for Thai products, further encouraging the use of baht for transactions. Following the coup d'état, the foreign currency market in Myanmar has experienced instability, leading to a sharp devaluation of the kyat. This economic turbulence has caused skyrocketing prices of imported goods, shortages in supplies and increased hardships for local residents along the Myanmar border to maintain their livelihoods.

Residents of Myawaddy and Mae Sot City have observed a significant alteration in their purchasing patterns owing to the escalating value of baht. The surge in the baht's value has led local vendors to favor conducting transactions in baht rather than the kyat. Testimonies from Myawaddy residents affirm that businesses in the area have shifted towards exclusively accepting baht for transactions. Notably, even neighborhood stores predominantly price their goods in baht and indicate a discernible consumer preference for the more stable currency. The trade dynamics have changed as a result of the fluctuating exchange rates. For traders on the Myanmar side of the Myawaddy-Mae Sot border crossing, imported goods from Thailand become more expensive as the value of baht increases.





DISPARITIES OF MYANMAR MIGRANT WORKERS IN MAE SOT, THAILAND

A. Wage Inequities

Myanmar migrant workers (MWs) play an integral role in the economic landscape of Thailand. They have worked in a range of sectors such as construction (notably dominated by males), manufacturing industries, and food production, agriculture and animal husbandry, domestic work (primarily females) in Mae Sot (McAlpine, 2021). The presence of Myanmar workers in construction is significant due to the physical nature of the work and the relatively higher wages it offers compared to similar roles in Myanmar. The construction sector has not only provided a livelihood for these migrants but also contributed to Thailand's rapid urban expansion and modernization. In Mae Sot, agriculture is a common employment sector for Myanmar migrants. These areas of vast agricultural lands rely on the labor of migrants for planting, harvesting and processing agricultural products. Animal husbandry also forms a part of this rural employment landscape, with migrants involved in the care and breeding of livestock (Musikawong, 2022).

These urban and suburban areas of the Mae Sot city have a high demand for workers in vending and general trade. Myanmar migrants here often engage in small-scale trading, running stalls or working in markets (Khai, 2023). The bustling markets and the dense urban setting provide ample opportunities for enterprising individuals. This sector encompasses a range of activities from working in food processing factories to roles in small food businesses like street food vending across Thailand. Food production is labor-intensive and often requires long hours, making it a suitable job for many migrants willing to undertake such work for better pay (Gordon, 2022). Domestic Work is also available for some Thai households. Female migrant workers work as housekeepers, nannies and caretakers (Thwe, 2022). Female Myanmar migrants often find these roles preferable for their non-seasonal nature and the stability they offer compared to other forms of casual labor. Moreover, domestic work sometimes provides room and board, which is an added benefit for migrants looking to save money.



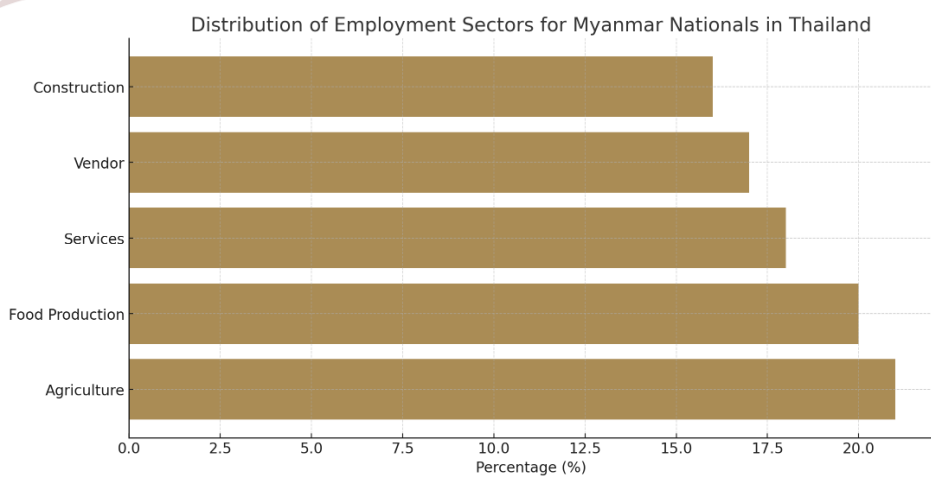
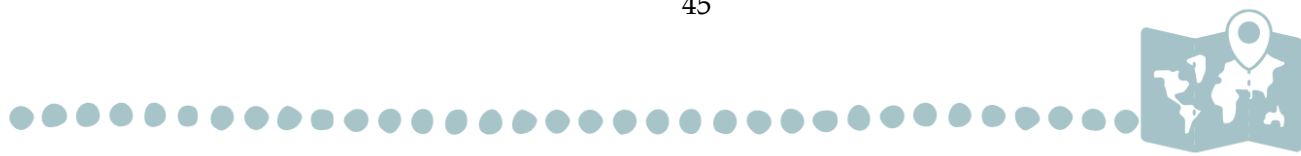


Figure 6: *Distribution of Employment Sectors for Myanmar Nationals in Thailand*
Based on IOM 2024 Report

In Mae Sot, Thailand, wage levels for migrant workers from Myanmar vary significantly across key economic sectors, with many earning below the national minimum wage (Duncan & Rakkanam, 2024). This wage disparity illustrates the economic vulnerabilities that migrant workers face in this region, where labor conditions often do not meet legal standards. Based on legal status, the wages are diverse. Generally, migrant workers with certain labor documents in Tak Province receives ₮ 345 minimum wage (WageIndicator, 2024). However, for undocumented, wages are below minimum wage. In the agriculture sector, migrant workers typically earn between ₮ 120 and ₮ 250 per day and other in kind assistance. These earnings are subject to fluctuations based on the type of work performed and the season, reflecting the sector's instability and its impact on workers' financial security. The manufacturing industry, particularly the garment sector, employs a large number of migrant workers. Despite the sector's importance to local and international markets, wages in this industry often fall below the legal minimum for undocumented workers. Research has indicated instances where newly arrived workers are paid less than the mandated daily minimum wage. Some earn as low as ₮ 250 per day if the worker is undocumented. This gap between legal and actual wages highlights significant issues in legal status, wage enforcement and labor rights within the industry. Construction work in Mae Sot offers slightly higher wages compared to agriculture, hospitality and manufacturing, typically ranging from ₮ 250 to ₮ 360 per day. The variability in these wages depends on the complexity of the project and the worker's level of experience. However, even these earnings may not always align with minimum






wage requirements for the majority of workers. In the service sector, which includes hospitality and domestic work, wage levels can be inconsistent. Workers in hospitality may receive daily wages ranging from ₪ 250 to ₪ 300, demonstrating a disparity in income within the sector. Domestic workers often earn between ₪5,000 and ₪10,000 per month calculated on a daily basis, can also fall below the standard minimum wage. The wage emphasizes the economic challenges faced by migrant workers in Mae Sot. Structural issues such as a lack of enforcement, fear of retaliation and the absence of union representation worsen these disparities (Duncan & Rakkanam, 2024). The significant gap between legal and paid wages, especially in industries like garment manufacturing and agriculture, points to the need for stronger labor protections and more effective wage enforcement mechanisms to ensure that migrant workers receive fair compensation.

The minimum wage in Tak, Mae Sot remains slightly below that of major cities. In Bangkok, the minimum wage is ₪ 363, ₪ 370 in Phuket, and ₪ 350 in Chiang Mai (WageIndicator, 2024). One migrant mentioned that they want to move to places with better wages across Thailand, “Economic instability has driven many migrants into debt, with average levels reaching up to ₪ 50,000 in provinces like Bangkok or Chiang Mai.” The debt burden has grown more pronounced among new arrivals following the 2021 coup, as they are more likely to borrow money for essential needs and migration expenses. This cycle of debt highlights the precarious situation that many migrants face as they attempt to provide for their families while navigating uncertain economic and political landscapes.

Sector	Daily Wage Range (฿)
Agriculture	120 - 250
Garment Industry	250 - < 345 (below minimum)
Construction	320 - 360
Hospitality	250 - 300
Domestic Work	5,000 - 10,000/month (approx. 167 - 267/day)

Figure 7: Comparison of Wage Levels for Migrant Workers in Mae Sot (THB)



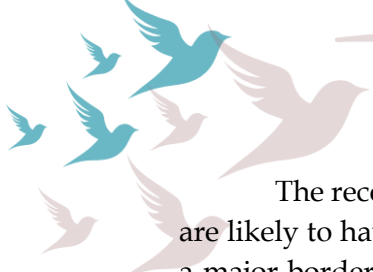


In Mae Sot, the supply of workers exceeds the demand from workplaces after the coup in 2021. This labor surplus can lead to several economic challenges, such as lower wages, underemployment, and job instability, impacting both local and migrant workers. Such conditions often pressure wages to remain at the minimum levels and can limit the overall economic benefits of wage increases.

On December 24, 2024, the Thai Cabinet sanctioned a new series of minimum wage rates, slated for implementation from the outset of the subsequent year. These modifications, steered by recommendations from the tripartite Wage Committee, entail substantial increments that exhibit significant regional variation. The revised policy establishes the highest daily minimum wage at ฿ 400, designated specifically for workers in Phuket, Chachoengsao, Chon Buri, and Ko Sui district of Surat Thani. Noteworthy adjustments include an increase to ฿ 380 in the Mueang district of Chiang Mai and the Hat Yai district of Songkhla, alongside a rise to ฿ 372 in Bangkok and its six adjacent provinces. According to Boonsong Thapchaiyuth, the permanent secretary of labor, the remaining 67 provinces of Thailand are categorized into 17 distinct minimum wage rates. For Mae Sot and other parts of Tak province, the minimum wage adjustments would fall under the category of "Other 67 Provinces," where the minimum wage rates are tailored according to local economic and social conditions, with the new minimum wages ranging from ฿ 337 to below ฿ 400 per day. Mae Sot, Tak still in ฿ 345.00. These rates are meticulously derived from localized evaluations of living costs, economic activities, and the financial sustainability of employers (Reuters, 2024). Although the minimum wage differs in Thailand depending on the location and type of job, it is now up to about ฿ 370 or \$ 10 a day.

This decentralized approach allows for regional wage committees to propose rates that reflect the local cost of living, the economic capacity of employers, and the general social situation. As such, the precise rate for Mae Sot would be determined by the relevant provincial sub-committee, which takes into account these local factors. These wage modifications are integral to a broader economic strategy aimed at achieving a 3% growth rate in the forthcoming year in Thailand. This structured wage enhancement is designed not only to bolster consumer expenditure but also to refine the alignment of minimum wage standards with regional economic conditions, thereby addressing disparities in living costs across the nation. This strategy exemplifies a targeted approach to economic management, wherein wage policy is employed as an instrument to promote equitable economic development and elevate the general standard of living (Thai PBS World, 2024).






The recent changes in minimum wage rates approved by the Thai Cabinet are likely to have a significant impact on Mae Sot, especially given its position as a major border town with a high concentration of migrant workers. The recent directive by the Thai Cabinet to amend minimum wages illustrates a nuanced approach to economic policy that acknowledges regional economic disparities and strives to ameliorate living standards while stimulating economic growth. If successfully implemented, these structured wage increases could serve as a paradigm for other nations seeking to harmonize economic growth with regional equity in living standards. Subsequent research should monitor the economic outcomes of these adjustments to ascertain their efficacy in fulfilling the intended economic and social objectives. However, it also means that workers in Mae Sot are unlikely to see the top-tier wage increase that has been allocated to the more economically vibrant or strategically important tourist regions. This minimum wage increase has the potential drivers to move to other provinces from Mae Sot. It also presents challenges that need to be managed by policymakers, businesses, and community leaders to ensure that the benefits are realized without leading to unintended negative consequences to migrant workers. This imbalance among the availability of labor and the number of available jobs necessitates strategic interventions, possibly including vocational training programs, to diversify the skill sets of workers and open up new employment opportunities. Moreover, the impact might be limited to those who have formal employment and are recognized by their employers as eligible for the minimum wage. Many migrant workers in Mae Sot work in informal sectors or are employed irregularly, and thus may not see the benefits of this policy.

While the new economic policies by the Thai government are designed to stimulate the economy and improve living conditions, the actual impact on Myanmar migrant workers in Mae Sot will depend significantly on their legal status, the sectors they are employed in, and the inclusivity of these policies. Further research and policy adjustments are required to ensure that the benefits of economic growth and increased consumer spending extend to this vulnerable population segment. Monitoring the implementation and the real-world effects of these changes will be crucial for adjusting policies and practices to support sustainable economic and social development in Mae Sot.

B. Demographic and Occupational Structure of Myanmar Migrant Workers in Mae Sot

The demographic distribution of Myanmar migrant workers in Mae Sot by age and occupation, provides a comprehensive overview of the labor force





composition in this border area. According to the data collected from labor unions, the migrant workforce is categorized into various age groups and occupations to reflect the diversity and labor dynamics specific to this region.

In the youngest age bracket, those under 20 years old primarily engage in entry-level positions, often found in the manufacturing and service industries. These roles typically require minimal experience, making them accessible for younger workers, who may still be gaining skills and education while earning a living. This group tends to have a high turnover rate due to seasonal employment patterns and the pursuit of educational opportunities. The next significant age group, from 21 to 30 years old, constitutes a substantial portion of the workforce and is predominantly employed in more skill-intensive sectors such as textile manufacturing and small-scale industries. Workers in this age group are more likely to hold semi-skilled positions, having accumulated experience and on-the-job training that elevate their proficiency and responsibility levels within their respective fields. Individuals aged 31 to 40 years are often found in skilled positions, wielding considerable experience that qualifies them for more stable and demanding roles. This group is essential to the local economy, as they frequently take on supervisory or technical roles that support and enhance productivity in their industries. Their expertise is crucial in sectors where precision and skill significantly impact the quality of output, such as in specialized garment manufacturing and automotive repaired or driving works.

The demographic of workers over 40 years old is smaller in comparison. These individuals are often employed in roles that require high levels of expertise of management positions or artisanal crafts that benefit from years of accumulated skill. Therefore, the demographic distribution of Myanmar migrant workers in Mae Sot by age and occupation highlights a diverse and multi-skilled labor force that is integral to the socio-economic fabric of the region. Each age group brings different skills and levels of experience, contributing uniquely to the local economy and community stability. The data underscores the importance of understanding demographic trends to support effective labor policies and community development initiatives.



