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Resilience Pathways: Understanding Remittance Trends in Post-Coup Myanmar



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CONTENTS

Abstract.....	4
1. Introduction.....	5
2. Data and Methodology	6
3. An Overview of Remittances for January to June 2023 from MHWS.....	7
4. Remittance Trends from the Myanmar Migration Assessment, June 2022-July 2023	12
5. How Households Spend Remittances, 2019-2023.....	22
6. Characteristics and Welfare Indicators Associated with Receiving Remittances	25
7. Conclusion.....	27
References.....	29
Appendix	30

TABLES

Table 1. Percentage of households receiving remittances in any three-month period, January-June 2022 and January-June 2023.....	8
Table 2. Percentage of households receiving remittances from one or more household members, January-June 2022 and January-June 2023	8
Table 3. Median and average real value of monthly remittances among remittance receivers (MMK), January-June 2022 and January-June 2023	10
Table 4. Number of migrants that sent remittances from June 2022-July 2023	13
Table 5. Percentage of migrants that sent remittances June 2002-July 2023 by their age and gender	13
Table 6. Remittance sending systems by migrant's location	15
Table 7. Value of remittance received by location of the recipient household in the last 12 months (0,000 MMK).....	16
Table 8. Value of remittance received by location of the sender in the last 12 months (0,000 MMK)	17
Table 9. Reasons for less remittances in June-July 2023 compared to the previous year, by location of the sender	19
Table 10. Reasons for more remittances in June-July 2023 compared to the previous year, by age and gender of the migrant	21
Table 11. Reasons why migrant did not send remittances in June-July 2023 by the location of the migrant	22
Table 12. Categories of remittance spending, from 2019 to 2023	23
Table 13. Categories of remittance spending, 2019-2023, by type of household	24
Table 14. Change in remittance spending between 2020 and other years, within the same household, by expenditure category	24
Table 15. Motives to remit/receive remittances	25
Table 16. Impact of receiving remittances on welfare indicators	26
Table A.1 Remittance value among all households, January-June 2022 and 2023, MHWS.....	30
Table A.2 Reason for decreased remittances June-July 2023 compared to the previous year, by age group and gender of the migrant, Myanmar Migration Assessment.....	30
Table A.3 Reason for decreased remittances June-July 2023 compared to the previous year, by income source of the migrant, Myanmar Migration Assessment.....	31

Table A.4 Reason for increased remittances June-July 2023 compared to the previous year, by location of the household, Myanmar Migration Assessment	31
Table A.5 Reason for increased remittances June-July 2023 compared to the previous year, by source of income of the migrant, Myanmar Migration Assessment.....	31
Table A.6 Reason for increased remittances June-July 2023 compared to the previous year, by location of the migrant, Myanmar Migration Assessment.....	32
Table A.7 Reason for increased remittances June-July 2023 compared to the previous year, by location of the migrants' family, Myanmar Migration Assessment.....	32
Table A.8 Reason for not sending remittances by age group and gender, June-July 2023, Myanmar Migration Assessment	33
Table A.9 Reason for not sending remittances by employment, June-July 2023, Myanmar Migration Assessment	33
Table A.10 Remittance spending on non-productive assets 2019-2023	34
Table A.11 Remittance spending on non-productive farm assets by year 2019-2023.....	35
Table A.12 Remittance spending on non-productive non-farm assets by year 2019-2023	35
Table A.13 Full regressions of which migrants and households send/receive remittances	36

FIGURES

Figure 1. Percentage of households receiving remittances from within Myanmar in any three-month period, January-June 2022 and January-June 2023	9
Figure 2. Percentage of households receiving remittances from migrants outside of Myanmar in any three-month period, January-June 2022 and January-June 2023.....	9
Figure 3. Average household income shares in any three-month period, January-June 2023.....	11
Figure 4. Average share of remittances in household income in any three-month period, September 2021-February 2022 to January-June 2023.....	11
Figure 5. Average household income shares in any three-month period among households who receive remittances, January-June 2023.....	12
Figure 6. Number of migrants overall and the number of migrants that sent remittances per household by the location of the recipient household.....	14
Figure 8. How did the value of the remittances received change in June-July 2023 compared to the previous year by the location of the sender	18
Figure 9. How did the value of the remittances received change in June-July 2023 compared to the previous year by the income earning sector of the sender	19
Figure A.1 Percentage of households receiving remittances in any three-month period, January-June 2022 and 2023 MHWS	38
Figure A.2 Average household income shares in any three-month period by state/region, January-June 2023 MHWS	38

