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Remittances and Household Welfare

Findings from the Myanmar Household Welfare Survey (MHWS)



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ABSTRACT

Remittances are a critical source of household income in Myanmar and are significantly associated with positive welfare outcomes. In 2022, 33 percent of the households surveyed in the Myanmar Household Welfare Survey (MHWS) received remittances at least once in the twelve-month period. Remittances made up 7 percent of the average monthly per capita income of households in 2022. Among households that received remittances, 40 percent of their average monthly per capita income was from remittances. Considerably more households received remittances in 2022, compared to 2017, the last year for which there is nationally representative data (World Bank 2017). Despite the increase in the number of households receiving remittances, compared to 2017, the income share from remittances has decreased for all households.

Even with internal lockdowns and border closures because of the COVID-19 pandemic, remittance senders migrated internally in 2020 and 2021. As a result, domestic remittance flows appear to have increased steadily since 2012. International remittance flows, on the other hand, decreased substantially during the first two years of the pandemic. They are now increasing rapidly.

In 2022, households in Rakhine, Chin, Mon, and Kayin received the most remittances of the states/regions. Households in Chin, Kayin, Tanintharyi, and Mon received a greater percentage of remittances from international senders rather than domestic senders. Most international remittance flows were from Thailand, Malaysia, and China. Households in Kachin, Ayeyarwady, and Mandalay received the most remittances from domestic senders. Most domestic remittance flows were from Yangon, Mandalay, and Shan.

Receiving remittances has a positive and significant association with improved welfare outcomes. Households that receive remittances are less likely to have lower income compared with last year and more likely to have a better food consumption score and a higher dietary diversity score. Households who receive remittances use fewer coping strategies. Finally, households who receive remittances are more likely to have an improved house made of brick, brick/wood, or semi-pucca.

1. INTRODUCTION

Income from remittances in Myanmar makes up a large share of the country's economy. According to the World Bank, in 2020, Myanmar received 2.67 billion USD in remittances through official channels, which is about 3.4 percent of GDP (World Bank Group 2023). However, a large portion of remittances from abroad flow into Myanmar through unofficial channels.¹ When considering both the official and unofficial remittance channels, the estimated value of remittances is much higher, around 8 billion USD in 2015, or 13 percent of GDP (Akee & Kapur, 2017).

Remittances from migrants abroad constitute nearly half of the remittances received in Myanmar. Further, in 10 out of 15 states/regions in Myanmar, foreign remittance flows make up a greater percentage of household income than domestic flows (Diao and Mahrt 2020). Most foreign remittances are from Thailand, followed by Malaysia.² Historically, Kayin and Mon states, both of which border Thailand, have the highest share of households receiving international remittances (ibid). Domestic remittances are also an important source of income for households in Myanmar. States and regions further away from Thailand typically receive higher shares of domestic remittances. Historically, most domestic remittances flow from Yangon, Mandalay, and Shan (World Bank 2017).

From 2009 to 2019, prior to the COVID-19 pandemic, the number of households receiving remittances increased steadily. Data from IHLCA 2010 indicate that 6.4 percent of households received remittances over the one-year period of 2009/2010.³ This number jumped to 24.1 percent of households receiving remittances over any 12-month period from April 2013 to April 2015 (Myanmar Ministry of Planning and Finance & World Bank Group, 2017). The percentage of households receiving remittances decreased slightly to 19.5 percent of households over any 12-month period from December 2016 to November 2017 (CSO, UNDP, and World Bank 2020).

Data on remittances during the COVID-19 period is limited, as many as 178 thousand migrants returned to Myanmar through official border crossings, while anecdotal evidence suggests that many more returned to their homes through unofficial channels and from within Myanmar (IOM 2020). Hence, at that time, the number of households receiving remittances likely declined. With the end of pandemic policies, migration flows have picked up again, likely increasing the number of households receiving remittances (MAPSA 2023).

Remittances contribute to household welfare because they increase the purchasing power of households (Griffiths & Ito, 2016). Studies in Myanmar on the uses of remittances suggest that, once basic necessities are met, households allocate funds to health, education, home building, or agricultural inputs (Pattison et al, 2016). In Mon state, 31 percent of remittances were used on housing related expenses, such as construction of new homes or home improvements (Filipski et al 2021). In Mon, remittances were also used for investments in productive assets or saved,

¹ Most Myanmar migrants still use informal methods to send remittances (IGC 2017). Remittance through unofficial channels could be sent in multiple forms. First, an intermediary financial operator in the informal exchange market can receive the migrant's transfer in foreign currency and transfer it directly to the migrant's family in MMK. Second, migrants could carry remittances in cash when they return home.

² While an estimated 10,333 people per day were recorded entering Bangladesh from Myanmar between August 25, 2017, and October 20, 2017, these refugees are prohibited from leaving the camps to engage in employment activities (Rosenbach et al. 2018). Consequently, high levels of unemployment persist among these refugee communities. Only around 5.1 to 6.2 percent of men older than 15 years of age in the camps were found to be employed (ibid). Therefore, although many refugees are still living in camps in Bangladesh, they are unable to make a living for themselves, let alone send remittances to their families.

³ IHLCA 2010 found that, In the six-months prior to December 2009, 3.3 percent of households received remittances, 1.9 percent from internal senders and 1.2 percent from senders abroad. In the six-month period prior to May 2010, 4.3 percent of households received remittances, 2.3 percent from internal senders, and 1.9 percent from external senders. We combine these periods to estimate an annual total for the panel households.

contributing to rural growth over time (ibid). Data from MLCS reveal that the non-poor households in Myanmar have a higher income share from remittances than the poor (CSO 2020).

While remittances are an important source of income for Myanmar's households, migration comes with significant risks. Migrants are often vulnerable to exploitative working conditions, harassment, sexual violence, dangerous living conditions, risk of disease, injury, and inadequate food security. Further, migrants who send remittances often put themselves at risk of malnutrition and poor living conditions, making them susceptible to health or related shocks. The COVID-19 pandemic revealed just how vulnerable Myanmar migrants and their families were to shocks. While aid organizations provided some support to unemployed migrants in host countries, there was little respite for repatriated migrants (whether voluntarily or forcibly) or for the sending households in Myanmar that lost a critical and often sizeable remittance income stream.

The economic downturn in Myanmar that has resulted from the COVID-19 pandemic, the political crisis, and the global price crisis, has spurred renewed migration (MAPSA 2023). Many economic migrants, however, are migrating abroad through irregular channels, making them even more vulnerable to harassment, bribes, and exploitative work conditions. This is also true for the sizeable portion of migration that is driven by conflict (MAPSA 2023). UNCHR estimates that between February 2021 and December 2022, around 49,600 individuals from Myanmar took refuge in neighboring countries, while 1.14 million Myanmar people became internally displaced persons (IDPs). These refugees will likely not be able to contribute remittances to family members left behind. This group of refugees includes a unique group of educated, better-off individuals who participated in the Civil Disobedience Movement (CDM) movement. Their job prospects are often limited as they cannot apply for legal residency in Thailand despite their education. Hence, they too may not be able to send money back to Myanmar. Further, migrants outside of Myanmar are struggling with cost-of-living increases that are reducing their ability to send remittances home. Therefore, while there is a rapid increase in migration out of Myanmar, it is uncertain whether there will be a parallel increase in remittances⁴.

At the same time, remittances appear to be one of the few factors that are helping households in Myanmar combat poverty and food insecurity. As the economic situation worsens domestically, households may become more dependent on remittances to cope. This working paper explores the importance of remittances for households in Myanmar. More specifically, we study the number of households receiving remittances, the average value of the remittances, and the income share from the remittances. We also explore different challenges to receiving remittances. Next, we look at the origin of domestic and international remittance flows. This is followed by an analysis of the remittance flows by year of migration of the sender. We next explore which households are more likely to receive remittances. Finally, we analyze whether receiving remittances is associated with different welfare indicators.

The paper is organized as follows: Section two describes the data and methodology. Section three shows descriptive results, including remittance recipients, income shares, challenges to receiving remittances, and remittance flows by origin and year. Section four explores characteristics associated with receiving remittances. Section five concludes.

⁴ Before as many as 95 percent of migrants sent remittances back to Myanmar (UNCDF 2020).

2. DATA AND METHODOLOGY

The analysis presented in this paper relies on data from the first four rounds of the Myanmar Household Welfare Survey (MHWS).⁵ The four survey rounds, which span from December 2021 through December 2022, were conducted by phone with roughly 12,100 respondents per round. The survey intends to monitor household and individual welfare through a range of different indicators including wealth, livelihoods, food insecurity, diet quality, health shocks, and coping strategies. The sampling strategy and household and population weights provide estimates that are nationally, regionally, and urban/rural representative (MAPSA 2022a; MAPSA 2022b).

In this report, remittances include all transfers received by the household in cash or in kind sent by an individual living outside of the household, independent of the source of income of the sender, and the relationship between the household and the sender (they could be related or unrelated individuals) (WDI 2023). In MHWS, households were asked if their household received any remittances, in cash or in kind, from another location in Myanmar or abroad in the three months before the survey. Households were also asked to estimate the total value of any remittances they received. For any given survey round our indicators are reported for the corresponding 3-month period between September 2021 and December 2022. For panel respondents, i.e., households that were surveyed in every round, the indicators are reported for the corresponding 12-month period between September 2021 and December 2022.

In this report, we refer to remittance senders as migrants. Remittances from abroad come from international migrants⁶ while remittances from within Myanmar come from domestic migrants.⁷ In MHWS, we collected information on the location and the most recent migration date of the migrants who are sending remittances. Therefore, this analysis is an overview of the location and year of departure only for migrants who are sending remittances. MHWS does not capture details on all migrants.

We compare different indicators of vulnerability and welfare by household income poverty and asset class. The poverty line is the minimum welfare level for an individual not to be considered deprived. Our income-based poverty measure is a comparison of total household income with the national poverty line.⁸ Total household income is the sum of income from 15 different economic activities plus net remittances received in the past month. It is adjusted for household size using standard adult equivalency scales. Households were categorized into three asset-class groups based on the number of assets they own: asset-poor (0-3 assets), asset-low (4-6 assets) and asset-rich (7-10 assets). This categorization is based on a count of 10 assets including: improved housing (semi-pucca, bungalow/brick, apartment/condominium), flush toilet, improved water source (piped into house or bottled water), grid-based electricity (not solar), rice cooker, fridge, TV, wardrobe, car/motorcycle/tuk-tuk, and a working computer/laptop/iPad.