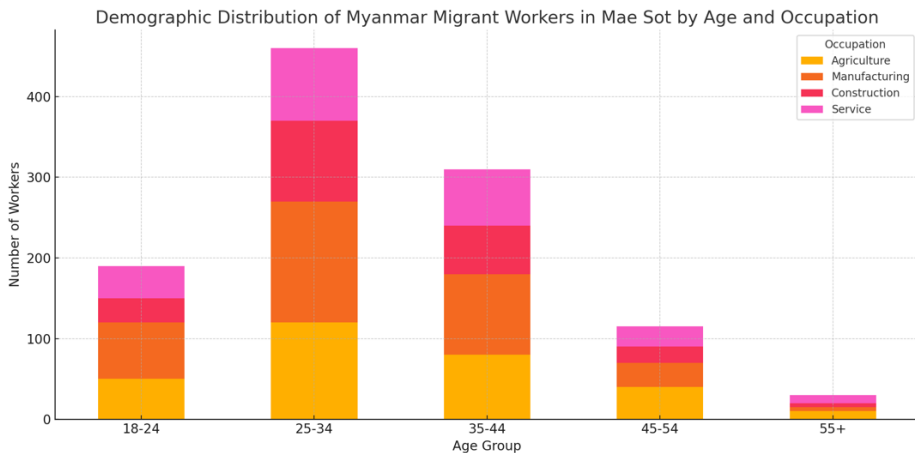


Figure 8: Demographic Distribution of Myanmar Migrant Workers in Mae Sot by Age and Occupation Data Based on members of Labor Unions

REMITTANCE FLOWS AMONG MYANMAR MIGRANT WORKERS IN MAE SOT

A. The Impact of Remittances on Myanmar's Socio-Economic Stability

Remittances from Myanmar migrant workers in Thailand have become increasingly vital to Myanmar's economy, supporting household income and contributing to overall economic stability. Thailand stands out as the largest source of these financial inflows, particularly impacting the southeastern regions of Myanmar. The International Food Policy Research Institute (IFPRI, 2024) outlines Myanmar's ongoing challenges in food security, nutrition, and agricultural productivity amid political and economic turmoil. According to the IFPRI report, remittances from Thailand make up significant portions of the total remittances received in states, such as Kayin, 90%, Tanintharyi, 85%, and Mon, 76%, respectively. This financial support is essential in a country where approximately 49.7% of the population lives below the poverty line. Ekapirak (2024) has analyzed the vital role of remittances in Myanmar. He pointed out that as the largest migration source country in the Mekong sub region, Myanmar generates substantial remittance inflow for sustaining household incomes, especially during times of political and economic uncertainty. Remittances play a crucial role in contributing to poverty alleviation and safeguarding social stability in Myanmar. Remittances are predominantly used for daily survival needs such as food, debt payments, and basic household expenses.

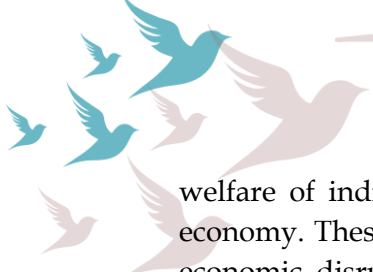




Remittances sent by migrant workers are crucial for the sustenance of left-behind families in Myanmar, particularly in rural and conflict-affected areas of Eastern Myanmar. The World Bank (2024) reported that remittances to lower-middle-income countries (LMICs) remained the largest source of external finance in 2023 despite slowing growth. Factors influencing remittance flows include labor market conditions in high-income countries, exchange rate fluctuations, and geopolitical developments (Ratha et al., 2024). According to the Myanmar Strategy Support Program (MSSP) (2024) a significant portion of remittances flows through informal channels after the coup, making it difficult to quantify the total remittance value accurately. Sixteen percent of households received remittances from January to June 2023, with 10% from domestic migrants and 8% from international migrants. International remittances were higher in value than domestic ones, with households receiving on average MMK 395,835 (\$188) per month from abroad. While formal channels accounted for \$1.7 billion in 2022, the combined estimate, including informal transfers, reached \$4.7 billion. From 2019 to 2023, households primarily spent remittances on food which accounts for 75%, non-food essentials, 41%, and 36% for health care (Myanmar Agricultural Policy Support Activity, 2024). New government regulations requiring the use of formal banking channels and a 10% mandatory taxation threaten to reduce the value of remittances received. While some funds are directed towards daily costs, education for children and healthcare, the majority do not contribute to significant investments or economic growth within the community. For many households in Karen, Mon, and Shan households in Myanmar, remittances provide a form of co-insurance against economic instability but do not cover the whole household. Despite their role in poverty alleviation, remittances often perpetuate dependency. Although a smaller portion of remittance is allocated to healthcare and education, these expenses remain crucial for long-term human capital development. However, the quality of these services in Myanmar has gradually deteriorated.

Remittances often help families in paying off debts, which can relieve immediate financial pressures but may not contribute to long-term economic growth. A significant proportion of remittances is spent on non-productive items such as food, debts, and household goods labeled as “unproductive.” However, these expenditures ensure the household's survival and contribute to social stability. Only about 20% of remittances are directed towards investments in agriculture, small businesses, or savings. Limited productive use is attributed to the economic constraints and lack of investment opportunities in rural Myanmar. This demonstrates the vital role remittances play not only in enhancing the






welfare of individual families but also in providing a buffer for the national economy. These financial flows are particularly stable and reliable, even during economic disruptions, acting as a counterbalance to more volatile sources of foreign exchange such as foreign direct investment (FDI). Prior to the COVID-19 pandemic, remittances to Myanmar through formal channels steadily increased, rising from \$1.64 billion in 2013 to \$2.67 billion in 2018, representing almost a 10 % annual growth rate. The World Bank estimated that when including informal channels, remittances reached up to \$ 8 billion or about 13% of Myanmar’s GDP in 2015. On average, migrant workers from Mae Sot remit approximately \$ 900-1200 annually that helps support families and communities back home. Despite the disruptions caused by the COVID-19 pandemic and the 2021 military coup, remittances remain vital for alleviating poverty and safeguarding social stability in a country where nearly half of the population lives below the poverty line (AMRO, 2024).

Remittance as a vital financial flow faces challenges due to the reliance on informal channels. As emphasized by migrant workers in FGD, “there is significant reliance on informal channels due to limited access to banking services,” stemming from the underdeveloped financial infrastructure in Myanmar. The use of these networks for convenience underscores a deeper issue of economic insecurity and limited formal financial systems. The importance of these remittances cannot be overstated, particularly for rural and conflict-affected areas. They serve as a lifeline, bolstering household income and local economies. While many migrants express a longing to return to Myanmar, this decision is fraught with complexities. Their considerations are heavily influenced by economic and security conditions. One report noted, “the majority of those considering return do so with the hope of reuniting with family or taking advantage of improved opportunities in Myanmar.” However, the ongoing conflict and political instability are still barriers, deterring many from going back home.

B. The Impact of Family Migration and Social Remittances on Myanmar Communities in Thailand

Family migration further shapes the remittance behavior and decisions related to returning home. Displaced migrants who move with family units have strong communal ties that impact their financial priorities and long-term plans. These familial connections, while fostering resilience, pose unique challenges compared to those faced by economic migrants traveling solo. As one labor right worker observed, “displaced migrants often migrate with family units, which






impacts their remittance behavior and considerations for returning home,” revealing the deep-rooted influence of community and family on their economic strategies. Social remittances are the non-monetary resources transferred by migrant workers to their home communities, encompassing skills, practices, and social norms (Levitt, 1998). In the case of Myanmar migrant migrants in Thailand, social remittances manifest in various ways. Migrants gain valuable technical skills and knowledge, including language proficiency and effective work practices, which they often share with their communities back home. This transfer of skills can be particularly beneficial when migrants return or communicate with their families. A striking example is the influence of Thai culture in Eastern Myanmar, where elements such as the architectural styles of homes, local business models, and language acquisition reflect cross-border exchange. “Our homes now blend traditional styles with what we see in Mae Sot,” said a returning migrant, illustrating the tangible cultural shifts. These adaptations often align with aspirations for higher living standards and better economic opportunities. The success stories of migrant workers significantly influence local perceptions of education and employment. Many young people inspired by such stories prioritize migration over formal education as they view it as a direct route to financial stability. “Why spend years studying when my brother built our house from his work in Thailand?” shared a teenager, undermining long-term educational pursuits over the appeal of immediate economic gains. This shift, while fostering practical, work-related skills, also poses challenges, including decreased educational attainment within communities.

Remittances from migrant workers are essential for sustaining households in Myanmar, yet they have not spurred broad-based economic growth in the areas sending these workers. The potential for meaningful development depends on Myanmar and Thailand's capacity to build frameworks that encourage productive investments and support migrants' rights and skills development. The anticipated increase in Thai investments in Myanmar may shape how remittances are utilized and integrated into more comprehensive economic strategies. While the immediate impacts of remittances include poverty alleviation and daily sustenance, their contributions to long-term development are often constrained by economic dependencies. Conversely, social remittances such as the transfer of skills and cultural practices hold promise for promoting sustainable change. “We learned to run small businesses just like they do in Thailand,” remarked a community leader, hinting at the subtle yet significant influences that go beyond financial support. Addressing the challenges of remittance dependency and maximizing both financial and social remittances effectively are crucial steps in






fostering sustainable development within migrant-sending communities. The narrative of Myanmar migrants encapsulates a story of resilience in the face of adversity. While their economic contributions are significant, the structural challenges they face ranging from limited financial access to debt and the complexity of potential repatriation paint a nuanced picture of their lived realities.

C. The Shift from Formal to Informal Remittance Channels Amidst Political and Economic Instability

While remittances from Thailand are a lifeline for many Myanmar families and play an essential economic role, there are also serious challenges due to regulatory policies, limited formal financial infrastructure, and the prevalence of informal channels. Efforts to improve the formal financial sector and offer competitive rates, along with the adoption of these solutions could encourage greater use of official channels. However, these improvements will need time and substantial investment to make digital remittance solutions broadly accessible. The potential of digital remittance platforms improved accessibility and transparency, but these solutions remain nascent. The ASEAN+3 Macroeconomic Research Office (AMRO), specifically the ASEAN+3 Regional Economic Outlook (AREO) provide this annual report provides a comprehensive assessment of the macroeconomic status and financial health of the ASEAN+3 region, which includes the ten ASEAN member states plus China, Japan, and South Korea. This 2024 AMRO report underscores that “digital remittance solutions have recently become available in Myanmar, but have yet to reach the broader population,” pointing to both challenges and opportunities ahead. The report also emphasizes the importance of remittances in low-income developing economies like Myanmar, which has become a major source of migration in the Mekong subregion over the past half-century. Additionally, the report discusses recent developments and the outlook for remittances in Myanmar, considering the latest policy and regulatory shifts post-COVID-19.

The remittances sent by Myanmar nationals working abroad significantly contribute to the country's economy. Over the past six months, Myanmar migrant workers remitted a total of \$ 500 million to Thailand, with exchange rates fluctuating between MMK 2,865 and MMK 2,870 per \$ 1. From November 1, 2022, to April 28, 2023, authorized banks in Myanmar facilitated remittance transactions amounting to \$1,549.73 million, averaging \$258.29 million per month. In Thailand, remittances from Myanmar workers totaled \$496.49 million, indicating significant fund transfers from this neighboring country. The primary recipients of remittances from Myanmar migrant workers include Thailand, Malaysia, Japan,






and Singapore (Ministry of Finance and Planning, Republic of the Union of Myanmar, 2023).

The Union Tax Law 2023 has been amended, mandating Myanmar nationals abroad to pay taxes in the currency of their earnings, effective from October 1, 2023. These directives are anticipated to impose financial strain on migrant workers, potentially reducing their disposable income and savings (Smith, 2023). Moreover, the taxation amendment may lead to double taxation for Myanmar migrants aggravating their financial burdens. These policies are likely aimed at generating additional foreign currency to support the activities of the State Administration Council (SAC) and suppress resistance against the military regime. Consequently, stringent regulations may drive some migrants towards irregular pathways, particularly in Thailand, where a significant number of Myanmar workers reside. The implementation of these policies by the Myanmar junta is expected to have far-reaching consequences for migrant workers from Myanmar in Southeast Asia, including financial strain, potential double taxation, and altered migration patterns. Those challenges faced by migrant workers and evaluating the effectiveness of policy responses is crucial amidst the volatile situation in Myanmar (Sassen, 2021). This fact provides the volatility of remittances and the shift from formal to informal channels amidst crisis, emphasizing the importance of privacy in policymaking and sanction enforcement. This factor reveals a fluctuating landscape of remittance flows, with informal channels gaining prominence amidst crisis.

The dynamic of remittances interplay between political crises and cross-border economy and political development (Krawatzek, & Müller-Funk, 2020). Given the persistence of geopolitical uncertainties in Myanmar (Martin & Basistha, 2024), proactive measures are essential to mitigate adverse effects on remittance-dependent economies. Exchange rate differentials between official and black-market rates also hinder formal remittances (Annamalah et al., 2024) and amplify reliance on informal avenues. While remittance flows gradually resumed with the reopening of banks in Myanmar, exchange rate volatility persisted, influencing transaction dynamics.

In Mae Sot, Myanmar migrant workers primarily rely on three major remittance platforms: banks, money transfer agencies, and hundi. Traditional banks offer regulated transactions but often at higher costs and slower speeds, requiring both senders and recipients to have bank accounts, which can pose challenges due to documentation requirements. Very few migrant workers use



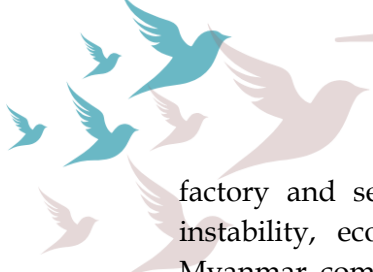


international money transfer agencies such as Western Union and MoneyGram provide extensive global networks and faster transfers, catering to those without bank accounts, although at higher fees. Meanwhile, emerging fintech platforms like PayPal and Wise offer innovative, cost-effective options, although these require digital literacy and access to internet-connected devices. When analyzing associated costs, it is evident that transaction fees vary across platforms. Banks typically impose higher fixed fees, while agencies often apply sliding scale fees based on the amount sent, often at a higher rate. In contrast, agencies generally offer lower transaction fees, which makes them appealing to cost-conscious migrants. Exchange rates also play a significant role in these decisions, banks typically provide less favorable rates with markups over the market rate, while agencies tend to offer more competitive rates, maximizing the value of remittances. Many migrant workers continue to use smaller, cash-based transfers, particularly Kpay because of its convenience. This preference reflects the logistical challenges of traditional banking and the practical benefits of digital services. The broader economic and political landscapes of Thailand and Myanmar significantly influence these financial choices, emphasizing the complex environment in which migrant workers operate.

After the coup, *hundi* has emerged as a crucial channel for remittances, particularly among migrant workers in Thailand. Banking restrictions and currency controls have fueled its popularity. Remittances via *hundi* constitute a significant portion of Myanmar's GDP (Tual, 2021; Thompson, 2019). Cross-border trade dynamics between Myanmar and its neighboring countries further underscores the importance of informal payment systems, particularly in the context of economic sanctions and evolving trade agreements (Than, 2007; Aung, 2009). The use of the *hundi* payment system illustrates a strategic bypass of the formal financial system, complicating the accurate recording of trade figures. Moreover, recent prohibitions on the importation of certain goods have intensified the scale of informal trade, leading to product shortages and significant price increases. Political instability and continuous conflict within Myanmar have further exacerbated the situation, encouraging the expansion of informal trade activities. The country's mixed economy, marked by its informal economic sector, particularly thrives in border areas fraught with political tensions and ethnic conflicts. These regions have become notorious hubs for illicit trade, including drugs, and timber, partly facilitated by ceasefire agreements between the Myanmar army and various ethnic groups.

Khin, a Myanmar migrant worker in Mae Sot, has faced challenges in selecting a remittance platform after the 2021 coup. She worked in a garment





factory and sent money home to support her family. Factors like political instability, economic uncertainty, and changes in financial regulations in Myanmar complicate her decision-making process. She prioritized remittance platforms offering competitive exchange rates and low transaction fees. She was cautious of new regulations impacting traditional banking, seeking compliant yet accessible platforms. Monitoring exchange rates closely, she preferred platforms maximizing the value of her remittances. Reliability is essential for Khin, who preferred established platforms for secure transactions ensuring timely funds delivery to her family. Khin said that accessibility is crucial, requiring platforms easily reachable from Mae Sot through mobile apps or agent networks for swift transfers. She expressed concern about perceived risks, prioritizing trust and security amidst the volatile political and economic climate post-coup. She also stressed the importance of policymakers and financial institutions understanding the concerns of migrant workers in order to tailor services effectively. Addressing these challenges is vital in supporting workers like Khin and their families in the aftermath of the coup. Given these factors, policymakers and financial institutions must comprehend the nuanced preferences and concerns of Myanmar migrant workers regarding remittance platforms. Services need to be adapted to meet the evolving needs of workers and their families as they navigate challenges presented by the aftermath of the coup.