ABSTRACT

Remittances have emerged as an important source of income for households in post-coup Myanmar. This paper utilizes data from the second and fifth rounds of the Myanmar Household Welfare Survey (MHWS) to analyze remittance trends between January and June 2022 and the same period in 2023. This is supplemented with data from the Myanmar Migration Assessment (MMA) which was conducted with a sub-sample of MHWS households in June and July 2023.

According to MHWS, between January and June 2023, 16 percent of households received remittances from at least one member who was residing overseas or in a different state or region. This comprises eight percent of households receiving remittances from migrants outside of Myanmar and ten percent of households receiving remittances from migrants within Myanmar. Around 12 percent of households received remittances from a single migrant and four percent of households received remittances from two or more members. Among households that received remittances from within Myanmar, they received on average 127,559 per month (about 61 USD). Households that received remittances from outside of Myanmar received around 395,835 per month (about 188 USD), significantly higher than the amount from migrants within Myanmar. Among remittance receiving households, remittances made up 39 percent of household income.

Based on MMA data, most foreign migrants reside in Thailand and Malaysia while most domestic migrants reside in Yangon, Mandalay, or Shan. During the twelve-month period between June 2022 and July 2023, over 57 percent of migrants in the MMA sent money back to their households in Myanmar. A greater percentage of overseas migrants sent remittances, compared to migrants within Myanmar. Mobile money was the most common method for migrants within Myanmar to send money, with 70 percent sending money in this way. Instead, most migrants abroad relied on Myanmar banks, 47 percent of migrants. More than half of the households surveyed received the same level of remittances in 2022/2023 as in the previous year. Households received more remittances when migrants earned higher salaries and obtained new jobs, or when the household witnessed shifts in exchange rates or faced an increased need for remittances. Conversely, households received fewer remittances when migrants grappled with elevated living expenses, received lower salaries, or remained unemployed.

The MMA data also highlights the remittance spending patterns of households over a five-year period from 2019 to 2023. About 75 percent of households allocated remittances to everyday food expenses. Remittances were also heavily used to cover non-food and health expenses, 41 and 36 percent, respectively. Asset-poor households, income poor households, and hungry households were more likely to spend remittances on everyday food and non-food expenses, education, and loan repayment. Compared to 2020, in 2023 households increased their remittance spending on home improvement, construction of new residences, and debt repayment.

Combining MMA and MHWS data we investigate the characteristics associated with receiving remittances. Daughters of household heads are more likely to send remittances. Migrants with children are less likely to send remittances. Migrants aged younger than 18 are less likely to send remittances while migrants older than 40 are more likely to send remittances. Migrants with lower education are less likely to send remittances. Those migrating for employment and with work agreements are more likely to send remittances. Finally, remittances play a crucial role in improving household welfare. A final set of regressions reveal that receiving remittances is positively associated with key welfare indicators, including food security, dietary diversity, and poverty reduction.

1. INTRODUCTION

Remittances have emerged as an important source of external funding in the post-COVID-19 era for low- and middle-income countries (LMICs). In 2022, remittances directed towards LMICs surged to an impressive 647 billion USD, marking an eight percent increase from the preceding year (World Bank 2023a). This growth is particularly noteworthy considering that it follows a robust expansion of 11 percent in 2021, a period marked by a weakening global economy, inflationary pressures, and the ongoing conflict in Ukraine (IBID). In Myanmar, while domestic and overseas remittance flows did slow down during the first year of the pandemic, in 2021, following the coup and the resulting violence, weakening domestic economy, and inflation, migration quickly rebounded along with remittances (MAPSA 2022).