We employ exploratory regression analysis to obtain a better understanding of which households are more likely to receive remittances. We use a random effects panel probit model to estimate the degree of correlation between observed factors such as conflict, household characteristics, and location, and whether a household receives remittances. Conflict is measured by a township-level

⁵ Round one (R1) was conducted between December 2021 and February 2022. Round two (R2) was in April and June 2022. Round three (R3) of data collection was in July and August 2022. The fourth round of MHWS was between October and December 2022

⁶ According to IOM, an international migrant is defined as any person who lives outside of their country of citizenship, and in the case of a stateless person, he or she lives outside of their state of birth or habitual residence. Migrants who move abroad permanently or temporarily through documented or irregular means are considered international migrants (IOM 2019).

⁷ In our survey, we collected information on the location and initial migration date of the migrants abroad who are sending remittances. Therefore, the following analysis is an overview of the location and year of departure only for the migrants who are sending remittances. It does not capture details on all migrants.

⁸ The national food poverty line from the first quarter of 2017 – which was 1,037 kyat – was updated first with the official food CPI until mid-2020, and then with a temporal MAPSA food price index from a national survey of food vendors.

indicator for violent shocks based on secondary information from the Armed Conflict Location & Event Data Project (ACLED) dataset (ACLED, 2022). The indicators are the number of battles and the number of violent events against civilians in the three-month period prior to the interview month of the household. Additionally, we estimate the association between receiving remittances and several household welfare indicators, including the household food consumption score (FCS), having less income this year compared to the previous year, the number of coping mechanisms used, and whether the household has an improved house. The food consumption score (FCS) is a measure of dietary diversity and food intake frequency; it considers both the number of different food groups consumed and the frequency with which they are consumed. It is calculated as the weighted sum of the frequency of food groups eaten in the past seven days (World Food Programme, 2023). A higher FCS is associated with a higher probability that a household's food intake is adequate (ibid).

3. REMITTANCES IN 2022

3.1 Households receiving remittances

Overall, 15.5 percent of respondent households received remittances in any three-month period between September 2021 and December 2022 (Table 1 Pooled Sample results). This means that, on average 15.5 percent of households received remittances from at least one member living abroad or living in a state/region that is not their home. This includes 10.3 percent of households who received remittances from domestic migrants and 5.8 percent of households who received remittances from migrants abroad. A slightly higher share of rural households received remittances compared to urban households, due to a higher share of households receiving remittances from migrants abroad.

When we analyze remittances among the panel household respondents (those which responded to the survey in every round) we find that 32.5 percent of households received remittances over any 12-month period from September 2021 to December 2022. The panel estimate is much greater than the pooled estimate because most households received remittances in only one quarter (Appendix Table A.1). More households in 2022 MHWS are receiving remittances than in 2015 MPCLS (24.1 percent) and 2017 MLCS (19.5 percent). In 2022, 25.1 percent of households received remittances from domestic migrants while 11.7 percent of households received remittances from migrants abroad. In 2017, 7.5 percent of households received remittances from a household member abroad (Myanmar Ministry of Planning and Finance & World Bank 2017). This suggests that more households are receiving both international and domestic remittances, compared with 2017.

Table 1. Percent of pooled and panel households receiving remittances in 2021/2022

	National	Pooled Rural	Urban	Panel National
Remittances all (%)	15.5	15.8***	14.6	32.5
Remittances domestic (%)	10.4	10.3	10.5	25.1
Remittances abroad (%)	5.8	6.2***	5.0	11.7
Observations	49,294	34,647	14,647	4,831

Note: Asterisks show significant differences between rural and urban regions at p-values * p < 0.10, ** p < 0.05, *** p < 0.01.
Source: Author's calculations based on MHWS data.

Most households received remittances from a single individual family member (Table 2). In Q4, for which we have detailed information on the number of domestic and international remittance senders, we find that 12.8 percent of households in Myanmar received remittances from one member and 3.3 percent of households received remittances from two or more members (Table 2). Less

than one percent of households received remittances from both domestic and international migrants (only 0.7 percent).

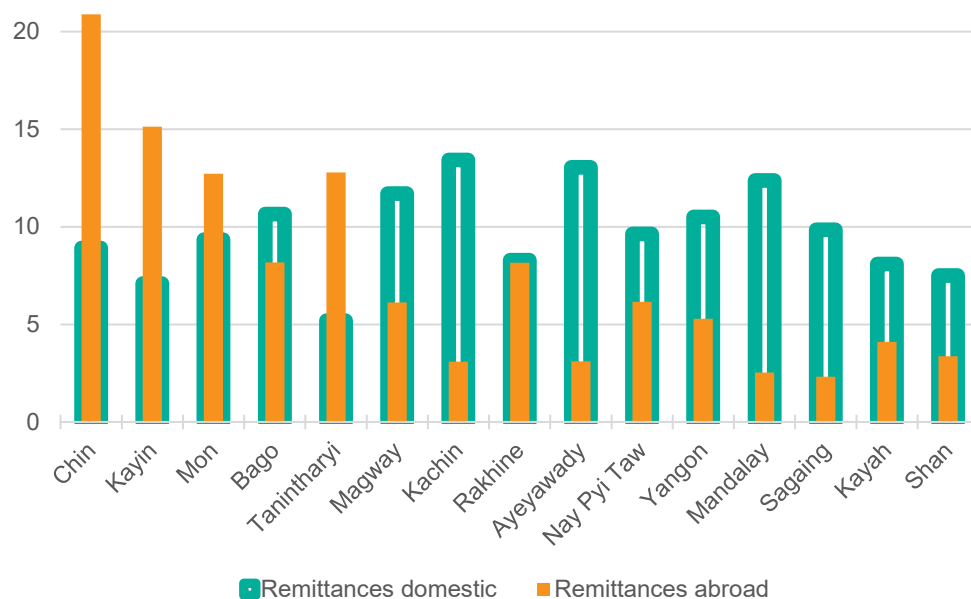
Table 2. Percent of households receiving remittances from one or more households members, July/December 2022

	1 member	2 or more members
All migrants	12.8	3.3
Domestic	7.8	1.6
International	4.9	1.0
Both	0.5	0.2

Source: Author's calculations based on MHWS data.

There is significant spatial variation in the share of households receiving remittances as well as whether those remittances were coming from domestic or international senders. In any three-month period between September 2021 and December 2022, more households in Chin, Kayin, and Mon received remittances than households in other states/regions (Figure 1). In those regions, 28.0, 22.9, and 22.6 percent of households received remittances, respectively.

Figure 1. Percent of households receiving remittances in any three-month period, September 2021- December 2022



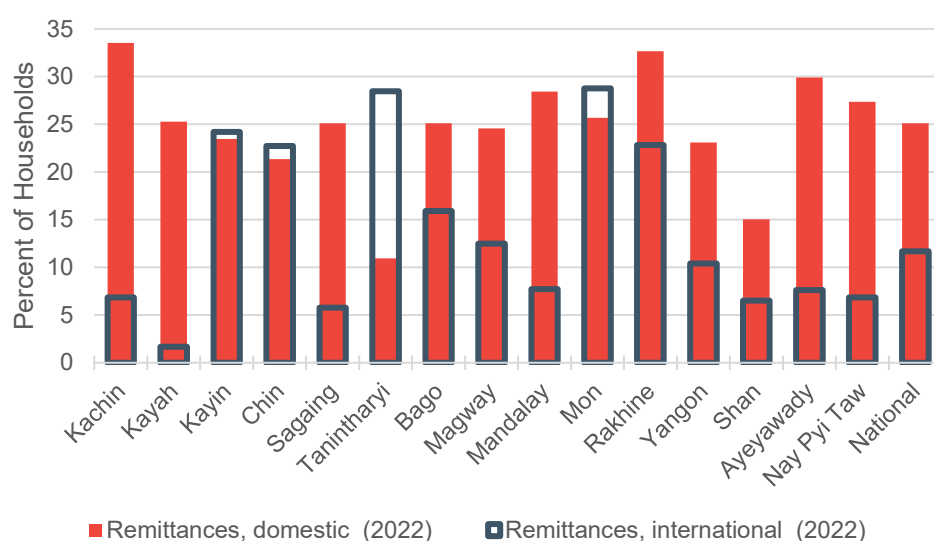
Source: Author's calculations based on MHWS data and MLCS data.

When we look at whether panel households received remittances at least once between September 2021 and December 2022, we find that 44.5 percent of households in Rakhine received remittances, 42.6 percent of households in Chin and Mon received remittances, and 38.4 percent of households in Kayin received remittances (Figure 2). Therefore, while over the year a higher proportion of households in Rakhine received remittances, they received them fewer times compared with households in Chin, Kayin, and Mon. Comparing our panel data estimates with the 2017 MLCS estimates, it appears that the share of households receiving remittances in Rakhine and Chin has increased considerably up from 22.9 and 28.8 percent in 2017, respectively. In Kayah and Mon,

while the percent of households who received remittances increased slightly, the increase was smaller than in the other states/regions.

Some states/regions mainly received remittances from migrants abroad versus domestic migrants. Households in Chin, Kayin, Tanintharyi, and Mon received a greater percentage of remittances from international migrants (respectively 20.1, 16.1, 13.6, and 13.1 percent) compared to households in other states. Households in Kayin, Tanintharyi, and Mon are close to the Thai border, making it easier for migrants to move to Thailand. Households in Kachin, Ayeyarwady, and Mandalay received the most remittances from domestic migrants, 14.2, 13.3 and 12.4 percent of households, respectively. At the same time, only 3.4 percent of households in these states/regions received remittances from international migrants.

Figure 2. Percent of panel households receiving remittances in any twelve-month period, September 2021- December 2022



Source: Author's calculations based on MHWS data and MLCS data.