Flowchart of Common Remittance Platforms Used by Myanmar Migrants

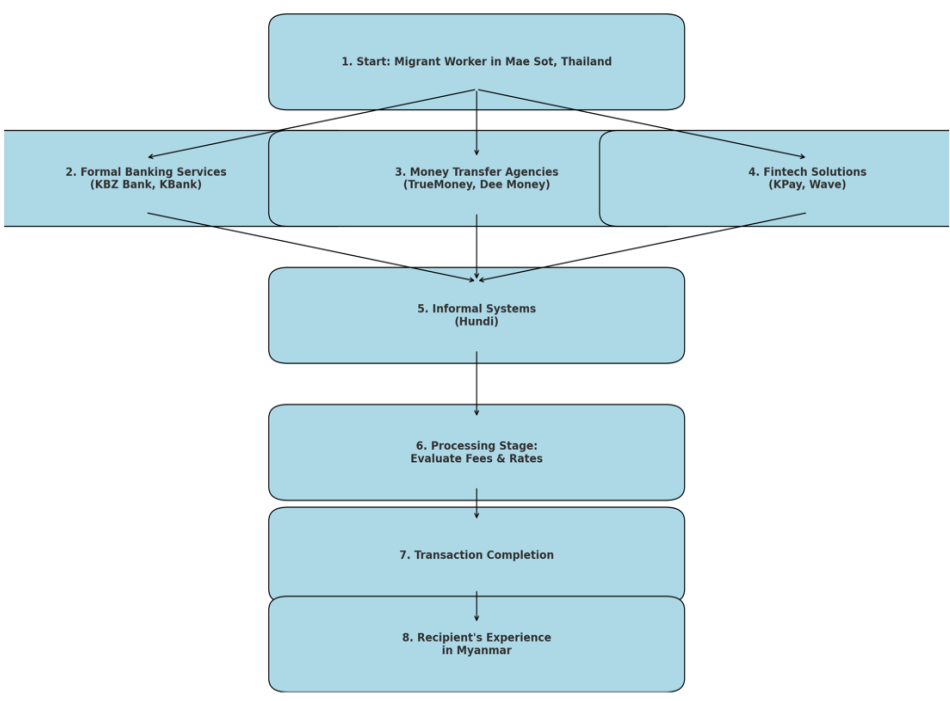



Figure 9: Flowchart of Common Remittance Platforms Used by Myanmar Migrant

D. The Exploitative Dynamics of Remittance Platforms

Remittance platforms in Mae Sot reveal a troubling trend where profit maximization often eclipses the welfare of Myanmar migrant workers (MWs). These platforms prioritize profits by imposing high fees, unfavorable exchange rates, and employ aggressive marketing strategies. Such practices exacerbate MWs financial vulnerabilities, perpetuating cycles of poverty and indebtedness. The urgent need for increased transparency and accountability within the remittance industry. The negative impact on their economic well-being is significant because excessive fees and poor exchange rates devalue remittances and limit their ability to support themselves and their families effectively. The financial strain from these exploitative practices hampers economic empowerment and entrenches poverty. Addressing these systemic issues is essential to protecting the MWs economic rights and promoting financial security. The necessity for regulatory reforms and consumer protection measures is essential to combat exploitation in the remittance process. By focusing on the well-






being and empowerment of migrant workers, stakeholders can help build a fairer, more inclusive remittance framework. The examination of remittance frequency and value through a platform for understanding the resilience of MWs and the broader implications for household welfare and macroeconomic stability in Myanmar. Monitoring and enforcement costs are crucial for maintaining the integrity of remittance contracts. Gaps in regulatory oversight, weak enforcement, transaction opacity, reliance on informal channels, and exploitative behavior by service providers expose MW to corruption and fraud. Addressing these issues through regulatory reforms, increased transparency, and stronger accountability mechanisms can mitigate the risks of fraudulent practices. The barriers to accessing formal financial services, such as high transaction costs, complex documentation requirements, cumbersome procedures, political unrest, and changing regulations. These barriers hinder MW's ability to effectively use remittance services. Therefore, identifying opportunities for collaborative efforts among governments, financial institutions, and civil society can enhance financial inclusivity and protect the welfare of MW and their families.

The remittance process has become more challenging due to Thai law enforcement, policy changes, mass migration, and the presence of the Myanmar military. The challenges include inadequate regulatory oversight, weak enforcement mechanisms, lack of transparency in remittance transactions, reliance on informal remittance channels, and the exploitation of migrant workers' limited access to formal financial services. Additionally, political instability and regulatory uncertainty in both Myanmar and Thailand create a fertile ground for corrupt practices and fraudulent activities within the remittance ecosystem. Due to lack of identification, in Mae Sot, a remittance agent named U Myo was discovered engaging in unauthorized transactions. U Myo, entrusted by MWs to transfer their earnings back home, diverted a portion of the remitted funds for personal gain. By falsifying transaction records, he pocketed the money, causing significant losses to the workers. This misconduct not only harmed the workers financially but also undermined the trust in the remittance system, leaving many without recourse to recover their lost funds.

Ma Aye Than, a migrant worker shared, "I went through a harrowing experience of deception and financial loss, which sheds light on the wider problem of exploitation in this system. I paid substantial sums for what I thought were legitimate services, only to find out later that my documents were fake. When I tried to expose the fraud online, I faced threats. These experiences really show how vulnerable are the migrant workers like me, especially when we fled to Thailand seeking refuge from conflict and hardship back home." Interviews of






newly arrived migrants indicate that fees charged by brokers for smuggling them into Thailand range from ₪15,000 to ₪ 20,000 (equivalent to MMK 16,00000 to MMK 22,00000 or \$400-550) based on origins and destination. The precarious nature of these arrangements is evident in the accounts of individuals who have been detained for illegal border crossings, some of whom recounted seeking out brokers and borrowing money from relatives to fund the journey, only to be apprehended and returned to Myanmar. The narrative of securing documentation and adapting to local regulations reveals a journey towards stability, despite the initial fears and challenges faced.

The financial management strategies adopted by the Myanmar Migrant Workers (MWs), from prioritizing essential expenses to navigating the transition from borrowed funds to regular income, reflect a pragmatic approach to life in Mae Sot. The experiences of MWs in Mae Sot highlight the complexities of migration—from the initial hurdles of settlement to navigating financial transactions across borders. The resilience, hope, and pragmatic financial strategies of these individuals underscore the need for more flexible money transfer services and initiatives to improve financial literacy among migrant communities. These measures could significantly enhance the capability of migrants to manage their finances effectively, contributing to their stability and well-being in Thailand.

Along the Myanmar-Thailand border, armed groups, including elements of the Myanmar military, have been implicated in extortion and coercion targeting migrant workers (McCarthy, 2023) and remittance agents. Instances of both sides of Myanmar and Thai police forces demanding bribes and protection money from workers and agents have been reported. Non-compliance often leads to threats, harassment, and violence against the workers and their families (Nielson, 2024), particularly when they carry large sums of cash to remit. Some remittance agents have been compelled to collaborate with the authorities under duress, further facilitating corruption within the remittance process and exposing the vulnerability of migrant workers. The involvement of these groups intensified the risks of corruption and fraud within the remittance sector (Chan, 2022), posing significant challenges to the safety and security of migrant workers and remittance agents. It highlights the urgent need for enhanced security measures and support mechanisms to protect against such illicit practices and ensure the integrity of remittance transactions. These case studies underscore the prevalence and varied forms of corruption and fraud in remittance transactions, emphasizing the necessity of robust regulatory frameworks, transparency measures, and accountability mechanisms. Such measures are crucial for mitigating risks and






safeguarding the interests of migrant workers and their families. Several case studies and examples illustrate the prevalence of corruption and fraud in remittance transactions (Palmgren, 2022c). For instance, incidents of remittance agents engaging in unauthorized transactions, falsifying documentation, or charging exorbitant fees have been documented (Palmgren, 2024c). Moreover, collusion between corrupt officials, criminal syndicates, and remittance service providers has facilitated illicit financial flows and money laundering activities. The involvement of armed groups, including elements of the Myanmar military in extortion and coercion further worsened corruption and fraud within the remittance process.

E. Tackling Corruption and Fraud in Mae Sot's Remittance Transactions

Addressing and mitigating the risks of corruption and fraud in remittance transactions require multifaceted strategies. Strengthening regulatory frameworks and enhancing oversight mechanisms are crucial steps to curb illicit activities. This involves implementing robust anti-money laundering (AML) and Know Your Customer (KYC) regulations. **KYC** involves verifying customer identities and assessing their risk levels, while **AML** encompasses broader regulations aimed at combating money laundering, fraud, and financing of terrorists activities. Together, these processes help secure the financial ecosystem by preventing misuse and ensuring compliance with regulatory frameworks. It can Enhanced Due Diligence (EDD) to high-risk customers. (IDnow, 2024). Thai authorities can conduct regular audits of remittance service providers, and enhance collaboration between regulatory authorities and law enforcement agencies. Promoting transparency and accountability in remittance transactions through the adoption of technology-driven solutions, such as blockchain technology, can also help mitigate the risks of corruption and fraud. Additionally, empowering migrant workers through financial literacy programs, access to legal assistance, and whistleblower protection mechanisms can enhance their ability to identify and report instances of corruption or fraud. Furthermore, fostering cross-border cooperation and information sharing between Myanmar and Thailand is essential to combat transnational criminal networks and mitigate the adverse impacts of corruption and fraud on migrant communities.

Some remittance service providers in Mae Sot adopt blockchain technology to enhance transparency and security in remittance transactions. By leveraging blockchain technology, all remittance transactions are recorded on a decentralized ledger and provide an immutable and transparent record of





transactions (Michael, 2024). This ensures that all transactions are traceable, reducing the risk of corruption and fraud. Moreover, the use of blockchain technology allows for real-time monitoring of transactions and enable authorities to detect and prevent illicit activities promptly. Flaim and Nawyn (2024) argued that digital tools such as blockchain and biometric identification are promoted as effective solutions for managing migration and preventing money exchange scams, aiming to safeguard the rights and well-being of vulnerable populations. As a result, migrant workers feel more confident in using the remittance platform, knowing that their transactions are secure and transparent. A non-governmental organization (NGO) in Mae Sot launched a financial literacy program tailored to the needs of the migrant workers. The program educates migrant workers on their rights and responsibilities when using remittance services, equipping them with the knowledge and skills to identify and report instances of corruption or fraud. Additionally, the NGO provides legal assistance and whistleblower protection mechanisms to migrant workers who encounter corrupt practices or fraudulent activities. Through these initiatives, migrant workers are empowered to advocate for their rights and hold remittance service providers accountable for their actions and contribute to the overall integrity of the remittance process.

The government of Thailand has established a joint task force of migration and police forces to combat transnational criminal networks involved in corruption and fraud in the remittance sector in Mae Sot after receiving complaints of corruption. The task force facilitates cross-border cooperation and information sharing between regulatory authorities and law enforcement agencies in both countries. By pooling resources and expertise, the task force conducts joint investigations and crackdowns on criminal networks operating along the Myanmar-Thailand border. This collaborative approach helps to disrupt illicit activities, dismantle criminal networks, and mitigate the adverse impacts of corruption and fraud on migrant communities (Ministry of Foreign Affairs, 2023).

The evolving threat landscape is shaped by the convergence of transnational organized crime (TOC), cyber-enabled fraud, underground banking systems and technological advancements in Southeast Asia. the emergence of decentralized financial systems and the rise of digital advancement as tools have increasingly been leveraged to facilitate cross-border fraud and asset movement. These strategies aim to safeguard the integrity of the remittance process, protect the rights and interests of migrant workers, and mitigate the risks posed by corrupt practices and fraudulent activities in the context of evolving socio-political dynamics in Myanmar and Thailand (United Nations Office on Drugs and Crime (UNODC), 2024).





GENDER ROLE AND LEGAL LIMBO IN MAE SOT

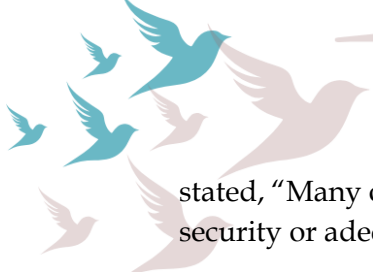
A. Gender Role in Social Realities

Gender dynamics also affect how financial resources are controlled and distributed within households. Women, even when they are primary earners, may not always control their earnings (Masood, 2023). A local NGO in Mae Sot mentioned that "despite contributing significantly to household incomes, many women have limited say in financial decisions, which are often made by male family members." These gendered economic roles and responsibilities underline the complex interplay of cultural norms, economic necessity, and individual agency among MWs in Mae Sot, impacting their lives and livelihood strategies in significant ways. Moreover, gender dynamics significantly influence the economic strategies and opportunities available to MWs. Women and men often face different expectations and challenges that shape their economic activities.

The situation faced by Myanmar migrants in Thailand presents a nuanced portrait of economic hardship, social isolation, and systemic neglect. These women often shoulder dual responsibilities as laborers and primary caregivers, balancing work in low-wage, labor-intensive sectors such as garment manufacturing, construction, and agriculture with their roles as mothers. Employment sectors often reflect gender divisions, with men more engaged in construction and women more involved in hospitality and domestic work. This disparity is also visible in earnings, where men tend to earn more than women. For instance, women might be more involved in informal sectors or partake in jobs deemed as socially appropriate for their gender. Men might have access to more physically demanding jobs in construction or manufacturing that offer higher pay but at greater risks. A local labor activist highlighted that, "Men are often employed in heavy labor that carries more immediate risks, from accidents to job loss if they can't perform the physical tasks required".

The gender dynamics within the Myanmar migrant worker community in Mae Sot have a profound impact on their economic strategies and opportunities. In the interviews, the distribution of employment across these sectors reveals significant gender biases with a predominance of men in construction and women primarily found in domestic and factory workers or service roles. Many migrant worker families with young children prefer to work in agriculture fields. This gendered segregation in the workforce reflects entrenched labor patterns and potentially limits opportunities for career advancement and income growth among these workers. A representative from the Arakan Workers Organization





stated, “Many of our female workers are employed in sectors that do not offer job security or adequate protection.”

Disparities in wages between male and female workers can further deepen the inequalities. Women often earn less and that can limit their ability to contribute equally or assert decision-making authority (Widiastuti et al., 2024). However, research finds out that both men and women face distinct challenges and expectations that influence their participation in the labor market, their roles within households, and their economic decisions. Alarming, a considerable number of these individuals earn wages below the minimum standard, and the majority lack formal employment contracts resulting in precarious working conditions and insufficient labor protections.

Gender dynamics also affect the control over and distribution of financial resources within households and influence decisions related to savings, investment, and remittance sending (Ullah, & Chattoraj, 2023). In many Myanmar migrant worker households, gender roles often dictate who manages the household finances. Women frequently take on the role of financial custodians, responsible for budgeting and ensuring the stability of household needs. This control may empower women in some cases, as they have the authority to prioritize savings and investment in education or healthcare. However, in patriarchal structures, men might dominate financial decisions, particularly for significant expenditures or investments, potentially marginalizing women’s influence over economic priorities. A female community leader shared, “Women often handle the day-to-day finances, but the big decisions, like buying land or starting a business are usually made by the men.” Myanmar migrant workers often send remittances to support families back home, and gender shapes these practices. Women tend to send regular but smaller remittances, ensuring sustained household support, while men might send larger, less frequent sums, often tied to major family events or obligations. One migrant worker noted, “I send money every month to my family for their daily needs, but my husband saves up and sends money only for special occasions, like festivals or medical emergencies.”