From 2009 to 2019, prior to the COVID-19 pandemic, the number of households receiving remittances increased steadily. Data from IHLCA 2010 shows that 6.4 percent of households received remittances over any 12-month period in 2009/2010. This number jumped to 24 percent of households receiving remittances over any 12-month period from April 2013 to April 2015 (Myanmar Ministry of Planning and Finance and World Bank Group, 2017). The percentage of households receiving remittances decreased slightly to 20 percent of households over any 12-month period from December 2016 to November 2017 (CSO, UNDP, and World Bank 2020). Finally, 32.5 percent of households received remittances in any 12-month period in 2021/2022 (MAPSA 2023). At that time, remittances made up 6.7 percent of average monthly household per capita income, and 40.3 percent of income among remittance receiving households.

Remittances are strongly correlated with favorable welfare outcomes (MAPSA 2023). Remittances from both internal migrants and overseas workers have been crucial in providing financial support to families and communities in desperate need of disposable income. In 2023, remittances to Myanmar were anticipated to increase by five percent, reaching 2 billion USD (World Bank 2023a). But recent policy changes might negatively impact the growth of remittances. In June 2022, the military government issued a directive stating that all migrant workers should pay at least ten percent income tax on their foreign wages. All migrant workers are required to register at the Ministry of Labor to obtain an Overseas Workers Identification Card (OWIC card). Through this registration, their employment information is monitored by the Ministry of Labor (Frontier Myanmar 2023).

In September 2023, the military government issued an additional directive requiring expatriate workers to remit at least 25 percent of their income through the country's formal banking system. They must open an account under the name of a relative in one of the 14 Myanmar banks regulated by the Central Bank of Myanmar (CBM) and the Ministry of Labor will monitor these transactions. Putting these remittances in a Myanmar bank account means that the currency is converted to MMK at the official exchange rate rather than the much higher parallel rate, resulting in a reduction in the real amount of remittances received by recipient households.¹

Myanmar migrants working abroad under a Memorandum of Understanding (MoU) are required to sign an agreement to comply with the directive. To enforce the new measure, both incentives and penalties are enforced by the military government. Those who fail to comply with the directive will be banned from traveling abroad for three years while individuals who follow the directive will be entitled to various tax exemptions. Recently, a follow-up announcement has been released. Job passport

¹ The official exchange rate is the reference rate set by the Central Bank of Myanmar for the government transactions, international trade, and foreign exchange reserves while the parallel exchange rate is the black-market exchange rate used in informal platforms outside the control of the central bank and is determined by the supply and demand in the informal market and other various factors such as economics instability, inflation etc. On the 28th of November 2023, the parallel exchange rate was 3,450 MMK per USD while the official exchange rate was 2,093.7 MMK per USD (CAR 2023).

holders (PJ) and seaman passport holders (PS) can only complete a passport renewal if they provide a tax clearance certificate, which can only be obtained by paying taxes at Myanmar embassies (Irrawaddy 2023). This directive has now come into effect and is already posing issues for seafarers who are struggling to renew their passports (Global New Light of Myanmar 2023; MOI 2023).

Moving forward, it is unclear how these regulations will affect remittances flows for overseas workers. First, it is possible that migrants may choose to migrate without registering or renewing their passports, increasing the flow of irregular migrants. Second, it may be that workers choose to comply, and use the formal banking system to send remittances. Given the extent of the tax, this regulation may have serious impacts on the migrants' willingness to send remittances, on the amount sent, and of course on the amount the households finally end up receiving. It will be important to monitor how the new directives and associated incentives and penalties will impact remittance flows to Myanmar and the households relying on them for financial support.

This working paper explores the dynamics of remittance flows to Myanmar. More specifically, the study focuses on who receives remittances, how much they receive, and how important remittances are for their income and wellbeing. Further, we examine whether the value of remittances changed in 2022/2023 compared to the previous year 2021/2022 (the first year after the coup), and the reasons behind the change. This is followed by an analysis of remittance spending patterns from 2019 to 2023. Finally, we analyze who sends and receives remittances and whether receiving remittances is associated with positive welfare indicators.