Information on the value of remittances is provided in Table 3. Among households that received domestic remittance flows, they received on average 143,526 per month (about 67 USD).⁹ Households that received foreign remittance flows received around 402,303 2022 per month (about 189 USD), significantly higher than the amount from local migrants. There were no statistically significant differences in the value of remittances received in rural and urban areas overall, although households in rural areas began to receive higher remittances than urban areas in round 4 because of increased remittance flows from abroad (Appendix Table A.2). While in nominal terms, the average value of remittances received in a month increased from the first round to the fourth round by 28 percent, in real terms, the average value of remittances declined across all by 15 percent (Appendix Table A.2). This was driven by a 19 percent decline in domestic remittances between R3 and R4 and a 29 percent decline in foreign remittances between R2 and R4.

⁹ The values of remittances are expressed in real terms with Q4 as the base period and earlier periods inflated based on a CPI calculated from the MAPS food vendor surveys.

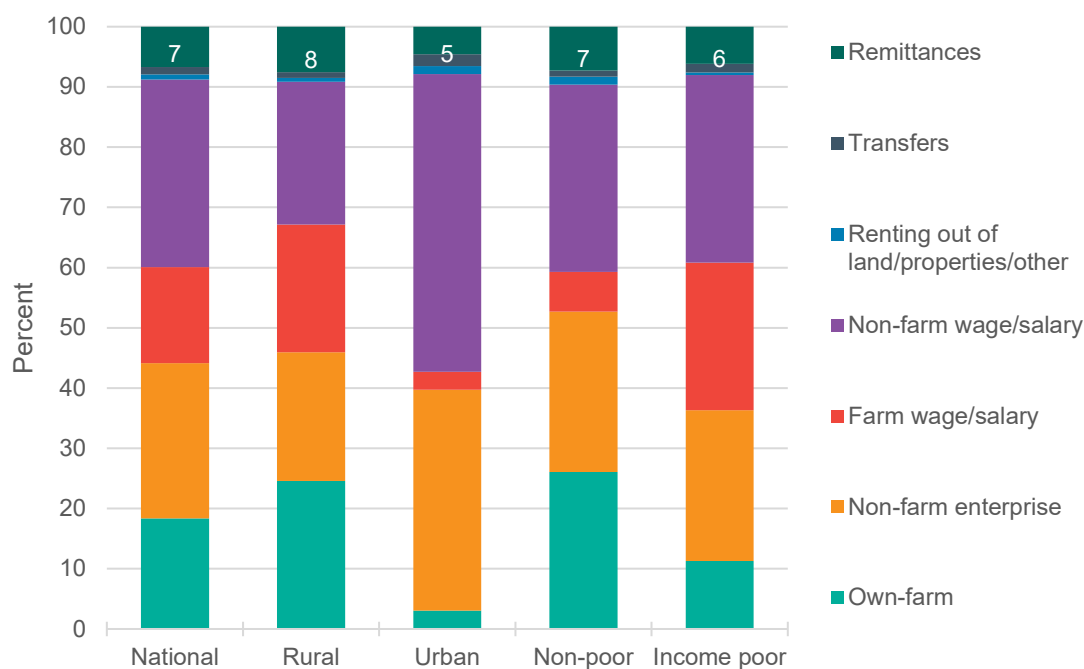
Table 3. Average value of monthly remittances in Q4 2022 MMK, in any three-month period, September 2021- December 2022

	National (USD)	National (MMK)	Rural (MMK)	Urban (MMK)
Remittances all average value MMK	88	248,268	251,786	238,329
Remittances amount domestic value MMK	51	143,526	141,580	148,544
Remittances abroad value MMK	143	402,303	408,744	381,296
Observations	49294	49294	34647	14647

Note: Conversion to USD is at 2,818 MMK to 1.00 USD, which is the average parallel exchange rate during October-December 2022.
Source: Author's calculations based on MHWS data.

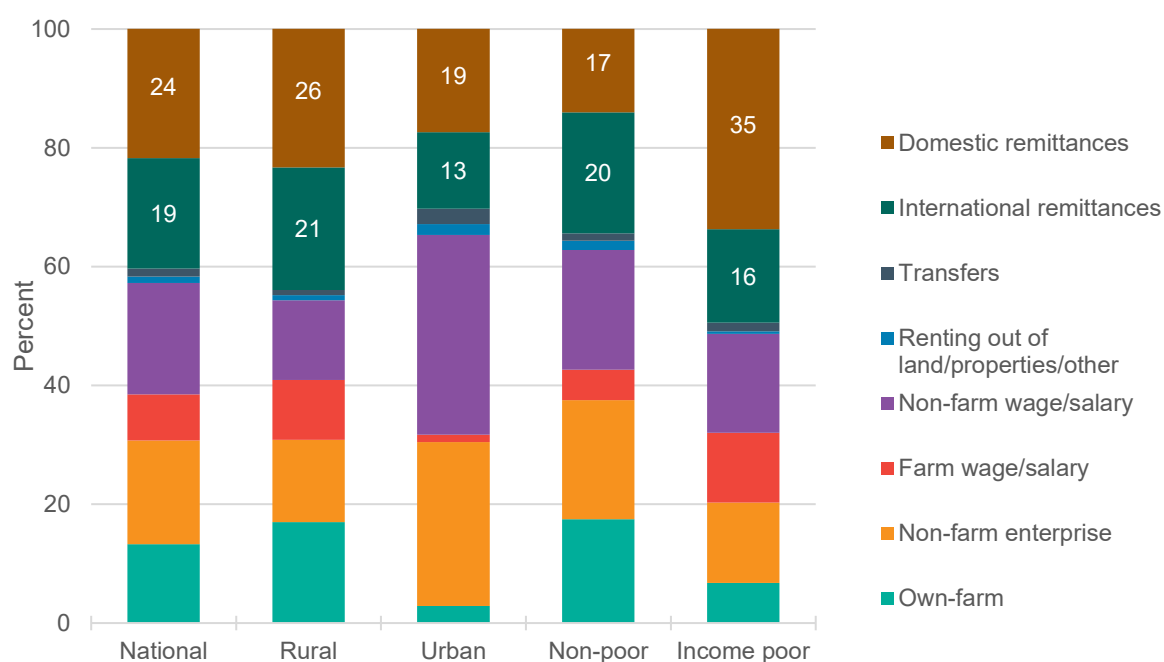
On average, remittances made up 6.7 percent of monthly household income; 7.6 percent in rural areas and 4.6 percent in urban areas (Figure 3). The share of average household Income from remittances was highest, reaching 7.6 percent, in round 2 which spans the months of January to June 2022 (Appendix Figure A.1). Among receiving households, remittances made up 40.3 percent of household income (Figure 4). The average income share was 43.9 percent among rural households and 30.2 percent among urban households. Among households who received remittances, domestic remittance flows made up 26 percent of rural income and 19 percent of urban income. At the same time, foreign remittance flows contributed 21 percent to rural income, compared to 13 percent to urban income. Finally, if a receiving household was income poor, remittances contributed almost half (49.5 percent) of their total household income compared to 37 percent for non-poor households. This shows that income poor households that receive remittances are extremely reliant on them. As a percentage of income, remittances made up the largest share of average household income in Chin (16.8 percent), Kayin (12.2 percent), and Mon (9.9 percent) (Appendix Figure A1).

Figure 3. Average household income shares in any three-month period, September 2021-December 2022



Source: Author's calculations based on MHWS data.

Figure 4. Average household income shares for remittance receiving households only in any three-month period, September 2021- December 2022



Source: Author's calculations based on MHWS data.

Despite the increase in the number of households receiving remittances in 2022 compared to 2017, the income share from remittances appears to have decreased from 8.6 percent in 2017 to 6.7 percent in 2022 (Table 4). While the nominal value of monthly remittances received increased by 24 percent, the real value of remittances received declined by 28 percent (Table 4). This could largely be due to cost-of-living increases in the countries and regions where the remittance senders reside. But it may also be a result of remittance senders having trouble sending remittances.

Table 4. Income shares and value of remittances for 2021/2022 (MHWS) and 2017 (MLCS)

	MHWS	MLCS
Own-farm	18.3	24.9
Non-farm enterprise	25.8	24.5
Wage income	47.1	35.6
Renting out of land/properties/other	0.8	4.7
Other transfers	1.2	1.8
Remittances	6.7	8.6
Remittances, 2022 MMK	37,692	52,651

Source: Author's calculations based on MHWS data

Households that received remittances were asked if they faced any challenges in receiving those remittances (Table 5). While most remittance receiving households faced no challenges (79.1 percent), for 15.6 percent it was very expensive to receive the remittances either because of the costs associated with transferring money or because of the fees needed to withdraw the remittances. This issue was more common among households with domestic migrants (17.8 percent) compared to households with international migrants (11.6 percent). Another 4.1 percent of households had trouble receiving money because the sender had trouble sending the remittances due to financial

system disruptions. This issue was more common among international senders, 6.2 percent, compared to domestic senders, 4.1 percent. Very few households reported receiving less money because the sender had difficulty with employment/wages in their new home, health problems, or faced security problems.

At the state/regional level, for households in Yangon, Kachin, Sagaing, and Rakhine receiving remittances from international senders, 20.0, 19.4, 16.3, and 16.2 percent, respectively, reported that it was very expensive to receive the money transfers (Appendix Table A.3). In Chin, 20.6 percent of households reported that they had trouble receiving international remittances due to financial system disruptions. Among households receiving domestic remittances, in Kachin and Bago, 24.3 percent had issues receiving remittance because it was costly to receive the money transfers (Appendix Table A 4). In Sagaing, Chin, and Kayin, 6.2 percent of households reported that they had trouble receiving domestic remittance because of financial system disruptions. Finally, in Kayah, 22.9 percent of households receiving domestic remittances reported that the domestic migrant sent less because of economic difficulties.