Addressing the gendered dimensions of labor and financial resource management among Myanmar migrant workers in Mae Sot is essential for fostering greater equity and economic resilience. Practical interventions must target wage disparities, labor protections, and cultural norms to create a more inclusive and equitable environment for both men and women.





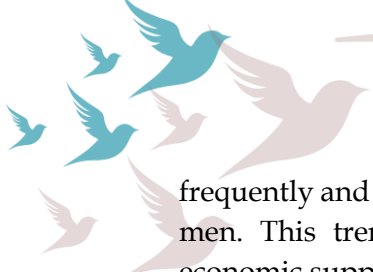
Photo 4: A female migrant worker at the Arakan Workers Organization Office (Source: Courtesy of Kiana Duncan)

B. Resilience of Myanmar Migrant Women in Mae Sot, Thailand

For Myanmar migrant women, migration is often driven by economic necessity, political instability, or conflict in their home country. Arriving in Thailand, they are typically employed in labor-intensive sectors such as garment factories, domestic work, agriculture, or hospitality. These jobs, while offering a lifeline to their families, come with low wages, long working hours, and limited labor rights protections. Language barriers, lack of documentation, and insufficient legal knowledge exacerbate their vulnerability, placing them at risk of exploitation and abuse by employers and intermediaries.

Female migrant workers are particularly vulnerable to gender-based discrimination and harassment. Sandar, from the Labor Rights Foundation, suggested that HR departments need to be proactive, ensuring that workers' legal status is maintained and that complaints are taken seriously, rather than ignored. The gendered division of labor among MWs reflects traditional roles and the segmentation of employment opportunities available to migrants. Women generally earn less than men, with average daily wages being around ₹ 350 for women compared to ₹ 400 for men. This wage gap highlights gender-based economic inequality. On the other hand, women were found to remit more






frequently and spend a larger portion of their income on remittances compared to men. This trend highlights their strong ties to familial responsibilities and economic support for households in Myanmar.

Many migrant women live in cramped and substandard housing, often provided by employers or shared within migrant communities. These conditions pose challenges to maintaining health, safety, and personal well-being, especially for mothers or caregivers juggling work and family responsibilities. Being both migrants and women increases their vulnerability. Gender-based violence and harassment are common, occurring in both workplaces and public spaces. Additionally, female migrants are often excluded from discussions about labor rights and policy reforms. Cultural norms also restrict their autonomy, reinforcing a cycle of silence and underreporting of abuse. This combination of challenges adds up to economic instability and limits access to essential social services. A significant issue brought to light is the lack of formal childcare support for women migrants in Thailand. Due to their low socio-economic status, they frequently reside in overcrowded housing with minimal access to supportive community networks. One NGO worker in Mae Sot emphasized that without affordable childcare solutions, migrant mothers resort to informal arrangements such as leaving their children with neighbors or older siblings, or even taking them to potentially hazardous work sites. “Mothers are left with few options but to rely on informal support, which often means compromising their children’s safety and wellbeing.” These makeshift childcare practices highlight the broader systemic gap in state-supported infrastructure that fails to address the needs of migrant communities effectively.

Language barriers and social isolation further compound these challenges. Myanmar migrant women often struggle to integrate into Thai society, hindered by linguistic and cultural differences that limit their understanding of available social services and community engagement opportunities. “We’re isolated because we can’t communicate with the locals, which means we don’t know what help is available or how to ask for it,” shared a Myanmar migrant mother. Their undocumented or semi-documented status exacerbates these vulnerabilities, restricting their ability to advocate for fair working conditions or access public services, including childcare. The psychological toll on both mothers and children is significant, as children raised in unstable and impoverished conditions often suffer developmental delays and emotional distress due to the lack of consistent, nurturing care. Additionally, the phenomenon of left-behind children, where mothers leave their offspring in Myanmar with relatives while they work in Thailand highlighted the emotional strain and weakened familial bonds that





result from prolonged separation. “I haven’t seen my son in three years,” one mother recounted, her voice filled with pain. “I only get to speak to him on the phone, and it’s not the same as being there.” Addressing these multifaceted issues requires legal and social reforms aimed at providing better protections for migrant workers. This includes the establishment of fair wage policies and structured pathways for accessing childcare services. The discourse underscored the need for community-based support systems that fill the void left by state inaction, creating childcare networks that offer safe, reliable care for working mothers. “If we had a place where our children were looked after, we could focus on our work without constant worry,” stated one participant during the webinar.


The lives of Myanmar migrant women in Thailand are a testament to human resilience amidst the adversities of migration, economic challenges, and social exclusion. Addressing their struggles and supporting their rights require multi-faceted approaches involving policy reform, public awareness, and community empowerment. Their narratives remind us of the profound strength in the face of adversity and the vital need for inclusive measures that uphold their dignity, well-being, and aspirations for a better future. Dr. Supang Chantavanich from the Asian Research Center for Migration, advocates for a "whole-of-society" approach to manage migration more effectively. This would involve collaboration with local communities, NGOs, and international organizations to support refugees and migrants (TANGO International, Inc., 2022). With the current political instability in Myanmar showing no signs of resolution, the influx of migrants into Thailand is expected to continue. The challenge for Thailand will be to balance its economic needs for migrant labor with the humanitarian imperative to protect vulnerable populations.

C. Legal Limbo for Myanmar Migrants in Mae Sot

An estimated 50,000 additional migrant workers arrived in Mae Sot, seeking refuge from the violence and instability in Myanmar during the post-coup (Hossain, 2023). These workers often accept lower wages due to the oversupply of labor. For instance, the daily wage for agricultural work has dropped recently. Employers leverage the increased labor supply to decrease the number of days required for the same amount of work while paying less per day. The legal status of these migrants remains precarious.

Another major concern is the working conditions faced by Myanmar migrant workers once they arrive in Thailand. Long working hours, delayed or denied wages, deported back to Myanmar. Many migrant workers also face the






threat of forced conscription and persecution, especially if they participated in the Civil Disobedience Movement (CDM). For student activists and CDMers, renewing passports exclusively in Myanmar are at significant risk since returning to their home country could impede their ability to continue their education in Thailand. Many CDMers, students, activists and political refugees could not obtain legal documents. Therefore, they could not participate as documented migrant workers in the workforce. A CDM participant shared, "I work long hours without fair pay, knowing I can't report it because I lack the legal documents to protect myself. Returning to Myanmar to renew my passport is impossible—I would be arrested or worse. Many of us live in fear of deportation, forced conscription, or being unable to continue our studies or activism. We're stuck in the shadows, unable to fully participate in the workforce or society." Many rely on unofficial documents, known as "police cards," to avoid arrest or deportation, costing them around ₹ 300-350 monthly. Despite this, the cards do not guarantee protection from random arrests, contributing to a state of constant uncertainty and fear among the migrant community. Moreover, exploitation is rampant, with numerous reports of migrants receiving less than the minimum legal wage and having to bribe factory managers for employment opportunities. This exploitation has become more frequent since the coup, affecting undocumented workers disproportionately.

Migrants, including those highly skilled in their previous roles, often take up manual or low-skill jobs due to legal limitations. For example, Ko Min, who once served as an air force engineer, now sews handmade bags to earn a living. The coup triggered widespread unrest and resistance, intensifying long standing conflicts in regions such as Karen and Karenni states. These areas, already familiar with decades of conflict, have faced renewed violence as ethnic armed groups and pro-democracy forces oppose the military regime. The ensuing clashes have displaced thousands of civilians, deepening the humanitarian crisis and exacerbating economic hardship for those forced to flee their homes. "Documented migrants reported slightly better job satisfaction and access to resources than undocumented ones, though the differences were minimal," a labor right worker said. This suggests that having full documentation does not automatically translate to significantly better living or working conditions. Undocumented migrants often rely on informal networks, such as friends or brokers, to remit funds and sustain their employment. Despite efforts by the Thai government to facilitate documentation and regularization, the high costs associated with obtaining legal status (up to ₹ 30,000 per years) remain prohibitive for many migrants and some CDMers to access documentation. In response,





Thailand implemented temporary registration amnesties allowing undocumented workers to legalize their status with a “pink card” for limited work rights. However, this process was often criticized for its complexity and susceptibility to corruption.

Many of these individuals lack legal documentation and face harsh living conditions. Without proper documentation, migrants are frequently subjected to exploitation by employers and harassment from law enforcement. To avoid arrest or deportation, undocumented migrants often face intimidation and are compelled to pay informal fees ranging from ฿300 up to ฿ 3,000 monthly to the police. This environment exacerbates their vulnerability, limiting their freedom of movement and deepening their precarious situation. Migrants often face poor working conditions, with a significant proportion lacking work contracts (80% of interviewed MWs have no written agreement) and working irregular hours. The average daily wage in border provinces such as Mae Sot in Tak Province can be as low as ฿ 200 well below Thailand's minimum wage of ฿ 350. Many migrants live in cramped and substandard housing with poor integrity, using common utilities and lacking formal rental agreements. This instability further increases their vulnerability to exploitation and perpetuates inadequate living standards. Access to healthcare and education remains challenging, particularly for those without documentation. Language barriers, cost, and fear of arrest are among the primary impediments cited, with recent arrivals from 2023 onward – being the most affected.

Many laborers inside Myanmar also migrate to Mae Sot. They collaborate with union leaders of Myanmar migrants and international organizations to advocate for the rights of migrant workers. The involvement and role of labor unions and support groups in this process represent a significant socio-economic phenomenon. These labor organizations in Thailand are not only established to provide essential support to migrant workers but also to actively influence the migration patterns by creating a more organized and supportive environment.

Labor unions and migrant support groups play a crucial role in facilitating access to legal protections and rights that may otherwise be inaccessible to migrant workers. By providing information and assistance on how to obtain work permits, and visas, as well as guidance in navigating the complex legal landscape in Thailand, these organizations help reduce the migrants’ vulnerability to exploitation and illegal employment practices.






D. Resilience Among Myanmar Migrants in Mae Sot

Mae Sot's strategic position along the Thai-Myanmar border has made it a pivotal hub for cross-border activities such as mass production, trade and migration (Theint, 2022). However, the intricate legal complexities surrounding migrant status, compounded by pervasive corruption and exploitation, leave many vulnerable to arrests and extortion. The labyrinthine legal framework concerning migrant labor in Thailand exacerbates the situation. While some migrants hold valid work permits, many operate informally in sectors like agriculture, construction, and manufacturing. Their undocumented status leaves them susceptible to arbitrary detention by authorities. With limited legal recourse to defend their rights, ground situations make them easy targets for corrupt officials.

The experiences of Myanmar migrant workers in Mae Sot, Thailand, encapsulate a journey fraught with challenges yet buoyed by the hope for a better future. Naw Phoe, a newly-arrived female migrant who embarked on a daunting journey to Mae Sot, which began with an initial toll at a creek. This toll symbolized the numerous hurdles migrants face in search of refuge and opportunities. "The payment of ฿ 3,500 to cross this barrier was just the beginning of my ordeal," she recounted. Upon arrival, the absence of necessary legal documents filled her new environment with fear, turning even the simplest tasks into daunting challenges. This fear lingered until she obtained a pink card – an identification document crucial for navigating the intricacies of life in Mae Sot, albeit still within the confines of bureaucratic limitations. According to Burma News International (2024), migrant workers in Mae Sot are increasingly turning to informal police protection rather than official permits due to the high costs and difficulties associated with obtaining legal documentation. Fearing deportation and lacking viable job alternatives after migrating from Myanmar, both documented and undocumented workers face restricted mobility and employment options in Mae Sot. Both undocumented migrant workers and CDMers reported varying "police fees," for being undocumented. The fee for Police Card cost from ฿ 300 Baht to ฿ 3000 per month depending on individuals and specific areas. Areas like Mae Pa, primarily inhabited by migrant workers and activists, have experienced higher rates of daily extortion and arrest.

The process of obtaining a pink card (also in pink color) for residency proof and other necessary documents like CIs (Certificates of Identity) has become a lucrative ground for brokers to exploit the workers financially (Benoit & Partners, 2024). The brokers, many of whom are Myanmar nationals themselves,






target businesses and individuals looking to secure legal documentation for work in Thailand. These workers, in pursuit of legal residency and work permits, are often ensnared in schemes that cost them significantly more than the official rates set by the Thai government. They charge exorbitant fees, ranging from ฿10,000 to ฿12,000 per worker under the guise of facilitating the process. The economic burden of obtaining official documentation, as mentioned, can be substantial, with costs up to ฿20,000. However, these charges are significantly higher than the government-stipulated fees, leading to financial strain on the migrant workers. Compounding the issue, some brokers resort to forging documents and leave the workers in precarious legal situations and at risk of deportation. High costs, bureaucratic complexities, and the involvement of brokers make the legal path inaccessible for many, pushing them toward informal solutions that, while less costly, come with their own risks and uncertainties. Therefore, the decision to migrate was driven by dire conditions in Myanmar, prompting individuals to seek not just survival but a chance for a dignified existence away from home because of forced displacement. Despite the daunting challenges of assimilation and navigating bureaucratic processes, there remains a persistent hope for a better future, a testament to the resilience of those willing to embark on such a journey.

Widespread corruption within the Thai law enforcement and immigration agencies perpetuates the cycle of bribery and coercion. The 2024 Trafficking in Persons Reports in Thailand by the U.S. Department of State highlights that the country remains on Tier 2, indicating progress but falling short of meeting minimum standards to address forced labor and migrant labor rights (U.S. Department of State, 2024). Many interviewees have witnessed instances of officials rampantly soliciting bribes from migrants for leniency or release, hence, further corroding trust in public institutions and fostering a culture of impunity.

During a research field trip to Mae Sot, I experienced being stopped on the street three times in a single day. While I was not arrested because I have a passport with a proper visa, the encounters left a vivid impression of fear and constant threats that the migrant workers have to endure everyday. This systemic exploitation deepens the marginalization of already vulnerable migrant communities, and worsens their socio-economic situation. Furthermore, the socio-economic landscape in Mae Sot significantly contributes to these challenges. Many Myanmar migrants face dire economic conditions at home, which compel them to seek work in Thailand. However, limited job prospects and discrimination confine them into exploitative, low-paying occupations. In this





precarious environment, the constant threat of arrest drives migrants to resort to bribery to avoid legal repercussions and safeguard their livelihoods.

Addressing the interconnected issues of arrests, bribery and livelihoods among Myanmar migrant workers in Mae Sot necessitates a comprehensive approach. This entails implementing immigration reforms to facilitate legal employment pathways, instituting stringent measures to combat corruption within law enforcement, and launching initiatives to improve the socio-economic well-being of both migrant and host communities.


LIVELIHOOD OF ECONOMIC, SOCIAL, AND LEGAL DYNAMICS OF MYANMAR MIGRANT WORKERS IN MAE SOT, THAILAND

A. Livelihood Strategies of Myanmar Migrant Workers after the Coup

The experience of Myanmar migrant workers in Thailand is a poignant testament to resilience amidst adversity (Greenfield, 2022). Economic hardship, social exclusion and the pursuit of stability bring firstly migrants into Thailand (Thin, 2024). After the 2021 coup, their narratives unfold in the context of political turmoil, economic need, and the quest for dignity within borders as various waves of mass migration. Political instability and the violent suppression of dissent created an environment where survival was no longer assured (Zulueta-Fülscher & Noël, 2021). The journey to Mae Sot symbolizes not just physical displacement but the emotional upheaval of abandoning familiar spaces for uncertain prospects in a foreign land. Utilizing the Sustainable Livelihoods Framework to comprehensively analyze Myanmar migrant workers in Mae Sot, the livelihoods of Myanmar migrant workers rely on multiple forms of capital. These capitals include Human Capital, Social Capital, Financial Capital, Physical Capital and Natural Capital. Each plays a crucial role in shaping their economic and social well-being. However, it collectively determines their capacity to adapt, secure employment and improve their living standards in a new environment (Podra et al., 2020).