The paper is organized as follows: Section two describes the data and methodology. Section three shows descriptive results from the Myanmar Household Welfare Survey (MHWS) including the number of households who receive remittances and income shares of remittances. Section four uses data from the Myanmar Migration Assessment (MMA), a sub-sample survey on migration, to explore remittance sending systems, the value of remittances, and why the value of remittances may have changed over the past two years. Section five analyzes how remittances are spent. Section six explores who sends remittances and welfare characteristics associated with receiving remittances. Section seven concludes.

2. DATA AND METHODOLOGY

The analysis presented in this paper relies on data from the second and fifth round of the MHWS and the MMA.² We use these two rounds of MHWS to compare remittance receipt between January and June 2022 with remittance receipt between the same months of 2023. Data collection for round 2 (R2) was carried out between April and June 2022, while data collection for round 5 (R5) was conducted between March and June 2023. The surveys were conducted by phone with 12,140 respondents and 12,953 respondents, respectively. 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).

² 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 and the fifth round was between March and June 2023.

In MHWS data, 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, respondents 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 before the household's interview date in March 2023 through June 2023. In this report, we refer to remittance senders as migrants. Remittances from abroad come from international migrants³ while remittances from within Myanmar come from domestic migrants.

While the MHWS collects information on where migrants are moving to and if they are sending remittances, it does not fully capture details on the characteristics of the migrants. To bridge this knowledge gap, we conducted the MMA. The MMA interviewed households that participated in previous MHWS rounds if either a household member attempted to migrate or migrated in the previous 10 years (since 2013) or if the whole household moved since January 2021.

Between June 8th and July 14th, 2023, a total of 4,296 interviews were conducted with either migrants, the households of migrants, or migrating households. In the MMA survey, we defined migrant as a member who left their household for more than two months for the purpose of employment, marriage, safety, studies, and other reasons that do not include vacation, travel, health, or temporary visits with relatives. In the MMA, we specifically collected information on remittances from family members. We asked households if in the past 12 months they received remittances, either in cash or in kind, sent by a family member who was part of the household at any point in the past 10 years but currently resides abroad or in another region of Myanmar. In addition to examining remittance-related aspects, we sought to gain insights into how households spend their remittances. To achieve this, households were asked about how they utilized the remittances they received over a five-year period spanning from 2019 to 2023. This working paper presents the MMA results on remittances that 1,980 migrants sent out of 3,505 migrants living outside of their households.

3. AN OVERVIEW OF REMITTANCES FOR JANUARY TO JUNE 2023 FROM MHWS

According to the MHWS, 16.4 percent of respondent households received remittances in any three-month period between January and June 2023 (Table 1). This means that on average 16 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 ten percent of households who received remittances from migrants within Myanmar and eight percent of households who received remittances from migrants abroad. A slightly higher share of rural households received remittances compared to urban households. This is due to a higher share of rural households receiving remittances from migrants abroad. Between January and June 2022 and the same period in 2023, a similar number of households received remittances. At the same time, there was a shift in the source; compared to the first half of 2022, in the first half of 2023 at the national, rural, and urban level, more households received remittances from abroad, and fewer received remittances from domestic migrants.

³ 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).

Table 1. Percentage of households receiving remittances in any three-month period, January-June 2022 and January-June 2023

	January-June 2022			January-June 2023		
	National	Rural	Urban	National	Rural	Urban
Remittances all	16.2	16.7	14.8	16.4	17.1	14.7
Remittances from within Myanmar	11.3	11.5	10.9	9.7***	9.8***	9.4***
Remittances from outside of Myanmar	5.6	5.9	4.7	7.5***	8.1***	6.0***

Note: stars denote significant differences between rounds at the national, rural, and urban levels. Remittances from domestic and abroad migration adds up to greater than remittances all because some households receive remittances from both sources.

Sources: Authors' calculations from MHWS

Most households received remittances from a single individual (Table 2). In January through June of 2023, we find that 12.4 percent of households in Myanmar received remittances from one migrant and 3.8 percent of households received remittances from two or more migrants. Less than one percent of households received remittances from both domestic and international migrants (only 0.5 percent). These patterns did not change significantly from the previous year.