Table 5. Difficulties receiving remittances by migrant type in any three-month period, September 2021- December 2022

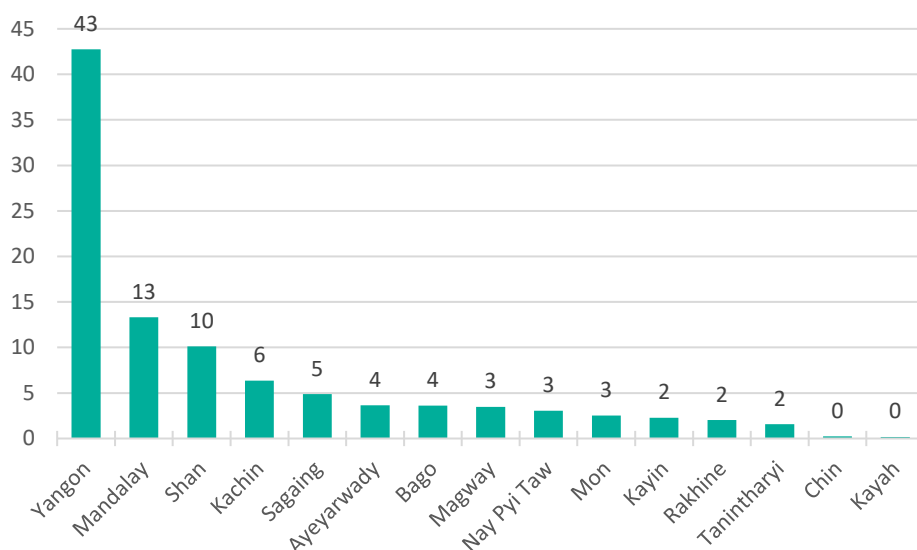
	National average	Domestic migrants	International migrants
No difficulties	79.1	77.3	82.0
Very expensive to receive money transfer	15.6	17.8	11.6
Migrant(s) had trouble sending money due to financial system disruption	4.1	3.8	5.2
Migrant(s) had economic difficulties	0.3	0.3	0.3
Migrants(s) had health problems	0.1	0.1	0.2
Migrants(s) faced security problems	0.2	0.1	0.3
Observations	6,029	3,888	2,416

Source: Author's calculations based on MHWS data.

3.2 Sending patterns of domestic remittances

For most households who received domestic remittances, the sender resided in Yangon. Figure 5 depicts the percent of households who received domestic remittance by the location of the sender. Forty-three percent of domestic remittance senders resided in Yangon, 13 percent in Mandalay, and 10.1 percent resided in Shan. In sharp contrast to earlier times, there were almost no migrants living in Kayah and sending remittances in 2022.

Figure 5. Share of households receiving domestic remittances, by the location of the domestic remittance sender in any three-month period, July-December 2022



Source: Author's calculations based on MHWS data.

Figure 6 shows the share of households receiving domestic remittances in each state/region by the location of the remittance sender. The states/regions that receive the remittances are on the x-axis, while the sending region is represented by the colors in the bars. Yangon accounted for most of the remittances received from domestic senders in Chin, Ayeyarwady, Bago, and Rakhine. In Kayah and Sagaing, Mandalay accounted for 43 and 30 percent of the domestic remittances received, respectively. In Mandalay and Magway, Shan accounted for 14 and 12 percent of domestic remittances received, respectively. In Kachin, Tanintharyi, and Shan, domestic migrants who moved within the state contributed the most to remittances in the region. Finally, in Mon and Yangon, remittances from other states/regions were the largest source of remittances. In Mon, remittances from Kayin were an important contributor to household income while in Yangon, remittances from Magway and Ayeyarwady were critical for household welfare.

Figure 6. Share of households receiving domestic remittances by location of the remittance sender, July-December 2022



Notes: Internal refers to within the state/region. Other refers to states/regions besides Yangon, Mandalay, and Shan.
Source: Author's calculations based on MHWS data.

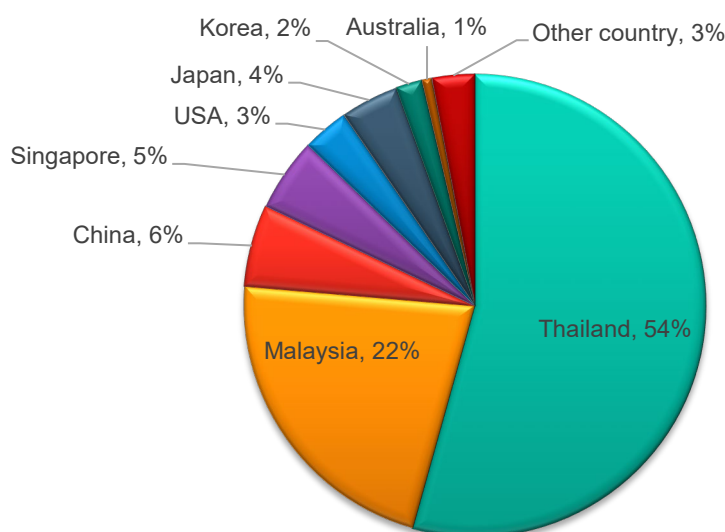
Yangon has been and continues to be an important destination for migrants. Thirty-nine percent of remittances sent from Yangon are from senders who migrated between 2016 and 2020, compared to 36.9 percent who migrated between 2021 and 2022. In Appendix Table A.5, we show the sending location of remittances among households receiving remittances, by state/region, for MHWS 2022 and MLCS 2017. The share of remittances received from Yangon increased on average by 75 percentage points between 2017 and 2022. This is driven in part by increases in remittances sent from Yangon to Ayeyawady, Bago, Kayah, Chin, and Tanintharyi.

In Appendix Table A.6, we show the percent of remittances by the location of the sender and the year of the sender's last migration event. In Mandalay and Shan, which in 2022, were the second two largest remittance sending regions, more remittances were sent from migrants who moved in 2021 and 2022 compared to migrants who moved in 2016-2020. Fifty-four percent of remittances received in 2022 from Shan state were from migrants who migrated in 2021-2022. Further, migrants living in Shan sent back the largest sums of domestic remittances averaging 158,000 MMK (Appendix Table A.7). Migrants in Yangon sent back 85,881 MMK and migrants in Mandalay sent back 80,019 MMK.

3.3 Sending patterns of international remittances

Thailand and Malaysia are the origin of most international remittances sent to Myanmar, accounting for 54 and 22 percent of international remittances received in 2022, respectively (Figure 7). Households also received remittances from senders in East Asian countries, that included China, Japan, and Korea. Very few households in our sample received remittances from other countries bordering Myanmar, including Laos, India, and Bangladesh. There were only 6 households in our sample receiving remittances from migrants in Laos, one household receiving remittances from a migrant in India, and no households receiving remittances from migrants in Bangladesh. Households tend to not send migrants to Laos due to lack of economic opportunities compared to Thailand. Further, Laos itself sends a significant number of migrant workers to Thailand (IOM 2021).

Figure 7. Percent of international remittance flows by country of the sender, September 2021-December 2022



Source: Author's calculations based on MHWS data.

There are strong patterns in the origins of international remittance flows at the state/region level. For example, remittance flows from Thailand dominate in southeast Myanmar, accounting for 90 percent of flows to Kayin, 85 percent of flows to Tanintharyi, and 76 percent to Mon (Appendix Figure A.2). International remittances from Thailand also constituted the majority of remittances sent to Bago, Shan, Ayeyarwady, Magway, and Kayah. By contrast, Malaysia predominated among remittance flows to Rakhine (44 percent), Mandalay (38 percent), and Yangon (28 percent). In Kachin, 56 percent of foreign remittance flows were from China. In Sagaing, 39 percent of foreign remittance flows were from East Asia, including significant flows from China, Japan, and Singapore. Finally, in Chin, most international remittance flows were from the United States. Due to historic and renewed conflict in Chin state, refugees have been resettled in Malaysia and the United States, where they are encouraged to work (UNHCR 2019, Ray 2018).

Most of these international remittances flows to state/regions have remained consistent over-time in terms of origin of the flow. Appendix Table A.8 compares the origin of the foreign remittance by state/region between MHWS for 2022 and MLCS for 2017. The most notable change is the increase in remittances flows from East Asia, specifically in Kachin, Bago, Mandalay, and Shan.

The mean value of per capita remittances differed greatly by the country. Migrants living in Korea, Malaysia and Japan sent back the largest sums of remittances, averaging 450,000 MMK, 388,000 MMK, and 380,000 MMK respectively in any month in 2022 (Appendix Table A.9). But in these countries, there was also a high variance in the value of remittances sent, with some migrants sending back a lot while others sent very little. Migrants in Thailand sent back 218,000 MMK on average, while migrants in China sent back 239,000 MMK, and migrants in Malaysia sent back 388,000 MMK on average in any given one-month period in 2022.

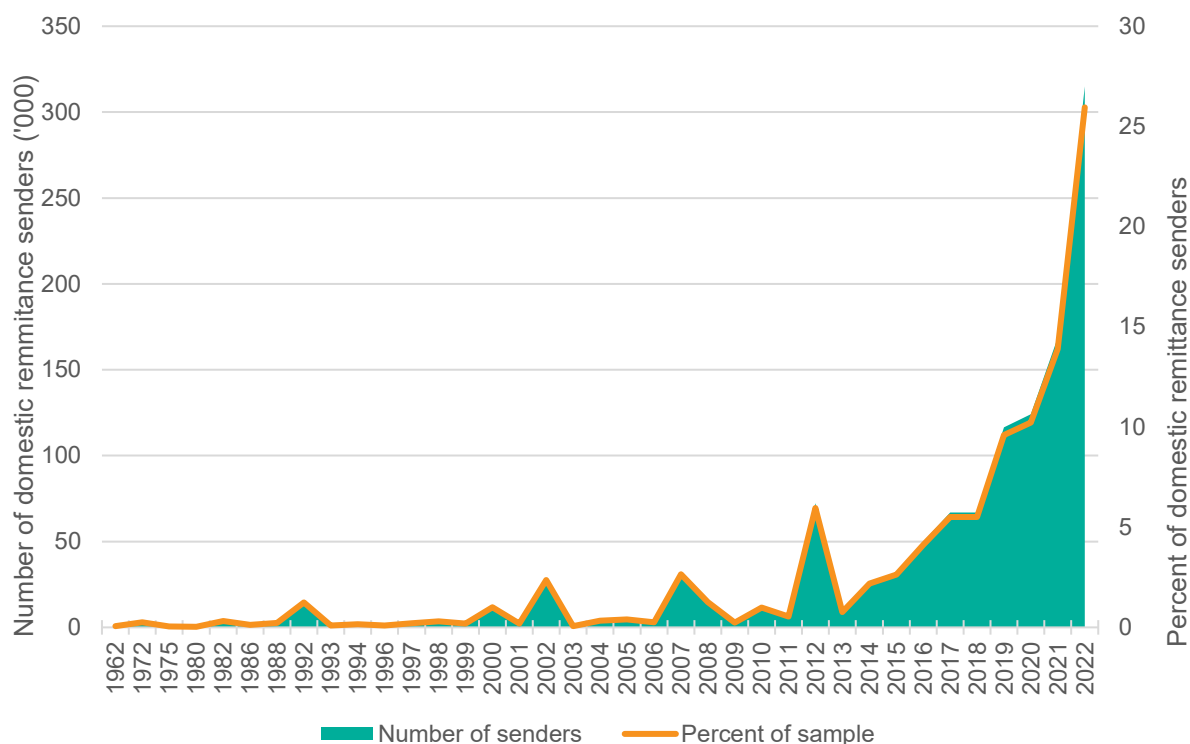
3.4 Remittances by the year of the migration of the sender

In the MHWS, we asked households to share the date of the most recent migration event for the remittance sender. Because we only capture the date of the most recent migration event, and because of the events of COVID-19 which led to the return of migrants to their households, our numbers do not necessarily depict historical patterns of the number of remittance senders. Instead, our numbers demonstrate both the number of domestic migrants who did not return home during

COVID-19 and the number of remittance senders in 2022, which may partially result from re-migration.