The livelihood strategies of Myanmar migrant workers in Mae Sot have undergone significant transformation following the 2021 coup in Myanmar. This event has not only intensified existing challenges but also introduced new dynamics that deeply impact the lives and economic activities of this vulnerable






population (Matelski, 2023) in a crucial border town setting. The political unrest has triggered a surge in migration to Mae Sot and exacerbated competition for jobs and increasing the local labor market pressure. While immediate financial needs continue to drive employment choices, heightened security concerns and the scarcity of stable job opportunities now also heavily influence these decisions (Gordon, 2022). Consequently, the role of social networks has become more critical not only in finding employment but also in navigating the heightened risks associated with working in an unstable political and economic environment. The coup has also altered the landscape of risk and new coping mechanisms for migrants in Mae Sot. Stricter border controls and an increasingly precarious legal status for many migrants compound the employment risks (Johnson, & Gilligan 2021). In response, migrants have adapted their coping strategies to rely more on informal community networks for both economic and emotional support, fostering enhanced solidarity among themselves to manage the growing uncertainties.

These political upheavals in Myanmar have led to tighten border security, disrupted trade routes, and increased scrutiny of migrants (Loescher, 2021). Directly affecting the economic activities and opportunities available to the migrant population, this instability has resulted in job losses in sectors like manufacturing and agriculture export to Myanmar, which traditionally employ many migrants. Furthermore, the fluctuating legal status of migrants has made them more vulnerable to exploitation and decreased their access to formal employment and banking services, thus exacerbating their economic precariousness. Migrant workers employ various tactics to manage risk and safeguard their livelihoods. One significant approach is the strategic use of remittances. While many continue to send money home, others are choosing to save or invest within Thailand to buffer against future economic shocks. Utilizing their savings, they leverage social capital to negotiate improved employment terms and gain access to entrepreneurial opportunities that would otherwise remain unattainable. Education and training programs initiated by NGOs or community groups have also become vital and equipped migrants with new skills that are adaptable to changing economic landscapes. Even some formal migrant workers become staff of civil society to assist more migrant workers.

In response to these challenges, Myanmar migrant workers (MWs) have demonstrated remarkable adaptability and resilience. One key strategy has been the diversification of income sources. Migrants are increasingly turning to informal employment opportunities, such as day labor in construction and open street vending. It offers some financial reprieve. Additionally, there has been a






noticeable increase in community-driven initiatives, such as mutual aid groups and informal money lending circles to strengthen communal bonds and provide a safety net during economic downturns. These adaptations are not merely survival strategies but are indicative of a robust resilience that allows migrants to maintain a semblance of economic stability despite the surrounding turmoil. The ongoing conflict and political changes have necessitated a dynamic approach to economic survival. Myanmar migrant workers at the forefront of devising and implementing strategies mitigate the impacts of these disruptions. The ability of these migrants to adapt and innovate in the face of adversity not only highlights their resilience but also underscores the critical need for supportive policies and community-based initiatives that enhance their capacity to cope with and thrive amidst instability.

Thailand has established various policies and agreements to manage and protect migrant workers, including Memorandums of Understanding (MoUs) with neighboring countries. Thailand hosts approximately 2.5 million migrant workers from neighboring countries such as Myanmar, Cambodia, Laos, and Vietnam. These workers are managed under various systems including MoU, border employment, and registration through cabinet resolutions. Those registered under these systems are often issued "pink cards," which allow them the leniency of temporary residency and work rights in Thailand. Under the MoU agreement, workers are permitted to be employed for two years with the possibility of renewal after a mandatory 30-day return to their home country. Additionally, commuter or seasonal workers from border countries can work in Thailand for up to 90 days. Despite these provisions, the registration process faces challenges such as lack of transparency, centralization issues, and the high cost, and complexity of registration procedures. These systemic delays and bureaucratic inefficiencies increase the vulnerability of migrant workers to exploitation. However, issues like delays in visa processing, lack of clear guidelines for health checks and inconsistent application of labor laws contribute to a precarious environment for migrants. Many workers find themselves in a legal grey area where they are susceptible to exploitation due to these administrative delays and loopholes (Migrant Working Group, 2023). Despite Thailand's economic dependence on migrant labor, there is a significant public sentiment that keeps migrants marginalized. This is also due to media portrayals and cultural perceptions that can segregate migrant workers from the broader social and economic benefits in Thai society.

In addition to economic and legal challenges, Myanmar migrants also face significant barriers in accessing education and healthcare. Migrant schools are





overwhelmed, and many Myanmar teachers, part of the Civil Disobedience Movement (CDM) against the junta, find themselves in low-wage jobs unrelated to their expertise. Efforts by NGOs and migrant organizations to address these issues are critical. For example, groups like the Arakan Workers Organization provide necessary support like food, housing, and education, while also advocating for the rights of migrant workers. The plight of Myanmar migrants in Mae Sot underscores the broader impact of the Myanmar coup in the region, highlighting the urgent need for more robust support and protection mechanisms for this vulnerable population.

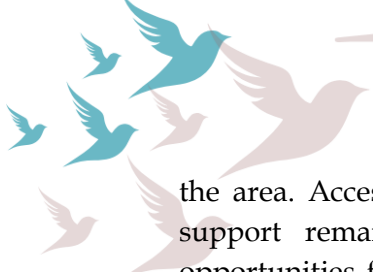
However, the establishment of diverse labor unions and support groups in Thailand has drawn domestic Myanmar laborers into the Thai migrant labor force (Htwe, 2022). Some participants in Myanmar's Civil Disobedience Movement (CDM) and political refugees initially entered Thailand as temporary refugees, awaiting asylum in a third country (King, 2022). Owing to the protracted nature of the asylum process, the precariousness faced by those without documents, and the heavy burden of living costs, numerous individuals have shifted towards joining the migrant workforce or acquiring migrant worker cards, according to an NGO worker for Migrant Affairs. However, this transition blurs the lines in their legal classification as general migrant workers. Consequently, many find employment in sectors such as agriculture, construction, trading, and services. Additionally, awareness campaigns and legal assistance services can empower migrants to assert their rights and resist extortion. Meaningful progress hinges on concerted efforts to tackle underlying structural issues, ensuring the safety and dignity of all migrant workers in Mae Sot and beyond.

B. Education as Human Capital for Myanmar Migrants

Human capital refers to the skills, education, and health status of individuals, all of which play a vital role in the economic productivity (Deming, 2022) and overall quality of life of migrant workers. The redistribution and investment in human potential across geographies impact economic development and the formation of human capital. A critical issue identified is the limited access to formal education and vocational training (Podra et al., 2020).

Following the coup, Mae Sot experienced a significant surge in migration. This shift notably altered its labor market and increased the presence of unskilled or non-production workers in the market. The influx of these workers has substantially impacted both the availability and the nature of job opportunities in





the area. Access to essential services such as healthcare, education, and legal support remains a critical issue for migrants in Mae Sot. Educational opportunities for migrant children are facilitated by Migrant Learning Centers (MLCs), which offer basic education and vocational training. However, integrating these children into the formal Thai education system continues to pose challenges, mainly due to legal and bureaucratic constraints. A teacher at an MLC explained, “We do our best to prepare the children, but without the right documentation and support, transitioning them into the formal school system is often an uphill battle.”

As the labor supply adjusts to the changing demands, it often channels new migrants into low-wage and unstable employment. Factors such as policy changes have led employers to capitalize on the abundant labor supply by offering jobs at the lowest possible wages by avoiding salary increases. This trend not only suppresses wage growth but also perpetuates a cycle of precarious employment for many migrants. Migrant workers have to work primarily in the manufacturing and agriculture sector where opportunities for career advancement and skills development are minimal and easy to replenish with abundant work forces in the market. Certain sectors, particularly agriculture often pay wages well below the minimum to migrant workers. This lack of advancement perpetuates economic instability. Although the economy in Mae Sot has needs for skilled workers, the lack of decent skilled or related skill based, documentation or mismatch workability and language barriers limit migrant workers to get decent jobs. The need for targeted educational programs and labor fairs could significantly elevate employability and improve labor outcomes. It can potentially transform the economic stability and overall life quality of the migrant community and this approach can enhance remittance and income generation. Bureaucratic hurdles, language barriers, and insufficient legal protections which often leave them vulnerable to exploitation and abuse to migrant workers.



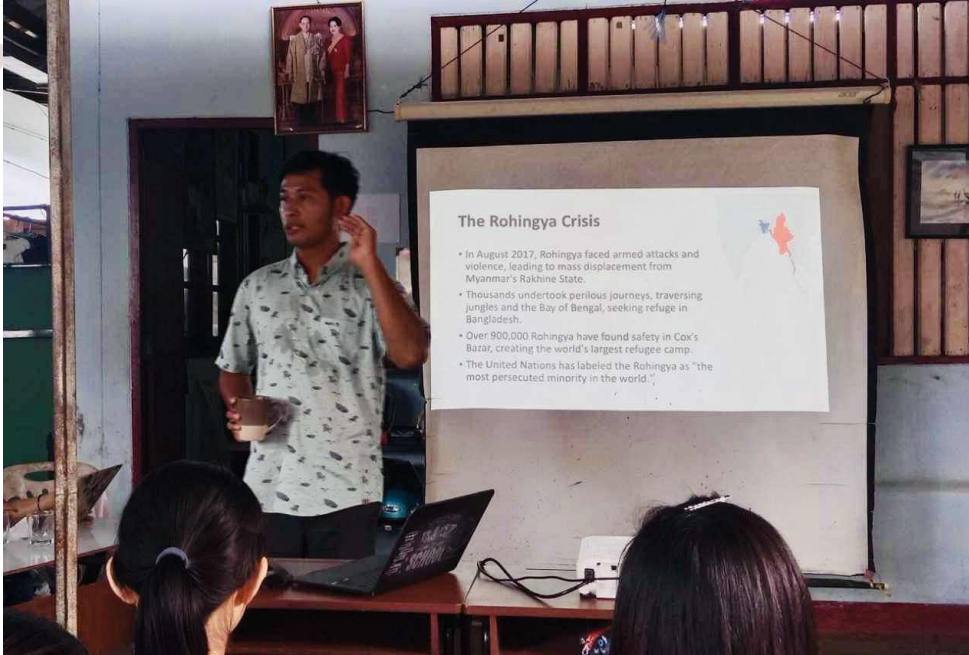



Photo 5: The author was explaining the Rohingya crisis in Migrant Learning School in Mae Sot (Source: Author)

Possessing particular skills and education can directly influence the types of employment they can access. Many migrants work in manufacturing, agriculture, and informal sectors, where low levels of formal education often limit their ability to secure stable, high-paying jobs. Vocational skills or prior work experience can offer an advantage, enabling workers to access slightly better job opportunities, which impacts their income and overall resilience. Nevertheless, civil society organizations play a vital role in supporting Myanmar migrants, providing education through migrant learning centers, healthcare services, and advocacy for their rights. Despite these efforts, significant obstacles to higher education remain, such as the need for documentation and equivalency certifications like vocational training. The challenges extend beyond economic hardships.

C. Healthcare as Human Capital

Health is a critical aspect of human capital. Aung et al. (2022) conducted a study highlighting the prevalence and risk factors of hypertension among Myanmar migrant workers in Thailand. Migrants often face health challenges due to their living conditions and the nature of their work and can hinder their ability to maintain consistent employment (KHAI, 2023). The report by the World Health



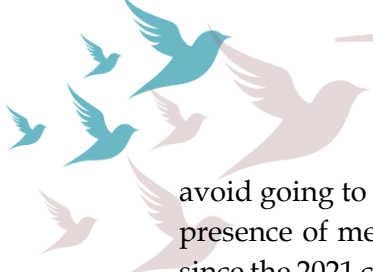


Organization (2024) provides the pivotal role of inclusive policies and cross-sectoral collaboration in meeting the demands of a diverse and mobile population. Report findings reveal significant gaps in service accessibility due to language barriers, documentation issues, and financial constraints. These barriers disproportionately affect undocumented migrants, making them vulnerable to health disparities.

The disparity in healthcare access between documented and undocumented migrant workers calls for targeted policy interventions. There is a need for a more inclusive healthcare system that extends coverage to all migrant workers, regardless of their documentation status. Policies that facilitate anonymous access to health services could mitigate the fear of deportation and encourage undocumented workers to seek medical care more proactively. Expanding community-based health programs and strengthening collaborations between NGOs, healthcare providers, and government agencies could enhance the overall accessibility and quality of healthcare services available to migrant workers. Such measures would not only improve health outcomes but also contribute to the social and economic stability of this vulnerable population. Therefore, addressing the healthcare needs of undocumented migrant workers in Mae Sot requires concerted efforts from multiple stakeholders to create an equitable environment where every worker has access to the health services they need without fear of financial ruin or legal repercussions.

Health directly affects a worker's ability to perform labor-intensive jobs. Investing in health services for migrant workers can yield economic benefits beyond individual remittances. A healthier workforce reduces the burden on emergency medical services and enhances overall productivity, contributing to broader economic stability in the region (Palmgren, 2024d). Migrant workers in Mae Sot, engaged in physically demanding roles, require robust health to maintain their productivity. Health issues that are not addressed due to inadequate healthcare access can lead to decreased work capacity, thereby reducing earnings and the ability to send remittances home. For undocumented migrant workers who lack access to health insurance, medical expenses can be catastrophic, consuming a significant portion of their income. This reduces the amount they can remit to their families, affecting the economic stability of their households back in their home countries. While some migrant workers have access to health insurance, a significant number do not receive adequate medical care. Barriers such as language difficulties, lack of information, and fear of deportation prevent many from seeking necessary health services. Ko Aung (personal communication, September 2024) noted, "Even when we are sick, we






avoid going to the clinic because we're afraid of being caught and sent back." The presence of medical Civil Disobedience Movement (CDM) members in Mae Sot since the 2021 coup has somewhat improved access to healthcare informally (Haar et al. 2024).

The Mae Tao Clinic plays a pivotal role in filling healthcare service gaps for migrants and refugees, providing much-needed medical care where the formal healthcare system falls short. An employee at the clinic mentioned, "We strive to be a lifeline for those who would otherwise be unable to access healthcare. For many migrants, we are the only place they feel safe seeking medical help." Community-based clinics, such as Mae Tao Clinic, provide not only medical care but also serve as support networks that offer education on health rights and services. These programs assist migrant workers in navigating the healthcare system and access services anonymously, which helps reduce the fear of deportation when seeking help. Mae Tao Clinic is a major healthcare provider but often confronted with challenges in managing the high demand for its services. At some point, some patients are referred to hospitals in Mae Sot. Documented migrant workers benefit from structured healthcare services, as these facilities work to streamline health insurance processes and ensure that referrals to larger medical institutions are supervised effectively. This organizational support is vital for providing documented workers with access to necessary medical treatments and interventions, which might otherwise be unable to afford due to cost constraints.