Table 2. Percentage of households receiving remittances from one or more household members, January-June 2022 and January-June 2023

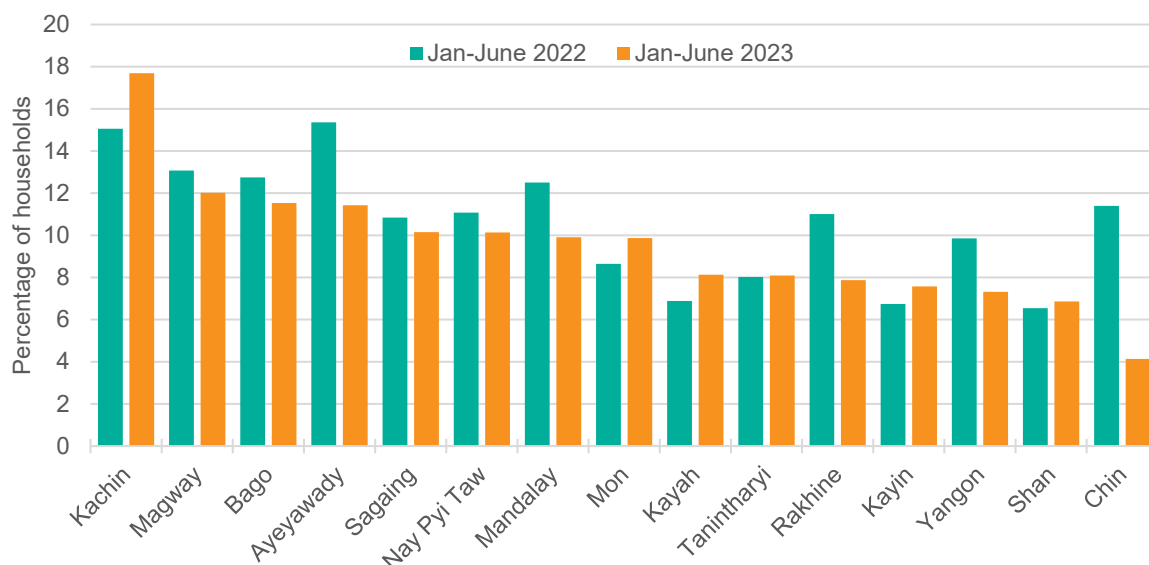
	January-June 2022		January-June 2023	
	One member	Two or more members	One member	Two or more members
All migrants	11.9	4.0	12.4	3.8
Migrants within Myanmar	7.9	2.9	6.8	2.4
Migrants outside of Myanmar	4.0	1.1	5.6	1.4
Within and outside of Myanmar	0	0.5	0	0.5

Sources: Authors' calculations from MHWS

There is significant spatial variation in the share of households receiving remittances as well as whether those remittances were coming from senders within or outside of Myanmar. In any three-month period between January and June 2023, more households in Kayin, Mon, and Kachin received remittances than households in other states/regions (Appendix Figure A.1). In those regions, 26, 24, and 23 percent of households received remittances, respectively. Although this marked an increase from the same time in 2022, the increase was not statistically significant. In Chin, on the other hand, there was a large and statistically significant decline in the number of households receiving remittances between the two periods.

In Figure 1, we present the percent of households in each state/region who received remittances from migrants within Myanmar, and in Figure 2, we present the percent of households in each state/region who received remittances from migrants abroad. Kachin, Magway, and Bago are the states with the largest number of households receiving remittances from migrants within Myanmar. Between the first half of 2022 and that of 2023, there was a statistically significant decline in the number of households in Ayeyarwady, Mandalay, and Yangon receiving remittances from migrants within Myanmar. In 2023, households in Chin and Shan received the least remittances from migrants within Myanmar.