The sending of remittances by local migrants jumped in 2012, from an average of 14,000 domestic remittance senders a year in the previous five-years to 72,000 senders in 2012 (Figure 8). This declined significantly in our sample in the following years but climbed back up to average 67,000 remittance senders in 2017 and 2018. In 2019, the number of remittance senders jumped again to 117,000 remittance senders. Despite internal lockdowns and domestic state/region border closures, households continued to receive remittances from senders whose most recent migration dates were 2020 and 2021. In 2022, households received remittances from 124,000 and 169,000 senders who migrated internally in 2020 and 2021, respectively. Thirty-four percent of remittances received by households in 2022 were from migrants with their most recent move between 2020 and 2021. Another, 26 percent of households received remittances from senders that migrated in 2022. This is equivalent to 315,000 domestic senders of remittances who migrated in 2022.

Figure 8. Number of domestic remittance senders by the date of their last migration event

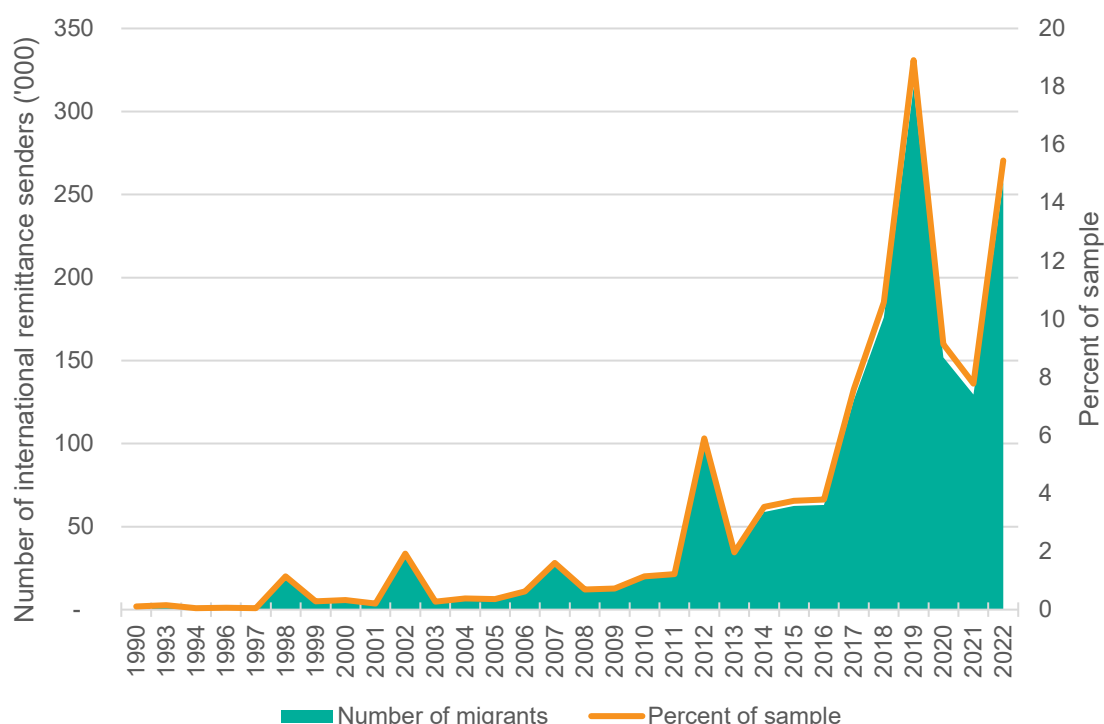


Source: Author's calculations based on MHWS data.

Figure 9 shows the date of the most recent migration event for international remittance senders. Cumulatively, in 2022, 9.0 percent of all remittances received were from senders that migrated abroad prior to 2010. Another 30.6 percent of the remittances received were from senders that migrated abroad between 2010 and 2017. In 2022, households received remittances from 175,000 international senders that migrated abroad in 2019. Since our data captures the date of the most recent migration event, not the initial migration date, and because of COVID-19, these 175,000 migrants still sending remittances now are probably less than the number of migrants that were sending remittances in 2019. Because of COVID-19 border closures, remittance flows from abroad decreased in 2020 and 2021 to pre-2017 levels. Again, we do not see the same impact of COVID-19 on domestic remittance senders. At the same time, in 2022, 281,000 migrants sent remittances home who migrated abroad in 2020 and 2021. This demonstrates that while migration abroad

declined, as seen by the dip in remittances, migration abroad remained high during the pandemic. In 2022, there were 257,000 individuals who migrated abroad in 2022 and sent remittances.

Figure 9. Number of international remittance senders by date of last migration event of sender



Source: Author's calculations based on MHWS data.

Despite a large portion of remittances coming from migrants whose most recent migration event was in 2022, there were fewer remittance senders than migrants. Table 6 shows the percentage of households that received remittances from senders who migrated abroad in 2022 for households that had a member leave in 2022. Appendix tables A.10 through A.12 show these patterns at the state/regional level. Nationally, only 6.0 percent of households with a migrant in 2022 received remittances from a migrant who left that year. Even when only considering migrants who left specifically for work, only 18.0 percent of households with international migrants and 11.6 percent of households with domestic migrants in Q3 and Q4 of 2022 received remittances from members who left during the same period. First, it may be that recent migrants are struggling to find jobs quickly. There may also be other barriers to sending remittances home, including high cost of living and difficulty sending money due to the financial system. At the same time, this difference may represent the sheer number of individuals who have had to migrate for non-economic reasons, and either may not intend to send remittances or may not be able to work where they are residing.

Table 6. Households that receive remittances from migrants sent in 2022

	National	Urban	Rural
Percent of HHs that received remittances in 2022 out of HHs with a migrant	6.0	3.6****	6.9
Percent of HHs that received remittances in Q3 and Q4 of 2022 out of HHs with a domestic migrant	11.6	9.7	12.0
Percent of HHs that received remittances in Q3 and Q4 of 2022 out of HHs with an international migrant	18.0	17.4	18.1

Note: Asterisks show significant differences between urban and rural at p-values * p < 0.10, ** p < 0.05, *** p < 0.01.

4. WHAT FACTORS AFFECT THE LIKELIHOOD OF RECEIVING REMITTANCES AND THE AMOUNT?

In this section, we explore what factors are correlated with whether a household receives remittances and the amount the household receives. In Table 7 we present marginal effects from fixed effects logit regressions on the probability of receiving domestic remittances (see column 1) and international remittances (column 3). We also present the coefficients from fixed effects linear regressions on the value of domestic remittances (column 2) and international remittances (column 4) received in 2022 (adjusted for inflation to Q4 values in MMK). We find that while households exposed to conflict are not less likely to receive remittances, they do receive less income from remittances. Households receiving domestic remittances receive 550 MMK less on average for every violent event they experience, while households that receive international remittances receive 577 MMK less for every violent event they witness. Climatic shocks, on the other hand, had no significant impact on receipt of remittances. If the household was income poor in the previous quarter, the household was more likely to receive domestic remittances, and was more likely to receive a greater sum of domestic remittances. If the household was income poor in the previous quarter, the household was also more likely to receive international remittances, though not a greater value of remittances. Compared to Q2, in Q3 and Q4 households were less likely to receive domestic remittances and received fewer domestic remittances. On the other hand, in Q3 and Q4 households were more likely to receive remittances from abroad. Finally, a change in the gender or education level of the respondent does not impact the results.

Table 7. Impact of shocks, poverty, and quarter on receiving remittances

	Domestic remittances		International remittances	
	Receives (0,1)	2022 MMK	Receives (0,1)	2022 MMK
Battles/explosions/remote violence	-0.00**	-550.26***	0	-576.93**
Climate shock (0,1)	-0.02	-1229.68	-0.02	-4140.01
Lag of income poor (0,1)	0.05**	5467.30**	0.08**	2938.28
Q3 vs Q2	-0.10***	-8908.54***	0	-2995.82
Q4 vs Q2	-0.08***	-10879.41***	0.11***	-3695.59
Respondent is female	-0.04	-4168.14	0.08	-14850.95
Primary education only	0.07	1829.98	0.02	5535.51
No. of Obs.	3258	25799	1352	25799

Note: Battles/Explosions/remote violence is a count variable that refers to the number of violent events within 50 km of the village tract or ward. The coefficients are significant at p-values * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Source: Author's calculations based on MHWS data.