Migrant workers can access M-Fund. The Migrant-Fund (M-FUND) is a charitable health insurance program launched in 2017 to aid migrant workers and their families in Mae Sot, as well as along the Thai-Myanmar border (König et al. 2024). Operating as a non-profit and voluntary insurance scheme, M-FUND offers crucial financial support for medical care to those excluded from or unable to afford traditional healthcare services. This support is vital in a region where many migrants lack access to Thai health insurance and are frequently employed in hazardous conditions that increase their risk for health issues (World Health Organization, 2024). M-FUND also provides financial aid for treatments, surgeries, and hospitalization for uninsured or financially struggling migrant workers and their dependents. Additionally, the fund is committed to offering prompt aid during emergencies requiring immediate medical attention. Beyond financial assistance, M-FUND actively participates in community engagement, promoting preventive healthcare, hygiene education, and raising health awareness among migrants to elevate community health standards (Tschirhart et al. 2023, p. 178). According to the director of Mae Tao Clinic, "M-FUND has






become a lifeline for migrant families who otherwise face insurmountable barriers to accessing healthcare. Its community-driven approach ensures not only financial support but also trust and awareness, which are crucial for improving health outcomes in this vulnerable population. The initiative also focuses on cultivating strong community ties to better recognize and respond to the specific needs of the migrant population in Mae Sot”.

M-FUND has been instrumental in providing migrant workers in Mae Sot with better access to healthcare services. Given that many migrants are not covered by traditional health insurance schemes due to their status, M-FUND fills a critical gap (Linitiative, 2024). The fund enables migrants to receive healthcare at a network of partner hospitals and clinics for a low cost, which is very important in a region where many migrants work in informal sectors and have limited financial resources (Pudpong et al, 2019). M-FUND members pay a low monthly premium, which as of 2024 is set at ฿130 (approximately \$ 3.6 USD), providing them with substantial coverage that includes outpatient consultations and hospital admissions, amounting to a total annual coverage of ฿ 50,000. Since its inception, M-FUND has registered over 83,000 migrants, covering more than 110,000 outpatient consultations and 16,000 hospital admissions. This wide coverage is supported by a network of 214 hospitals and clinics across Thailand. It was initially launched in Mae Sot and has since extended to include areas with significant migrant populations across several Thai provinces (Dreamlopments Foundation, 2024). By offering health coverage for outpatient consultations and hospital admissions, M-FUND alleviates the financial strain on migrant workers who would otherwise face significant medical expenses. This is particularly important in Mae Sot, where the cost of unexpected medical treatment can be prohibitive for migrant families. The long-term plans of M-FUND include not only extending coverage but also improving the sustainability of health services for migrants. This focus on sustainability is crucial for improving long-term health outcomes for the migrant population in Mae Sot, which can contribute to overall community well-being and economic stability.

In spite of this, undocumented migrant workers still face a starkly different reality. Without legal status, they often cannot enroll in the formal health insurance system, leaving them financially exposed to high medical costs. The lack of documentation also impedes their ability to secure referrals to hospitals for more comprehensive care, thus restricting their access to essential health services. These workers frequently rely on ad-hoc support from NGOs and community health workers for medical care, which, while invaluable, cannot fully






substitute for comprehensive health insurance. The precarious nature of their status often deters them from seeking help until it becomes a severe or emergency medical situation, which further complicates their health outcomes.

D. Financial Capital of Migrant workers

Financial capital is crucial for maintaining the livelihoods of Myanmar migrants in Mae Sot. While the economic hardships in Myanmar serve as a significant push factor, the prospect of higher wages acts as a pull (Tun Shein, 2021). Financial management practices among Myanmar migrant workers have faced significant challenges in the wake of the coup. With the Myanmar economy in turmoil, remittances have become an even more vital lifeline for families back home. Migrants must navigate not only the typical challenges of irregular income and high living expenses but also new issues such as banking restrictions and fluctuating exchange rates that impact remittance flows (Ekapirak, 2024). The demand for financial services that cater to the complex needs of migrant workers has surged and highlighted the urgent need for innovative financial solutions and community-based financial education programs. These factors collectively shape the economic realities and adaptation strategies of migrants. Emphasizing the critical need for targeted interventions and support, a comprehensive approach must be implemented to enhance their economic well-being and stability in this turbulent context. Despite the economic potential, financial stability remains elusive for many Myanmar migrants in Thailand. Households carry an average debt of ฿ 30,000, and only a portion of them remit approximately ฿ 1,500 monthly to support families back in Myanmar. While remittances play a vital role in sustaining families, these figures highlight the economic pressures migrants face in managing costs in their host country. These financial challenges significantly restrict access to essential health services and compromise the overall well-being of the migrant community.

The financial strategies of migrant workers need to engage with financial literacy, access to formal financial services and the stability of the migration flow. For instance, migrants with access to banking services may save and invest more effectively, while those facing irregular employment or uncertain migration prospects may adopt more cautious financial strategies. While the social capital theory provides a framework for understanding the remittances and household financial strategies (Liu et al., 2022) of migrant workers in Mae Sot, individual circumstances and factors such as cultural norms, legal frameworks, and government policies can also play significant roles in shaping these strategies. The Thai government initiated a pink card process in July 2023 to streamline the legal






residency and work permit acquisition for both legal workers and undocumented immigrants (Thailand Life, 2023). This initiative aimed to mitigate the exploitation but has been undercut by the brokers' malpractices. The actual costs for obtaining legal documentation, including the pink card and passport renewals, can increase up to ฿ 27,000 (Thaiger, 2023), a sum far removed from the official rates. The Burma People's Affairs Joint Action Committee (JACBA) and other labor groups have been vocal about the rampant fraud and exploitation and emphasize the need for legal recourse and better regulation. They point out that such malpractices not only financially burden the workers but also leave them legally vulnerable. The groups urge migrant workers to report fraudulent activities to local authorities and seek legal assistance. These workers are officially imported under Memorandums of Understanding (MOUs) and receive wages and social security benefits as per the law. Measures for preventive healthcare and medical insurance are also planned by the state government to ensure the well-being of migrant workers in Mae Sot. Legal protections are arranged to uphold the rights of these workers according to international standards. Enforcement efforts, including outpost placements, checkpoints, and inspections, aim to eradicate illegal labor practices and maintain compliance with the law, thereby ensuring equal rights to protection and care for all workers. These workers represent only a small percentage of the overall migrant workforce compared to the total migrant labor population in Mae Sot.

On 24 September 2024, the Thai government declared its plan to issue official identification cards, known as Pink Cards, to undocumented migrant workers from Myanmar, Cambodia, and other neighboring countries. In addition, workers possessing a passport or a Certificate of Identity (CI Green Book) will be eligible for a two-year temporary residence and work permit in Thailand. This measure aims to legalize their status, potentially easing several challenges including the steep costs tied to renewing work permits. Despite these efforts, Myanmar migrant workers in Thailand still encounter significant financial strains due to skyrocketing broker fees for work permit renewals. As brokers charge between MMK 1.4 million (approximately ฿ 11,000 baht) and MMK 2.4 million (about ฿ 18,500 depending on employment status, the burden remains substantial (Business & Human Rights Resource Centre, 2024).

The temporary work permit which is valid for two years and renewable for an additional two years has not significantly reduced the financial burden due to unaffordable and inaccessible renewal processes (The Legal Co., 2024). Concurrently, the Ministry of Labour of the National Unity Government (NUG)





of Myanmar has called on the Thai government to offer greater protections for these workers, emphasizing their vulnerability and the urgent need for enhanced support in managing fees and securing legal rights (Mizzima, 2024).

Policies need to address both the root causes of migration in Myanmar and the integration and protection of migrants in Thailand. Despite legislative efforts to increase the minimum wage in Thailand, migrant workers often do not receive these benefits. Employers' rationale is that the increased wages are remitted back to the workers' home countries, thus not benefiting the Thai economy. The effectiveness of Thai government policies in protecting migrant workers' rights is debatable, with weak enforcement and gaps in legal frameworks notably impacting this demographic. Therefore, migrant workers are crucial to the labor-intensive industries yet are often perceived as an economic drain due to the remittance of their wages. Additionally, they are also facing increasing financial pressures due to new policies imposed by the Myanmar military junta. The junta has implemented a tax on the earnings of migrant workers abroad, requiring them to remit at least 25% of their earnings at disadvantageous exchange rates. This has effectively imposed a double tax burden on these workers, since they must also cover their living expenses in Thailand, including utility bills, rent, work-permit costs, and life insurance premiums. The reopening of regular labor migration channels between Thailand and Myanmar in 2022 after a suspension due to the COVID-19 pandemic, has provided some formal pathways for migration. However, these processes often remain complex and fraught with potential for corruption and exploitation. These include saving through informal channels and participating in community-based financial practices such as rotating savings and some micro financing by NGOs. NGOs, newly formed labor unions and activists play a critical role in supporting migrant workers. However, they also face challenges in doing so due to legal and political barriers. Strengthening the support system through NGOs can play a pivotal role in protecting migrant workers. This requires policy support to enable these organizations to operate effectively without fear of reprisal. The financial institutions in Thailand have become inadvertent tools in this process, as the required remittances provide the junta with a source of funds amidst its financial instability. This has placed additional burdens on the migrant workers, who struggle with the high costs associated with formal banking channels for sending money home. Migrant workers in Mae Sot also engage in various financial management strategies to cope with their economic environment. These strategies are not only driven by a lack of access to formal banking but also by the need to mitigate the high costs associated with formal remittance channels.





E. Remittance as Financial Capital

Many migrants send a portion of their earnings as remittances to support their families in Myanmar, making financial stability a core concern. However, majority of the MWs are heavily reliant on informal remittance systems like the hundi system. Despite its efficiency and cost-effectiveness, this system poses significant risks of fraud and lacks formal security measures. High transaction fees and fluctuating exchange rates often erode the value of remittances, compelling migrants to turn to informal financial systems like the hundi network.


Savings is a critical component of financial capital, yet many migrants struggle to save due to the precarious nature of their employment and high cost of living. Financial capital is further influenced by access to banking and formal financial services, which are often limited for undocumented workers. Improved access to savings and remittance services would significantly enhance their capacity to manage economic shocks and sustain their livelihoods.

A significant aspect of the economic lives of Myanmar migrant workers (MWs) is the practice of sending remittances to their families. These financial transfers serve as an important source of support for households in Myanmar, where economic conditions have deteriorated. The high cost of living and currency devaluation further underline the importance of remittances. However, the process of transferring funds is fraught with challenges. Migrants must pay high transaction fees and unfavorable exchange rates, therefore reducing the value received by their families. When formal banking channels are too costly or unreliable, informal systems like hundi become prevalent. While these systems bypass banking constraints, they pose risks related to transparency and security.

Access to essential services like healthcare and education, remains limited for many Myanmar migrants, particularly those without proper documentation. High healthcare costs and fear of exposure deter migrants from seeking medical assistance. Similarly, children of migrant families face barriers to formal education, often relying on NGO-run learning centers that strive to bridge this gap. Although these centers are critical for educational continuity, they are often under-resourced compared to formal schooling systems.

The focus on remittances in this research concerning Myanmar migrant workers in Mae Sot, Thailand, is critical given the profound economic, social, and political dynamics that shape their livelihoods. Remittances are not merely financial transactions. They serve as an essential lifeline for families in Myanmar, where political turmoil and economic instability have worsened in the aftermath






of the coup. Remittance has become increasingly significant, providing one of the few reliable sources of income for many families and aiding their survival amidst rising inflation, currency depreciation, and limited economic opportunities, aside from a range of challenges, including precarious working conditions, exploitation, and limited access to legal protections. Their informal status increases their vulnerability to low wages and long working hours, and restricted access to formal banking systems for transferring money. As a result, remittances become a complex endeavor – navigating between formal channels that are often costly and informal ones like the hundi network, which, while efficient, has security and regulatory risks.

This research highlights various adaptive strategies employed by migrants to enhance their livelihoods, including income diversification, efficient remittance management, and strengthening community ties. These strategies yield a spectrum of positive outcomes, such as economic stability, social well-being, empowerment, and resilience, equipping the migrant community to better withstand economic fluctuations and policy shifts. By examining the remittance patterns and financial management strategies of Myanmar migrants, this research was able to uncover the barriers they encounter, the risks they undertake, and the resilience they demonstrate in ensuring the continued financial support for their families. Understanding the dynamics of remittance practices provides insight on broader economic strategies, social networks, and the resourcefulness of migrant communities in maintaining their livelihoods. It also highlights the urgent need for policy interventions that reduce transaction costs, improve access to secure remittance channels, and promote the financial inclusion of migrant workers.

F. Entrepreneurial Dynamics in Border as Financial Capital

Rath, Solano, and Schutjens (2020) argued that the dynamics of migrant entrepreneurship emphasized the role of transnational links that migrants maintain within their countries of origin. These connections facilitate the transfer of knowledge, capital, and skills across borders to enhance the entrepreneurial activities of migrants in their host countries. Castellani et al. (2022) provided the changing landscape of global innovation based on the diverse actors, geographic locales and policy environments that shape transborder business activities. Entrepreneurs in Mae Sot often rely on personal relationships and informal networks to navigate challenges, such as financial transactions across borders. Cross-border entrepreneurship is profoundly influenced by cultural, societal, and economic disparities between regions. Elo, Täube, and Servais (2022) also argued that effective cross-border connections, such as transport links, communication






infrastructure, and harmonized trade policies, are crucial for fostering economic cooperation and growth. Those factors directly empower migration. Aslam and Khan (2022) Elo, Täube, and Servais (2022) discussed that the formal identity and legal status of individuals influence their ability to engage in and benefit from entrepreneurial activities across borders. This study provided insights on the concept of "transnational diaspora entrepreneurship," and explored the unique challenges and opportunities diaspora communities face in leveraging their dual or multiple cultural and business affiliations to foster business ventures that span across their home and host countries. These workers use their transnational networks to facilitate trade and services that support both the migrant community and local economies. This includes everything from food stalls selling Burmese cuisine to services like translation, and transportation that specifically cater to the needs of the migrant population. "Our small shop serves as a mini-hub for new migrants, where they can find not just groceries but advice and connections. It's about more than a business, it's about sustaining our community here and back in Myanmar," according to a migrant worker. The impact on the trust levels and necessitate a deep understanding of local customs and languages. It is evident in the case of Thailand's border interactions. "Trading between Mae Sot and Myawaddy helps me support my family. I bring goods from Thailand to sell in Myanmar and vice versa. It's tough, but these activities help me maintain a steady income and keep my family connected across the border" a shopkeeper remarked.

Microfinance institutions for migrant workers support Myanmar migrant workers in Mae Sot to enable them to start small-scale businesses. Aside from lack of access to traditional banking due to documentation requirements, the transient lifestyles of some migrant workers also make it difficult to meet formal banking criteria. Hence, microfinance services are tailored to the needs of migrants who may lack formal documentation or stable employment histories. These institutions often offer small loans, savings accounts, and sometimes insurance products with less stringent requirements compared to traditional banks. The services are designed to accommodate the irregular income patterns typical of migrant work. NGOs like the Shade Tree Foundation, and Care International play a pivotal role in enhancing the financial security of Myanmar migrant workers (Blue, 2020). These organizations are instrumental in establishing Village Savings and Loan Associations (VSLAs) which help families, particularly those with children, to save collectively and access small loans from their pooled savings. The focus of these institutions is to empower migrants, especially women, by providing financial literacy and entrepreneurship training. This support enables migrant families to manage their finances more effectively and fosters economic






independence within the community. For instance, loans are structured with flexible repayment plans suitable for workers employed seasonally or in informal sectors. "Without the microloan, I wouldn't have been able to open my food shop. It's not just a business, it's a lifeline for me and my family, and it even creates jobs for other migrants," Ma Aye Aye Myint, a migrant entrepreneur, said. By providing capital, MFIs enable migrants to start and sustain small businesses, from street vending to small retail shops and artisan crafts. This not only improves their individual economic stability but also contributes to the local economy by increasing employment and trade activities. Some MFIs of NGOs go beyond financial services, offering financial literacy programs that teach budgeting, saving, and the basics of entrepreneurship. These programs are crucial for building long-term financial stability and encouraging sound business practices among migrants.



Photo 6: Myanmar female migrant wearing Thanakha in Mae Sot (Source UN Women/Younghwa Choi)

Digital platforms are becoming vital tools for migrant workers, enabling them to engage in cross-border commerce that leverages their bicultural networks. These platforms serve as a marketplace for goods and services, linking the home and host countries of migrants. For instance, digital platforms specializing in products from Myanmar sold in Thailand help preserve cultural





ties while creating economic opportunities for migrant workers who act as distributors and marketers. A migrant from Myanmar living in Mae Sot can sell Burmese handicrafts online to customers in Thailand, tapping into a niche market that values these goods. As Thet Wai, an online business owner, shared, "Using an online shop, I can sell traditional Burmese handicrafts in Mae Sot. This not only supports artisans back home but also helps me sustain my family here. Technology bridges the physical divide between our countries. Digital platforms provide essential tools for marketing and customer outreach, including social media integration, which is critical for building a customer base and establishing brand recognition across borders. Additionally, many of these platforms also incorporate logistics solutions to handle the complexities of cross-border trade and customs. By offering tools for online sales, marketing, and logistics, these platforms enable migrants to reach wider markets beyond physical borders, fostering economic independence and cultural connectivity.


Local payment gateways into these platforms simplify transactions by accommodating different currencies, making it easier for buyers and sellers to transact securely. Despite the formalization of some trade routes, informal and illicit activities persist along the Thailand-Myanmar border.

G. Physical and natural Capitals in Enhancing the Resilience of Myanmar Migrant Workers

Physical capital is scrutinized in terms of housing and infrastructure deficiencies. Identified as major impediments, it often undermines the migrants' ability to secure stable employment and maintain a decent quality of life. Many migrant workers live in substandard housing conditions which often lack basic amenities like clean water and adequate sanitation. Many households lack formal rental agreements, and a notable number live in accommodations with poor structural quality. These factors exacerbate the vulnerability of migrants, pointing to broader issues of substandard living conditions and inadequate housing rights. The working conditions for many migrant workers are often poor, especially in sectors like agriculture, construction, and manufacturing. They frequently lack safety equipment and proper facilities, leading to higher risks of accidents and injuries. These conditions not only affect their health but also their ability to perform at work.

Migrant workers in Mae Sot endure long hours of labor, often from early morning until late at night, with minimal breaks. Employment primarily occurs in labor-intensive sectors such as garment factories, agriculture, and seafood






processing. The physically demanding nature of these jobs offers little rest, highlighting the arduous nature of their daily routines. Min Aung, a migrant worker vividly described this experience: "We start when it's dark and stop when it's even darker, the body gets tired but we can't afford to rest." Compensation for these workers is frequently below the minimum wage, and their meager earnings are further diminished by deductions for health insurance, work permits, and broker repayments. Ma Cho, a factory migrant worker explained, "What we earn is barely enough to survive on after all the deductions." Job security is virtually non-existent, and employment terms are precarious and dependent on employer discretion." The compromised safety standards in their workplaces significantly increase the risk of injuries and occupational diseases. Moreover, the physical capital refers to the basic infrastructure and material goods available to migrant workers. In Mae Sot, housing conditions for many Myanmar migrants are often inadequate, characterized by overcrowded, poorly constructed shelters that lack basic amenities. Secure, quality housing is vital for the well-being of migrants, as it affects their health, safety, and ability to work.

Physical infrastructure, such as roads, transportation, and digital connectivity, also affects migrant livelihoods. Access to mobile phones and the internet is particularly important for financial transactions, communicating with family, and accessing information. Ensuring access to safe housing and improving infrastructure, such as transport and communication facilities, can significantly enhance the quality of life for migrant workers. Strategic investments in housing and technological infrastructure are recommended to improve living conditions and enable better economic engagement. The emphasis on affordable housing solutions and enhanced digital access is particularly highlighted for its critical importance in facilitating economic activities and community connectivity.

While natural capital may have limited direct relevance for migrant workers in an urban setting like Mae Sot, communal resources such as shared gardens or green spaces can play a supplementary role in their livelihoods. Access to natural capital can provide opportunities for supplemental income, such as small-scale gardening, or help reduce food expenses. It also contributes to the overall well-being of migrants by providing recreational spaces that enhance mental health. In rural areas surrounding Mae Sot, natural resources may offer more direct contributions to livelihoods, such as foraging or small-scale farming, though these activities are generally constrained by migrants' limited legal rights to land and resources. Amidst the daunting realities of life as a migrant, resilience remains a defining characteristic of the Myanmar migrant community. Workers continue to contribute not only to their families but also to the economic fabric of






both Thailand and Myanmar, despite the systemic challenges they face. Their determination embodies a quiet but profound resistance to the hardships imposed by political, economic, and social structures. The collective stories of these migrants underscore the need for policy reforms that recognize and protect their rights, ensure fair labor practices, and provide accessible social services. Life as a Myanmar migrant worker in Thailand is marked by the intersection of courage, adversity, and unyielding resilience. Their experiences reflect broader themes of migration, economic survival, and the pursuit of human dignity under challenging circumstances. Academic and policy attention must continue to focus on creating environments where these workers can secure stability, safety, and opportunities for a better future.

H. Social Networks as Social Capital in Employment and Financial Decisions

Social capital highlights the role of community and familial expectations in shaping economic decisions, where individual choices are often influenced by collective needs and values. Social capital in migrant communities emphasizes the role of familial and community expectations in shaping individual economic decisions. Decisions about employment, remittances, and even participation in informal economies are often influenced by the needs and values of the collective rather than individual aspirations. This social capital perspective underscores the need for economic policies and interventions that recognize and leverage the power of social networks and cultural norms. Understanding these dynamics can help in designing more effective support mechanisms that respect and enhance the social structures within migrant communities. Such an approach not only aids in economic integration but also in maintaining the social cohesion necessary for migrant well-being in foreign environments. Therefore, the interplay between social networks, cultural norms, gender dynamics, and economic behaviors provides a complex tapestry of factors that influence the economic livelihood strategies of Myanmar migrant workers. Understanding these factors through the lens of social capital not only enriches our comprehension of individual and collective economic actions but also underscores the need for culturally informed economic policies and interventions that recognize and leverage these social dynamics.

The limited social safety nets and weak state support systems have further compounded these financial pressures and compelled individuals to seek work outside Myanmar. The wages in Thailand may be low by international standards but they still offer a more reliable income than what many can earn domestically






inside Myanmar. The economic crisis has disproportionately affected the most vulnerable groups. Particularly low-income families and those living in rural areas face greater challenges in accessing basic services and resources. This has driven more people to cross the border in search of economic survival. Fueled by currency depreciation, sanctions, and the withdrawal of investment, the ongoing economic crisis poses a significant threat to Myanmar's long-term economic recovery (Chambers, 2023). The extensive migration of both skilled and unskilled workers has resulted in labor shortages within Myanmar and in border areas, which consequently restricts the country's future growth potential (Lintner, 2024). This continuous outflow of labor diminishes Myanmar's ability to rebuild and develop, perpetuating a cycle of economic stagnation and instability.

Social networks play a crucial role in the economic decision-making processes of Myanmar migrant workers (MWs) in Mae Sot. These networks are not just pivotal for obtaining information about job opportunities. They also serve as critical avenues for accessing financial resources and support systems. For many migrants, these connections are often the first point of contact for finding employment upon arrival in Mae Sot, especially in a landscape where formal job markets are inaccessible or unwelcoming to foreign nationals. Social networks also facilitate various financial arrangements such as loans, remittance channels, and even group investments, which are particularly important in an environment where formal banking is often out of reach due to legal and bureaucratic constraints. For MWs, social networks are pivotal in navigating the complexities of remittance flows amidst changing economic and political landscapes. These networks facilitate the sharing of critical information about safer and more reliable methods of sending money home, helping migrants manage risks associated with political instability and fluctuating exchange rates.

Especially in the volatile environment following the 2021 coup, the reliance on these networks highlights how migrants leverage social connections to find more reliable and safer methods for sending money back home, which is critical given the disruptions in formal banking systems. One migrant worker described the utility of these networks: "We rely on each other to find the best ways to send money home. Someone always knows a safer method or a better rate". This sharing of information within migrant communities helps them navigate the risks associated with political instability and the fluctuating exchange rates that can greatly affect the value of the money sent home. Furthermore, these social networks often facilitate access to informal remittance channels, such as the hundi system, which many migrants turn to, in response to the inadequacies of the formal banking sector under the current political and



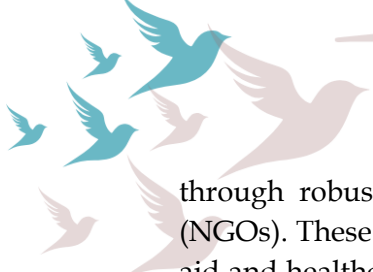


economic conditions. "Since the banks started experiencing disruptions, many of us have turned to informal channels like the hundi system to ensure our families receive the money without delays," a migrant worker shared.

Migrant workers depend on their social networks to share information on the most reliable and cost-effective remittance methods. This communal exchange of knowledge helps them circumvent risks associated with political unrest and fluctuating exchange rates. The social capital formed within these communities acts as a buffer and a source of resilience, enabling migrants to adapt to rapidly changing conditions. This reliance on social capital thus not only supports the economic needs of migrant workers and their families but also reinforces the bonds within the migrant community, ensuring collective resilience in the face of adversity. Viewing these dynamics through a social capital lens provides deeper insights into how social structures and cultural practices influence economic decision-making. Social capital is critical for understanding how Myanmar migrant workers leverage their relationships to navigate the economic landscape of Mae Sot. These networks not only provide practical benefits but also embody the transfer of cultural and social norms that shape economic behavior. For example, the trust inherent in social networks facilitates the functioning of informal financial systems, which are crucial under conditions where formal systems fail to meet migrant needs. For instance, migrant workers leverage their social networks to find jobs and secure housing, often relying on word-of-mouth recommendations. These networks are not merely practical but also carry cultural and social norms across borders, influencing economic behaviors in significant ways. As explained by a representative from a local migrant organization: "Our community's strength lies in our unity and the trust we place in each other. This trust is crucial for operating informal financial systems like lending circles, which many rely on in the absence of access to formal banking services." These informal financial systems, underpinned by trust inherent in social networks, are vital in environments where formal financial services are inaccessible. This dynamic illustrates how social capital is not only a source of economic opportunity but also a conduit for cultural and social values that dictate financial behavior, such as collective investments and savings for future community benefits.

Community ties provide emotional and practical support, helping migrants navigate the complexities of living and working in a foreign country (Strang, & Quinn, 2021). Migrants frequently depend on ethnic and community networks for information about job opportunities, access to housing, or assistance in times of crisis. In this research, I mainly focus on the role of social capital to emphasize as a crucial asset that enhances the resilience of the migrant community





through robust networks and support from non-governmental organizations (NGOs). These organizations provide essential services, including housing, legal aid and healthcare. Those roles play a significant role in facilitating employment and managing remittance flows indirectly. For undocumented migrants who are ineligible for government health insurance, NGOs and community organizations act as lifelines. However, information about these services is often disseminated through informal networks. "When my child was sick, I didn't know where to go. A friend told me about a clinic run by an NGO. Without their help, I don't think we could have afforded treatment," one migrant shared.

The social networks within the Myanmar migrant community in Mae Sot are crucial. It helps newcomers to secure employment and integrate into the local economy. These networks often ease the transition and enhance the integration of new migrants. Firstly newcomers have limited access to get those services. A migrant worker shared that if one loses a job, they simply ask the community because many of them have connections. "They know who might need workers, even for one or two days." These social networks function as a critical safety net, filling gaps left by an inaccessible legal framework and inconsistent immigration policies. However, these networks are not without limitations. They cannot fully offset the systemic barriers that migrants face, such as fluctuating immigration policies, prohibitive costs for work permits, and inadequate healthcare access. Despite their resilience, Myanmar migrants in Mae Sot remain highly vulnerable, underscoring the need for more inclusive policies and systemic reforms to address their precarious position.

Their indispensable role of community-based organizations foster trust and disseminating essential survival strategies. These organizations help fill gaps in social services that the Thai government may not provide to undocumented or irregular migrants. The strength of these networks can significantly impact a migrant's ability to secure work, find housing, and access necessary services. Despite the hardships, social networks within the migrant community play an indispensable role. These networks, often based on village or ethnic ties, offer crucial support in navigating employment opportunities, sharing information, and providing emotional sustenance. The reliance on social capital helps migrants mitigate the challenges posed by legal and economic instability. Such networks enable the sharing of practical knowledge about remittance channels, safe migration routes, and strategies to endure the socio-political climate.






I. Culture as Social Capital

Cultural norms and values significantly shape the economic behaviors (Bhugra et al., 2021) of Myanmar migrant workers (MWs). Many workers prioritize remitting money back home, driven by a strong cultural emphasis on familial obligation and collective well-being (Nguyen, 2021). This practice is not only a financial decision but also a cultural duty. It reinforces family ties across borders. Moreover, communal support practices of mutual aid and informal lending groups are rooted in values of reciprocity and solidarity that are prevalent in Myanmar culture. These cultural influences often guide economic behaviors in ways that might prioritize long-term familial and community benefits over individual economic gain (Charoensukmongkol, & Phungsoonthorn, 2022). One migrant worker expressed the importance of supporting family back home despite the challenges. "During the current Spring Revolution [post-coup democracy struggle] period, because the situation has deteriorated, migrant workers, whether they have a job or not, have been trying to send back as much as possible to their hometowns." This sentiment underscores the cultural duty to reinforce family ties, even across borders. Moreover, the practice of communal support through mutual aid and informal lending groups reflects deep-rooted cultural values of reciprocity and solidarity. A representative of the Arakan Workers Organization (AWO) discussed the importance of collective efforts in supporting one another, "We're thinking about collecting member fees from workers, but we're not doing it yet." It highlighted the collaborative spirit among the migrants to ensure mutual support. These examples illustrate how cultural norms and values continue to play a crucial role in shaping the economic behaviors of Myanmar migrant workers (MWs) in Mae Sot, emphasizing familial and community benefits over individual gain.

While Thailand benefits economically from the labor contributions of Myanmar migrants, there remains a glaring discrepancy in social policies that ensure the well-being of these workers and their families (Molland, 2022). This oversight traps migrants in cycles of poverty and hardship despite their significant role in bolstering the labor market. Bridging the economic imperatives with social justice is essential. Policies must prioritize legal recognition for migrants, the development of culturally competent services, and the promotion of community-based initiatives to ensure that migrant women and their children can achieve stability and growth within their host society. "We need more than just work; we need to live with dignity," concluded another migrant worker,






calling for comprehensive policies that integrate economic needs with human rights.

J. Social Integration as Social Capital

Thai public opinion, particularly in border provinces like Tak, reveals a mixture of sympathy and concern. Rural communities, often in closer contact with migrants, show more positive attitudes compared to urban areas (Thoresen & Fielding, 2021; Areeprachakun, 2020). These concerns include job competition and security issues. Migrants are sometimes viewed as a burden on public resources and associated with violent activities (Pugh, 2021). Sometime political parties of Thailand had used this as a political tool (Khan, 2024). Yet, their economic contributions, particularly in labor-intensive sectors, are substantial and benefit Thailand's economy. The Thai government's stance has historically been security-focused, not formally recognizing many refugees and often categorizing them as "illegal" immigrants (Chachavalpongpun, 2023). This results in limited rights and access to services.