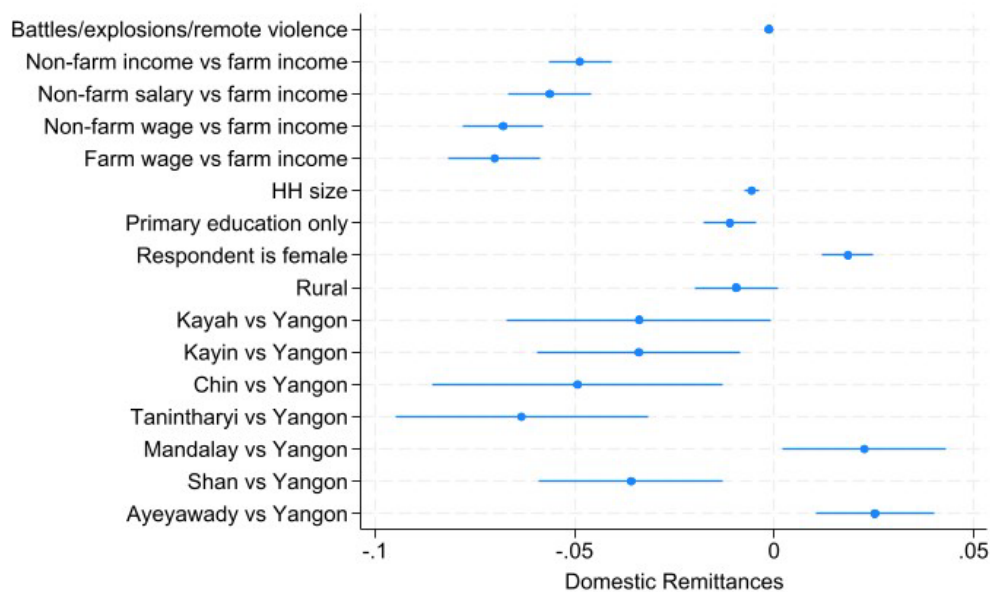
In Figures 10 and 11 we explore factors associated with household receipt of remittances. We use logit random effects regressions to explore the impact of mostly unchanging household characteristics on the probability of receiving domestic or international remittances. We only present statistically significant coefficients in the figures, though we control for other factors including quarter, household demographics, and all states/regions.

As in the fixed effects model estimates, the number of battles, explosions, and remote violence has a negative impact on the share of households receiving remittances. Although households that are impacted by conflict are more likely to send migrants, they are less likely to receive remittances

(MAPSA 2023). Compared to households who earn most of their income from their own farm, families who earn most of their income from non-farm enterprises, non-farm salaried employment, and non-farm wage and farm wage are less likely to receive domestic and international remittances. Families who earn income from farm wages are the least likely to receive remittances. Wage earning households were also less likely to send migrants in 2022 (MAPSA 2023). It may be that wage earning households are less likely to receive remittances because they send less migrants. It may also be that migrants from wage-earning households have fewer opportunities when they migrate because of their educational and employment background, and therefore send fewer remittances.

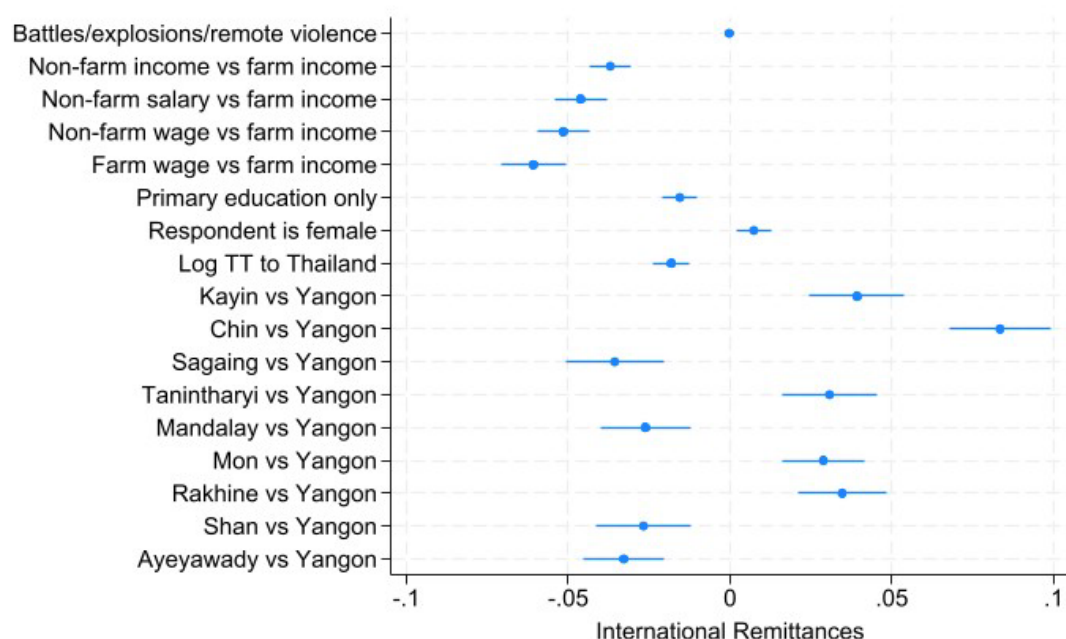
Households where the household head has only primary education or less are less likely to receive remittances, both from within Myanmar and abroad. Households that are further away from Thailand (the nearest border marking) are less likely to receive international remittances. Finally, compared to households in Yangon, households in Kayah, Kayin, Chin, Tanintharyi and Shan are less likely to receive domestic remittances, while households in Mandalay and Ayeyarwady are more likely. On the other hand, compared to households in Yangon, households in Chin, Kayin, and Tanintharyi are more likely to receive remittances from abroad. The same is true for households in Mon and Rakhine. In contrast, households in Mandalay, Sagaing, Shan, and Ayeyarwady are less likely to receive remittances from abroad than households in Yangon.

Figure 10. Factors correlated with household receipt of domestic remittances



Source: Author's calculations based on MHWS data.

Figure 11. Factors correlated with household receipt of international remittances



Source: Author's calculations based on MHWS data.

5. WHAT ARE THE IMPACTS OF RECEIVING REMITTANCES ON WELFARE?

Remittances are an important determinant of welfare in the country. We divide households into three categories based on the number of assets they own out of a ten-asset count: asset poor (0-3 assets), asset low (4-6 assets), and asset rich (7-10 assets). Compared to households who did not receive remittances, significantly fewer households that received remittance were asset poor. Further, fewer households who received remittances from abroad were asset poor (Table 8). Fewer households who received income from remittances were income poor. Twenty-nine percent of households who received remittances from abroad were income poor compared with 57.4 percent of households who did not receive remittances. This also translates into increased acceptable food consumption among remittance receiving households.

Table 8. Percent of households earning income from remittances, by asset class, income poverty status, and food consumption class, September 2021-December 2022

	Remittances from abroad	Remittances from domestic	No remittances	National average
Asset poor (0-3 assets)	26.7***	32.3***	35.8***	34.9
Asset low (4-6 assets)	43.2***	40.3	39.7	40.0
Asset rich (7-10 assets)	30.1***	27.4***	24.5***	25.0
Income poor	29.7***	43.8***	57.4***	54.6
Non-income poor	70.0***	56.0***	41.1***	44.0
Acceptable food consumption	89.8***	89.7***	84.4***	85.2
Borderline food consumption	10.0***	9.9***	14.6***	13.9
Poor food consumption	0.1***	0.5***	1.0	0.9
	2976	5039	41668	49294

Note: Asterisks on remittances abroad, remittances domestic, and no remittances show significance differences between these values and the national average at p-values * p < 0.10, ** p < 0.05, *** p < 0.01.
Source: Author's calculations based on MHWS data.

Remittances also appear to be an important predictor of household type and ownership status. More families receiving remittances live in improved houses including brick, semi-pucca, or an apartment, compared to families who do not receive remittances (Table 9). Similarly, fewer households who received remittances lived in huts or bamboo houses. More households who received remittances owned their house compared to households who did not. Further, families that were provided their residences for free received fewer remittances than other families.

These descriptive statistics point to two possible scenarios that may be occurring. First, it may be that wealthier households are more likely to send migrants and receive remittances. It may be easier for them to travel to find better work opportunities because of their wealth and networks. Second, it may be that households that receive remittances are more likely to escape from income and asset poverty as well as improve their food consumption. Further, they are likely to invest and own their own house. Interestingly, as demonstrated above, households who were income poor in the previous period are more likely to receive remittances in the following period. This suggests that migration may be a coping strategy for poorer households. We explore this further through regression analysis.

Table 9. Percent of houses who receive remittances by type of house and ownership of house, September 2021-December 2022

	Remittances abroad	Remittances domestic	No remittances	National average
Improved house	38.0***	33.0***	29.7***	30.5
Wooden house	48.4***	45.6	44.9***	45.2
Bamboo house	12.7***	19.7***	22.6***	21.8
Hut 1 to 3 years	0.9***	1.7***	2.7***	2.5
Dwelling is owned	88.4***	82.5	82.4***	82.7
Dwelling is rented	6.1***	9.5	9.5***	9.3
Dwelling is free	5.2***	7.7	7.8**	7.6
IDP camp /temporary shelter	0.3	0.4	0.3	0.3
Observations	2976	5039	41668	49294

Note: Asterisks show significance at p-values * p < 0.10, ** p < 0.05, *** p < 0.01. Asterisks on national, rural, and urban show significance differences between housing indicators within these regions. An improved house semi-pucca, bungalow, brick, apartment/condominium.

Source: Author's calculations based on MHWS data.

A final set of regressions reveals the importance of the link between receiving remittances and household welfare (Table 10). We look at the association of receiving remittances on the household food consumption score (FCS) (column 1), dietary diversity score (MDD) (column 2), the number of coping strategies the household employs (column 3), whether the household is economically affected, or has less income this year compared to last (column 4), and whether the household is income poor (column 5). In row 1, we present the coefficients of domestic remittances and in row 2 we present the coefficients of remittances from abroad. Rows 3 and 4 are lagged values indicating whether the household received either type of remittance in the previous quarter. We only present the coefficients on remittances in each column and row, although we include a wide range of controls including household demographics, income sources, state/region, and quarter.

Receiving remittances has a positive and significant association with the FCS; receiving domestic remittances is associated with an increase in the FCS by 2.03 points and with remittances

from abroad an increase of 2.35 points. Receiving remittances is also associated with a higher MDD of a similar magnitude for domestic and international remittance receiving households. Households are less likely to use coping strategies if they receive domestic remittances or international remittances. Further, a household is less likely to be economically affected when receiving remittances from either source. Finally, households who receive remittances are less likely to be income poor. Households who receive remittances from abroad are 25 percent less likely to be income poor, while households who receive domestic remittances are 4 percent less likely to be income poor.

Lagged domestic remittances also have a positive and significant impact on improving food consumption, dietary diversity, and reducing the likelihood of income poverty. Lagged foreign remittances improve food consumption, reduce the number of coping strategies employed, and reduce the likelihood of being economically affected and income poor.

An additional result to point out from these regressions is that the only other factors that have a positive impact on these welfare indicators are owning agricultural land and living in either Mandalay or Nay Pyi Taw. Therefore, remittances are one of the only factors currently helping households improve their welfare outcomes.

Table 10. Impact of receiving remittances on welfare indicators

	FCS	DD	# of coping strategies	Economically affected	Income poor
Domestic remittances	2.03***	0.17***	-0.06**	-0.02***	-0.10***
International remittances	2.35***	0.16***	-0.16***	-0.05***	-0.25***
Lagged domestic remittances	1.34***	0.15***	-0.01	-0.01	-0.04***
Lagged international remittances	1.39***	0.08	-0.16***	-0.04***	-0.15***

Note: Asterisks show significance at p-values * p < 0.10, ** p < 0.05, *** p < 0.01.

Source: Author's calculations based on MHWS data.

6. CONCLUSION

Remittances represent a growing share of household income in Myanmar and have a significant association with positive welfare outcomes. Domestic remittance receipts appear to have increased steadily since 2012. Despite internal lockdowns and border closures, remittance senders migrated internally in 2020 and 2021. International remittance flows, on the other hand, decreased substantially during the first two years of the pandemic. They are now increasing rapidly. As a result, around 15.5 percent of respondents in the pooled MHWS sample received remittances in any three-month period from September 2021 to December 2022. Further, 32.5 percent of panel respondents received remittances in any 12-month period during the same time, an increase from 2017. Remittances made up 6.7 percent of the average monthly household per capita income. Further, among households that received remittances, remittances made up 40.3 percent of household income.

Receiving remittances has a positive and significant association with several welfare indicators including food consumption and dietary diversity. Households that receive remittances also use fewer coping strategies. Receiving remittances decreased the likelihood a household will have less income this year compared to last year. Finally, fewer households who received income from remittances were income poor. But, while remittances are associated with improved welfare indicators, having a migrant in 2022 is not (MAPSA 2023). While migration can lead to increased income through remittances, migration can also result in household disruption and for households that are forced to migrate it can lead to increased vulnerability.

On the other hand, not everyone who wants to migrate has access to the information and resources necessary to migrate safely. Further, when migrants arrive in their new homes, they may not have access to safe, fair, and reliable income earning opportunities, especially if they do not have legal documents to apply for work permits. Irregular migrants may experience higher competition for jobs, exploitative working conditions, and lower pay. This sheds light on the dangers of relying on migration as a welfare strategy.

Moving forward, it is critical that households with members who would like to migrate, either internally or abroad, have access to training on safe migration. Creating additional formal employment programs for migrants may help migrants move regularly, with guaranteed employment. Further, these programs could draw on communities such as wage workers that have less access to migration networks. At the same time, making sure that programs do not restrict the employment of the participants is crucial. For migrants who travel abroad, providing legal aid to help migrants register for workers' permits will help improve their chances of finding work with better pay and conditions. In Myanmar, reducing wait times for passport applications is key to helping migrants and their children migrate safely. Advocating in host countries for different ways for migrants to stay legally, regardless of the documents they hold, may be a more realistic strategy for increasing regular migration out of Myanmar.

Some households still struggled to receive remittances, even when they had a migrant sending them regularly. This is because uneven policies in the banking sector such as limiting the withdrawal of money, as well as unpredictable exchange rate and foreign currency controls, have created challenges for households receiving and sending remittances. For 15.6 percent of households, it was very expensive to receive remittances either because of the costs associated with transferring money or because of the fees needed to withdraw the remittances. Another 4.1 percent of households had trouble receiving money because the migrants had trouble sending the remittances due to financial system disruptions. Other regime directives, such as the collection of personal information from money transfer services, may create additional challenges in sending and receiving remittances moving forward (MAPSA 2022a). Tackling these issues is crucial for allowing remittances to flow easily into Myanmar.

Finally, the pandemic not only highlighted the precarious nature of migrants' working conditions, but also the danger of relying too heavily on income from migrants to meet household needs. While supporting safe migration is crucial, households need to have access to other safety nets to meet daily needs.

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APPENDIX TABLES

Table A.1 Percent of panel MHWS households who receive remittances by the number of rounds they are received

	Four rounds	Three rounds	Two rounds	One round
Received domestic remittances	6.7	12.6	23.0	57.7
Received international remittances	14.7	16.0	20.5	48.7
Received both	11.6	16.2	22.8	49.4

Source: Author's calculations based on MHWS data.

Table A.2 Percent of households that receive remittances by round and the value of remittances by round in Q4 2022 MMK

	Round 1	Round 2	Round 3	Round 4
Remittances any (% of households)	15.1	16.1	14.5	16.0
Remittances domestic (% of households)	10.5	11.3	9.6	10.1
Remittances abroad (% of households)	5.6	5.5	5.6	6.6
Remittances all average Q4 value MMK	256,711	261,640	257,493	218,806
Remittances amount domestic Q4 value MMK	146,729	168,252	136,369	119,892
Remittances abroad Q4 value MMK	418,299	421,841	430,889	348,741
Observations	12100	12142	12128	12924

Source: Author's calculations based on MHWS data.

Table A.3 Difficulties receiving remittances from abroad, by state/region (pooled MHWS sample)

	No difficulties	Very expensive to receive money transfer	Migrant(s) had trouble sending due to financial system disruption	Migrant(s) had economic difficulties	Migrants(s) had health problems	Migrants(s) faced security problems	Observations
Kachin	73.5	24.3	1.8	0.0	0.0	0.0	187
Kayah	52.6	22.8	0.0	22.9	0.0	1.7	37
Kayin	71.8	17.4	6.0	0.0	0.0	0.0	73
Chin	93.0	0.9	6.1	0.0	0.0	0.0	38
Sagaing	78.7	11.2	6.6	1.0	0.0	1.0	390
Tanintharyi	94.2	3.2	0.0	0.0	0.0	0.0	56
Bago	73.9	24.2	1.9	0.0	0.0	0.0	381
Magway	80.2	15.2	4.0	0.0	0.0	0.0	369
Mandalay	81.3	15.8	2.5	0.0	0.0	0.1	563
Mon	81.5	13.0	5.1	0.0	0.0	0.0	155
Rakhine	85.9	10.3	2.7	0.7	0.0	0.0	139
Yangon	76.0	19.0	4.3	0.0	0.2	0.0	467
Shan	76.3	18.5	4.2	0.0	0.0	0.5	295
Ayeyarwady	72.4	22.1	4.5	0.0	0.2	0.0	647

Nay Pyi Taw	77.9	16.3	4.7	1.1	0.0	0.0	91
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Source: Author's calculations based on MHWS data.

Table A.4 Difficulties receiving domestic remittances, by state/region (pooled MHWS sample)

	No difficulties	Very expensive to receive money transfers	Migrant(s) had trouble sending due to financial system disruption	Migrant(s) had economic difficulties	Migrants(s) had health problems	Migrants(s) faced security problems	Observations
Kachin	79.7	19.4	0.9	0.0	0.0	0.0	67
Kayah	92.1	5.3	2.6	0.0	0.0	0.0	20
Kayin	94.8	3.7	1.6	0.0	0.0	0.0	220
Chin	61.2	6.5	20.6	0.0	6.6	4.6	122
Sagaing	72.7	16.3	6.5	0.0	0.0	2.1	109
Tanintharyi	96.0	2.5	1.5	0.0	0.0	0.0	128
Bago	88.6	8.0	3.2	0.0	0.0	0.1	305
Magway	85.8	8.3	5.5	0.4	0.0	0.0	214
Mandalay	77.4	14.3	8.3	0.0	0.0	0.0	154
Mon	90.9	7.0	1.9	0.0	0.0	0.2	240
Rakhine	74.1	16.2	7.4	1.5	0.0	0.0	168
Yangon	68.8	20.0	9.3	0.6	0.0	0.3	307
Shan	81.2	16.4	1.6	0.0	0.0	0.0	145
Ayeyarwady	79.5	14.4	5.3	0.0	0.0	0.4	164
Nay Pyi Taw	80.6	16.5	3.0	0.0	0.0	0.0	53

Source: Author's calculations based on MHWS data.

Table A.5 Percent of remittances received from Yangon and other regions of Myanmar, by recipient state/region

	Yangon	Other	Yangon	Other
Kachin	11	89	12	88
Kayah	27	73	10	90
Kayin	36	64	27	73
Chin	71	29	17	83
Sagaing	15	85	17	83
Tanintharyi	29	71	15	85
Bago	59	41	36	64
Magway	44	56	33	67
Mandalay	32	68	26	74
Mon	34	66	25	75
Rakhine	57	43	54	46
Yangon	37	63	63	37
Shan	22	78	17	83

Ayeyarwady	71	29	55	45
Nay Pyi Taw	47	53	28	72

Source: Author's calculations based on MHWS data.

Table A.6 Percent of households receiving domestic remittances by sending region and sending date

	1960-1989	1990-1999	2000-2009	2010-2015	2016-2020	2021-2022
Myanmar	1.1	2.3	8.8	13.1	35.0	39.8
Kachin	0.8	1.7	6.7	12.3	35.3	43.2
Kayah	0.0	10.7	16.9	13.0	44.2	15.2
Kayin	0.0	4.1	0.0	9.3	39.2	47.5
Chin	8.0	0.0	22.5	20.9	17.1	31.5
Sagaing	1.8	0.6	9.4	15.5	23.7	49.0
Tanintharyi	0.0	0.0	12.1	18.2	38.9	30.8
Bago	1.1	2.0	8.8	13.8	36.4	37.9
Magway	0.9	2.1	3.1	13.5	36.6	43.8
Mandalay	1.7	2.7	12.5	10.0	37.2	35.9
Mon	0.0	4.3	10.4	17.6	35.4	32.4
Rakhine	2.6	8.2	9.4	16.0	37.4	26.3
Yangon	3.1	3.2	14.2	15.6	34.8	29.1
Shan	0.0	1.6	7.0	10.9	29.8	50.7
Ayeyarwady	0.0	1.4	6.8	11.8	36.3	43.7
Nay Pyi Taw	0.0	0.0	10.3	14.7	38.2	36.8

Source: Author's calculations based on MHWS data.