The social integration of migrants within host communities in Mae Sot is complex and multifaceted. A key obstacle to successful integration is the language barrier – limited proficiency in Thai significantly impedes effective communication. This limitation not only restricts migrants' ability to engage meaningfully with local residents but also hampers their access to vital services, including healthcare, education, and legal assistance, thereby further marginalizing them within the community. However, compared to cities like Chiang Mai and Bangkok, Mae Sot stands out for its efforts toward fostering inclusivity. The local Thai community in Mae Sot actively attempts to learn basic Burmese, reflecting their willingness to bridge cultural and linguistic gaps. Additionally, many Thai shops in Mae Sot feature signs written in Burmese, further accommodating the large migrant population and facilitating better communication and integration in everyday interactions. In response, Community-Based Organizations (CBOs) and educational institutions have introduced language programs for both communities. These initiatives aim to help migrants navigate daily life more effectively and reduce social isolation (Thuzar & Matthews, 2022). Despite these efforts, cultural differences and limited interaction opportunities often result in social segregation. However, interventions by local NGOs and community groups, which promote cultural exchange and mutual understanding, have shown potential for fostering stronger relationships between migrants and local residents. One NGO worker noted, "Our cultural exchange programs have been instrumental in building trust and






understanding between the local community and migrant workers, breaking down stereotypes on both sides.” Community-driven initiatives have been developed to bolster social integration. For instance, the Mekong Migration Network (MMN) co-organized a significant event in December 2022 to commemorate International Migrants’ Day. This event brought together over 180 participants, including migrant workers and representatives of supporting organizations to engage in activities and discussions that promoted social cohesion. One attendee remarked that such events remind them that they share more similarities than differences, fostering a sense of belonging among migrant communities.

K. Language as Social Capital

Proficiency in Thai language not only facilitates social integration but also has significant economic implications for migrant workers. In contexts like Mae Sot, where a large population of Myanmar migrants resides, language operates as a dual-edged form of social capital. Improved language skills open up access to higher-paying job opportunities, enabling migrants to send more substantial remittances to their families. One migrant worker reflected on the impact shared that learning Thai opened doors to higher-paying jobs, which directly impacted how much they could send back to their families. Understanding Thai equips migrant workers to navigate financial services more confidently, including using bank accounts, mobile banking apps, and remittance platforms. This familiarity empowers them to select cost-effective and secure services, enhancing their ability to remit funds efficiently. “Before learning Thai, I always had to rely on others for simple transactions, and it was stressful. Now, I can do it myself without worries,” shared another worker.

Thai language programs also introduce workers to community savings and investment opportunities that they may have previously overlooked or lacked the confidence to join. Participation in these programs can lead to more strategic savings and remittance practices. An organizer of a community savings program noted that: “When migrants can speak Thai, they participate more actively and make informed decisions, which benefits them and their families.” While Thai language programs and integration efforts exist, critics argue that these initiatives often reach only a fraction of the migrant population. Factors such as limited funding, accessibility, and capacity mean that many migrants remain excluded from these programs. As one commentator pointed out, “The most vulnerable migrants, such as those in remote or informal work settings, rarely have access to these educational opportunities.”



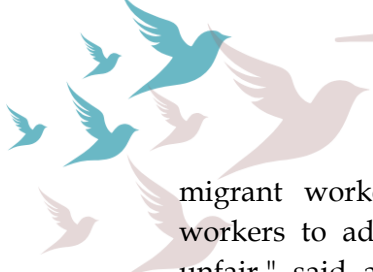


Furthermore, migrants who speak Thai can easily seek more assistance from financial service providers, such as NGOs, or CBOs that support financial literacy and remittance management. The ability to communicate in Thai fosters better community integration, where migrants can receive advice and guidance from local residents regarding the most reliable and affordable remittance services. A local community member affirmed that helping migrants who can communicate in Thai feels more like helping a friend or neighbor because it strengthens their bond as a community. This newfound independence minimizes the likelihood of transaction errors and enhances control over the remittance process, ultimately contributing to the financial stability and well-being of migrants and their families.

When discussing integration in research, various perspectives emerge regarding the provision of Thai language classes for Myanmar migrant workers. Supporters of these programs, including CBOs (Community-Based Organizations) and FED (Federation for Education and Development), emphasize that such courses are essential for improving the livelihoods of these workers. "Language proficiency is not just a skill; it's a gateway to agency and independence," a FED representative explained. The ability to speak Thai empowers workers to navigate their basic needs, negotiate fair wages, and advocate for themselves, which can be crucial in an unfamiliar environment. CBOs pointed out that communication with employers, landlords, and healthcare providers not only improves working conditions but also reduces isolation, providing the means for fuller community engagement. As one CBO leader noted, "Language opens doors that would otherwise remain shut, allowing migrants to claim a stake in the society where they live and work." Thai language classes also promote social integration by enhancing safety and economic prospects for migrants. "Every day, workers face obstacles that a simple conversation could resolve," explained an NGO coordinator. This includes accessing healthcare, managing financial matters, or reporting work-related injuries. Thai language education bridges these gaps, fostering resilience within migrant communities. The flexible approach of CBOs, offering classes outside of work hours and in community spaces, is often commended for making education accessible. One worker attending these courses remarked, "Attending language classes after a long shift is challenging, but being able to communicate without fear is worth every effort."

Conversely, some labor unions express reservations about the emphasis on language classes, highlighting their potential impact on workers' rights and labor relations. They argued that this form of integration shifts the burden onto






migrant workers rather than addressing systemic inequalities. "Expecting workers to adapt without changing the structures that marginalize them is unfair," said a union leader. This approach can be seen as placing undue responsibility on migrants, with employers and Thai society absolved from making substantial adjustments to support inclusivity and equity. Integration efforts can be met with resistance from both migrants and local communities. Cultural and social prejudices can hinder effective integration. A community leader pointed out, "There's still a lot of mistrust and misunderstanding between the host community and migrants, which cannot be solved by language programs alone." The unions argued that prioritizing language education could mask deeper issues, such as inadequate labor protections and the prevalence of discrimination. "It's not just about speaking the language; it's about ensuring that workers are protected regardless of it," one union spokesperson stated. For some unions, the emphasis on language classes may even create unintended hierarchies among workers based on their language proficiency. This could lead to further marginalization of those who cannot attend classes due to time or financial constraints. The reliance on NGOs and CBOs for essential services, such as healthcare and education and language class can be seen as a weakness in Thai government policy. Critics suggested that this reliance allows the Thai government to avoid taking full responsibility for migrant integration and support. Many programs and initiatives are seen as stop-gap measures rather than long-term solutions. Language and cultural programs may help, but without structural changes in policy and comprehensive support systems, critics argue that the impact will remain limited. Critics and policy analysts believed that true integration requires systemic change and government commitment. "These efforts are like patches on a larger issue," one critic noted. While a labor activist commented that the state's minimal involvement shifts the burden onto NGOs, which are often already overstretched. Unions propose that the Thai government and employers should instead focus on providing multilingual resources and interpreter services to meet immediate communication needs instead of the workers shouldering the expenses. "Structural support must come from the top, not just from the bottom-up adaptation of workers," they asserted.

The debate reflects a broader tension between practical solutions and the need for systemic change. While CBOs and FED advocated for language learning as a tool for empowerment and protection against exploitation, labor unions emphasized the risk of reinforcing existing inequalities. "True support comes from systemic reform, not just skill-building," a union representative argued. This perspective calls for changes in labor laws, better enforcement of fair treatment,






and employer accountability. A balanced approach could integrate both perspectives. Thai language classes offered as optional resources alongside advocacy for stronger labor rights and employer-provided multilingual support. "Workers should have the tools to communicate, but they should also be protected by a system that values them as human beings, not just labor," one policy expert suggested. Ensuring access to interpreters and legal protections, regardless of language skills, could address both immediate and systemic challenges faced by Myanmar migrants in Thailand.

The findings indicate that the situation of Myanmar nationals in Thailand is shaped by a complex interplay of economic necessity, socio-political challenges, and systemic barriers in their host country. Addressing these challenges requires a comprehensive approach, including enhanced bilateral cooperation between Thailand and Myanmar, revised migration policies, strengthened legal protections for undocumented workers, and improved access to essential services. Strengthening the support framework for migrants would not only enhance their quality of life but also positively impact the Thai economy by fostering a more secure and productive workforce. In essence, the Sustainable Livelihoods Framework provides a holistic lens to understand and address the complex livelihood challenges faced by Myanmar migrant workers in Mae Sot. It calls for a concerted effort among various stakeholders to effectively and sustainably improve their living conditions and economic prospects.

CONCLUSION

The 2021 coup in Myanmar and its aftermath have brought significant challenges to the economic stability and security of Myanmar migrant workers in Mae Sot, Thailand. This study has illuminated the critical role of social networks and remittance systems in fostering resilience among these workers amidst political and economic upheaval. Social networks, deeply rooted in trust and communal bonds, have emerged as indispensable mechanisms for survival, enabling financial transactions, the dissemination of critical information, and mutual support. Informal systems like hundi exemplify how these networks provide secure, efficient, and culturally relevant solutions for migrants to sustain their families in Myanmar. Beyond financial aid, these networks act as vital conduits for information on safe migration practices and navigating complex legal and political changes. The findings underscore the resilience and adaptability of Myanmar migrant workers, who, through collective action and resource mobilization, have successfully mitigated many of the risks associated with migration and political instability.





The application of Social Capital Theory in this context reveals how deeply intertwined economic strategies, such as remittance flows, are with the social networks that sustain them. These networks not only offer practical support but also serve as a source of collective resilience, enabling migrants to navigate uncertainty and maintain their roles as economic lifelines for their families. The research further highlights the transformative potential of remittance platforms in shaping the economic trajectories of migrant workers. High transaction costs, inefficiencies in formal banking systems, and varying reliability of fintech solutions significantly impact the economic well-being of migrants and their families. Addressing these barriers is essential to enhancing the value and stability of remittances, which are critical not only for individual livelihoods but also for the economic development of migrants' home communities. This calls for urgent policy interventions to improve remittance infrastructure, reduce costs, and ensure transparency and accessibility across systems.


In light of these findings, the study offers a roadmap for future research and policy development. Continued exploration of the interplay between remittance flows, social networks, and the evolving political and economic landscapes of Myanmar is vital. Future studies should also assess how technological innovations can be harnessed to make remittance systems more affordable and accessible. From a policy perspective, fostering competitive practices among service providers, ensuring regulatory oversight to eliminate hidden fees, and promoting financial literacy among migrant workers are imperative steps toward equitable and efficient remittance ecosystems.

In conclusion, this research underscores the indispensable role of social networks and remittance platforms in the lives of Myanmar migrant workers, particularly in the context of the crisis. These findings provide critical insights for policymakers, community organizations, and international stakeholders, emphasizing the need to support and strengthen these mechanisms to enhance migrant resilience and economic stability. By addressing the structural and systemic challenges outlined in this study, stakeholders can contribute to a more sustainable, inclusive, and equitable environment for migrant workers, ensuring their continued ability to thrive and support their communities amidst ongoing uncertainties.

RECOMMENDATIONS

Policy enhancements aimed at protecting the migrant workers (MWs) interests and combating exploitation must take a multifaceted approach to






address the complexities of remittance processes. Strengthening regulatory oversight is essential to ensure compliance with anti-money laundering and monitor remittance service providers effectively, and prevent illicit activities. Moreover, enhancing consumer protections is crucial to improving transparency, accessibility, and accountability within the remittance industry. This may involve measures such as disclosing fees and exchange rates upfront, providing accessible channels for grievance redressal, and safeguarding MWs from fraudulent practices. Additionally, promoting financial inclusion through reducing barriers to entry, incentivizing the use of formal remittance channels, and leveraging technology can empower MWs and enhance their access to safe and affordable remittance services. Businesses that employ Myanmar migrant workers play a crucial role in ensuring fair labor practices and protecting workers' rights. Implementing ethical recruitment policies, such as zero recruitment fee practices, is a step toward mitigating the financial vulnerabilities of workers. Transparency in hiring processes, regular auditing of supply chains, and proactive engagement with civil society organizations can help prevent exploitative practices. Worker voice mechanisms and channels that empower workers to report abuses safely and anonymously are essential for upholding human rights in the workplace. Comprehensive policy interventions and ethical business practices to rectify are essential to engage the protection of migrant workers and for the advancement of global labor standards and human rights.

Fostering cross-border cooperation is essential for facilitating information sharing, coordinating regulatory efforts, and combating transnational criminal networks engaged in remittance exploitation and abuse. To alleviate these hardships, regularizing the status of undocumented migrants would bolster their protection and reduce their vulnerabilities. Partnerships between the Thai government and international organizations are crucial for ensuring comprehensive humanitarian assistance, which would enhance access to healthcare, education and basic rights. Public awareness initiatives are necessary to shift societal perceptions and underscore the economic and social contributions of migrants, promoting a more inclusive environment. These measures, supported by continued advocacy and assistance from civil society, are essential to address the multifaceted challenges that Myanmar migrants face in Thailand.

International organizations and stakeholders play a pivotal role in promoting fair remittance practices by advocating for policy reforms, providing technical assistance, raising awareness, and facilitating dialogue. Their involvement can help drive systemic changes that prioritize the interests and well-being of MW. Advocacy efforts can focus on lobbying governments to enact policy





reforms that strengthen regulatory oversight and enhance consumer protections. Technical assistance can support governments in improving their regulatory frameworks, enforcement mechanisms, and oversight capabilities. Raising awareness among MW about their rights, responsibilities, and available resources can empower them to make informed financial decisions and protect themselves from exploitation. Facilitating dialogue among governments, financial institutions, civil society organizations, with MWs can foster collaboration and innovation in developing inclusive solutions that address the root causes of remittance exploitation and promote fair and ethical remittance practices. Therefore, policy enhancements and the active involvement of international organizations and stakeholders are essential for creating a more equitable and transparent remittance ecosystem that prioritizes the interests and their well-being. By addressing the weaknesses in existing regulations, implementing effective policy reforms, and fostering collaboration across stakeholders, policymakers can work towards ensuring that remittance processes serve as a catalyst for socioeconomic development and empowerment for MWs.



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ABSTRACT

This research explored the multi-layered legal, economic and social challenges faced by Myanmar migrant workers in Mae Sot, Thailand, following the 2021 military coup in Myanmar. The political upheaval has heightened the vulnerability of this demographic, leading to significant displacement and an increased reliance on cross-border migration for survival. The study examines the complex effects of political instability, economic downturns and restrictive legal environments on the economic behaviors of the migrant workers and the changing patterns of remittances.

Based on Livelihood Framework, this study also evaluated the assets, strategies and vulnerabilities impacting individuals' livelihoods. By providing a structured approach to understand their resources, the research explored how migrant workers adapt to economic risks, resilience in a foreign environment, and utilize social networks. Among various factors, the research mainly focused on remittance patterns, financial management strategies and the role of social networks. The research methodology employed a mixed-methods approach comprising qualitative interviews and thematic analyses. The key aspects examined included the role of remittances and the platforms used, with attention to transaction costs, accessibility, and trust among migrant workers, brokers, and recipients. The study also delves into the economic capital, high remittance fees, banking instability in Myanmar and volatile exchange rates due to political turmoil which often diminish the financial returns for families in Myanmar.

The findings indicate that despite the hardships, migrants leverage social capital and digital financial tools to sustain their livelihoods and support their families. Hence, the study advocates for targeted policy interventions and support mechanisms that address high transaction costs, improve financial literacy, and enhance access to formal banking to mitigate economic vulnerabilities. Such measures are essential for reinforcing the economic stability of Myanmar migrants and ensuring their long-term well-being in Thailand.

Keywords: Myanmar migrant workers, remittances, social networks, political instability, economic strategies, Mae Sot, financial resilience



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