Table A.7 Remittance amount in 2022 Q4 MMK, by state/region of flow

	Mean	Median	Std. Dev.	Min	Max	Observations
Kachin	125,098	83,333	144,767	5,556	1,000,000	107
Kayah	88,143	66,667	42,647	23,333	133,333	5
Kayin	129,313	116,667	101,291	7,778	500,000	40
Chin	55,331	66,667	31,264	16,667	100,000	5
Sagaing	100,350	50,000	125,112	5,000	1,000,000	80
Tanintharyi	74,937	50,000	99,859	6,667	666,667	29
Bago	60,395	50,000	57,119	6,667	300,000	63
Magway	76,346	50,000	106,571	6,667	616,667	55
Mandalay	80,019	51,333	92,035	1,667	666,667	221
Mon	55,663	33,333	55,711	6,667	266,667	41
Rakhine	71,240	33,333	74,505	10,000	333,333	27
Yangon	85,881	66,667	96,866	1,667	2,000,000	667
Shan	158,147	83,333	181,056	2,333	800,000	177
Ayeyarwady	74,863	33,333	91,666	1,667	500,000	59
Nay Pyi Taw	71,698	43,333	63,787	3,333	333,333	48

Source: Author's calculations based on MHWS data.

Table A. 8 Location of foreign remittance flow by state/region of receipt, MLCS and MHWS

	MHWS 2022				MLCS 2017			
	Thailand/ Malaysia	East Asia	USA	Other	Thailand/ Malaysia	East Asia	USA	Other
Kachin	20	73	4	2	31	63	6	0
Kayah	62	23	15	0	57	16	20	7
Kayin	98	1	1	1	98	2	0	0
Chin	37	8	45	11	33	10	42	15
Sagaing	49	39	8	4	45	33	20	2
Tanintharyi	97	0	1	3	98	2	0	0
Bago	88	11	0	1	95	4	0	1
Magway	75	19	3	4	71	25	1	3
Mandalay	73	23	1	3	79	19	0	2
Mon	90	9	1	0	94	5	0	1
Rakhine	83	11	3	3	87	11	2	0
Yangon	53	31	6	10	38	40	5	16
Shan	73	25	1	1	81	18	1	0
Ayeyarwady	84	15	0	1	82	18	0	0
Nay Pyi Taw	45	22	0	33	89	11	0	0

Source: Author's calculations based on MHWS data.

Table A.9 Average per capita value of remittances by location of sender, period

	Mean	Median	Std. Dev.	Observations
Thailand	217,785	133,333	271,267	1004
Malaysia	388,035	300,000	382,902	393
China	239,482	166,667	298,077	104
Singapore	347,286	166,667	498,177	104
USA	250,762	166,667	272,048	85
Japan	384,623	200,000	531,473	81
Korea	450,618	200,000	719,143	40
Australia	235,844	116,667	283,403	22
Other countries	392,938	250,000	443,245	56

Source: Author's calculations based on MHWS data.

Table A.10 Percent of households with a migrant that received remittances in 2022 (MHWS R2-R4), by State

	Percent (%)	Number of households with migrants
Ayeyarwady	10.0	406
Bago	9.2	262
Chin	0.0	44
Kachin	2.8	153
Kayah	1.6	26
Kayin	7.9	103
Magway	7.7	272
Mandalay	6.3	399
Mon	7.7	122
Nay Pyi Taw	1.2	78
Rakhine	6.3	181
Sagaing	5.6	310
Shan	4.5	339
Tanintharyi	6.6	102
Yangon	1.9	484
National	6.0	3281
Urban	3.6	973
Rural	6.9	2308

Source: Author's calculations based on MHWS data.

Table A.11 Percent of households with a domestic worker migrant that received remittances in April to December 2022 (MHWS R3-R4), by state

State	Percent (%)	Number of households with domestic migrants
Ayeyarwady	16.4	131
Bago	12.5	68
Chin	0.0	6
Kachin	7.6	45
Kayah	0.0	3
Kayin	0.0	9
Magway	11.0	79
Mandalay	14.2	102
Mon	23.7	24
Nay Pyi Taw	6.2	15
Rakhine	5.8	33
Sagaing	11.5	90
Shan	10.0	75
Tanintharyi	4.5	13

Yangon	5.4	51
National	11.6	744
Urban	9.7	143
Rural	12.0	601

Source: Author's calculations based on MHWS data.

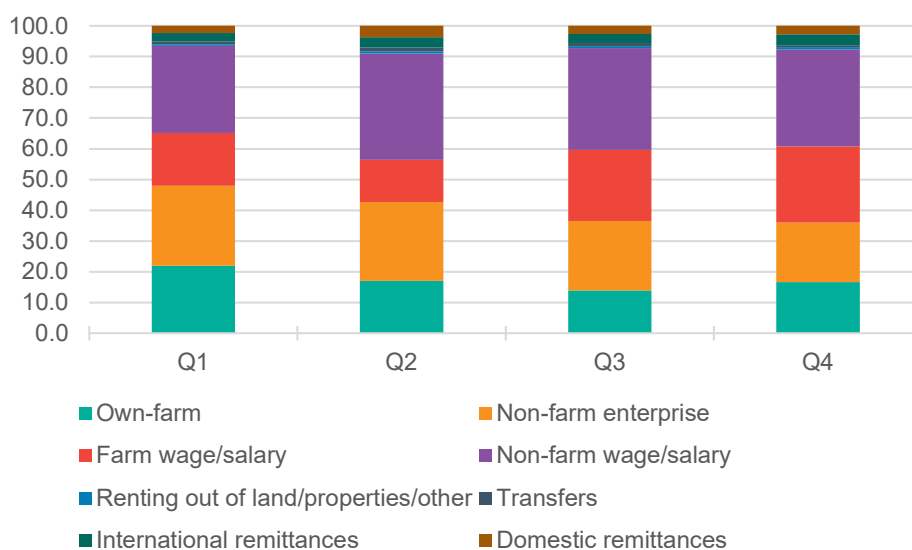
Table A.12 Percent of households with a domestic worker migrant that received remittances in April to December 2022 (MHWS R3-R4), by state

	Percent (%)	Number of households with international migrants
Ayeyarwady	10.7	24
Bago	24.2	30
Chin	0.0	7
Kachin	21.2	4
Kayah	0.0	1
Kayin	17.6	25
Magway	23.7	26
Mandalay	15.3	21
Mon	32.7	12
Nay Pyi Taw	0.0	8
Rakhine	22.8	30
Sagaing	15.6	12
Shan	17.2	17
Tanintharyi	18.0	21
Yangon	10.4	15
National	18.0	253
Urban	17.4	38
Rural	18.1	215

Source: Author's calculations based on MHWS data.

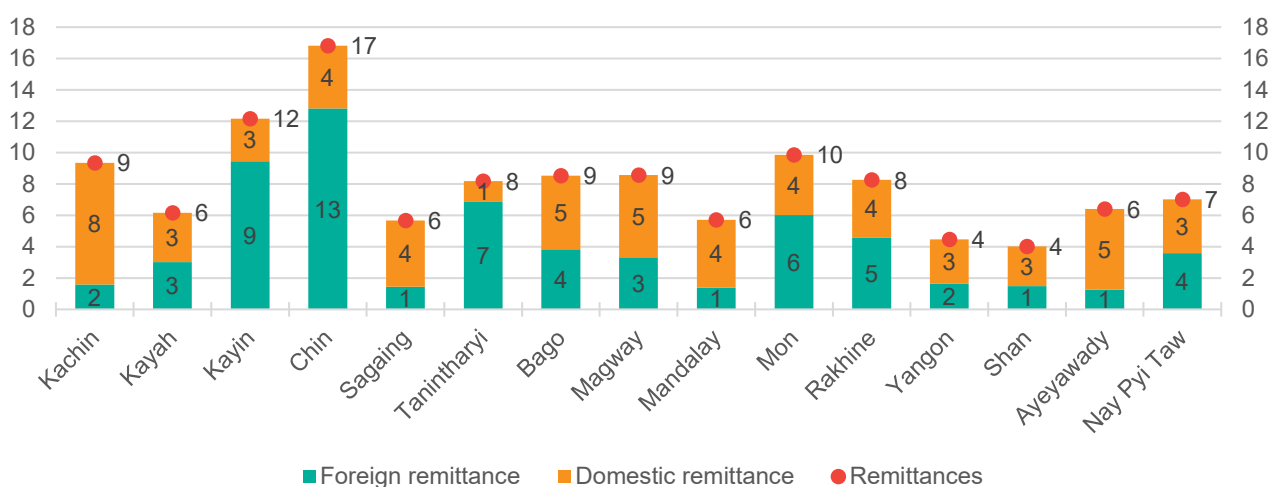
APPENDIX FIGURES

Figure A.1 Income shares by quarter, 2022 MHWS



Source: Author's calculations based on MHWS data.

Figure A.2 Income shares from remittances, pooled MHWS, by state/region



Source: Author's calculations based on MHWS data.

Figure A.3 Percent of remittances received from regions abroad by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyawad	Nay Pyi Ta
Thailand	8	34	90	0	30	85	69	53	35	76	39	26	68	55	22
China	56	0	0	0	12	0	3	8	7	2	9	2	18	2	3
Japan	5	5	0	0	15	0	3	4	6	2	1	12	1	3	4
Korea	0	4	0	0	3	2	0	1	3	7	1	0	4	4	1
Malaysia	12	28	8	37	19	11	19	22	38	14	44	28	5	30	23
Singapore	13	13	0	4	10	0	4	3	3	4	0	13	2	10	14
USA	4	15	1	45	8	1	0	3	1	1	3	6	1	0	0
Other	2	0	1	2	3	3	1	2	3	0	3	8	1	1	33
Australia	0	0	0	8	1	0	0	2	0	0	0	1	0	0	0

Source: Author's calculations based on MHWS data.

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