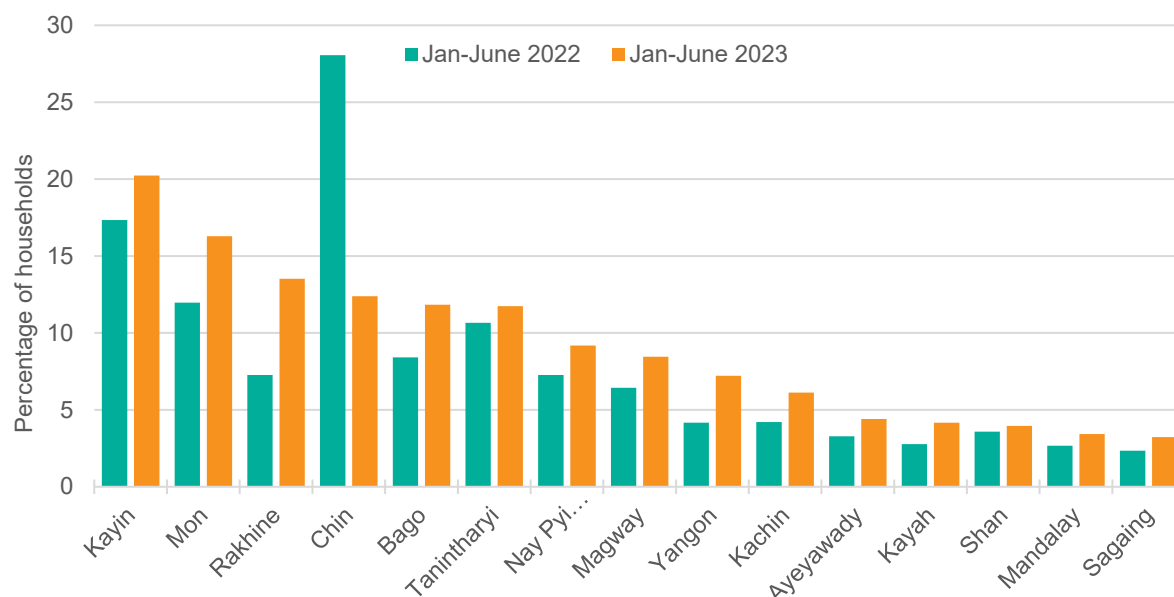
Figure 1. Percentage of households receiving remittances from within Myanmar in any three-month period, January-June 2022 and January-June 2023



Sources: Authors' calculations from MHWS

Kayin, Mon, and Rakhine are the states with the largest number of households receiving remittances from migrants abroad. Between the first half of 2022 and that of 2023, there was a statistically significant decline in the number of households in Chin receiving remittances from migrants abroad, from 28 percent of households to 12 percent of households. At the same time, there was a statistically significant increase in the number of households in Mon, Rakhine, Bago, and Yangon receiving remittances from abroad. In 2023, households in Mandalay and Sagaing received the fewest remittances from migrants abroad.

Figure 2. Percentage of households receiving remittances from migrants outside of Myanmar in any three-month period, January-June 2022 and January-June 2023



Sources: Authors' calculations from MHWS

Information on the value of remittances among households that received remittances is in Table 3 whereas the overall value among all households is in Appendix Table A.1. Among households that received remittances from within Myanmar, they received on average 127,681 per month (about 61 USD).⁴ Households that received remittances from migrants outside of Myanmar received around 395,812 per month (about 188 USD), significantly higher than the amount sent by migrants within Myanmar. There were no statistically significant differences in the value of remittances received in rural and urban areas. While in nominal terms, the average value of remittances received in a month increased from January-June 2022 to January-June of 2023, in real terms, the average and median value of remittances declined among domestic and foreign remittance senders. There was a large decline in the average value of remittances sent from domestic migrants to households in urban areas. At the same time, when we include Os, or non-receivers the real value of remittances increased marginally, overall, driven by an increase in the number of remittances received from abroad (Appendix Table A.1).

Table 3. Median and average real value of monthly remittances among remittance receivers (MMK), January-June 2022 and January-June 2023

	National Median	National Mean	Rural Mean	Urban Mean
January-June 2023				
Remittances average value MMK	133,333	255,427	264,986	226,796
Remittances from within Myanmar value MMK	98,896	127,681	136,253	104,118
Remittances from outside of Myanmar value MMK	233,333	395,812	395,574	396,634
Observations	12,953	12,953	9,012	3,941
January-June 2022				
Remittances average value MMK	142,310	247,988	253,421	231,739
Remittances from within Myanmar value MMK	94,873	153,449	152,320	156,565
Remittances from outside of Myanmar value MMK	237,184	410,972	424,124	366,056
Observations	12,142	12,142	8,425	3,717

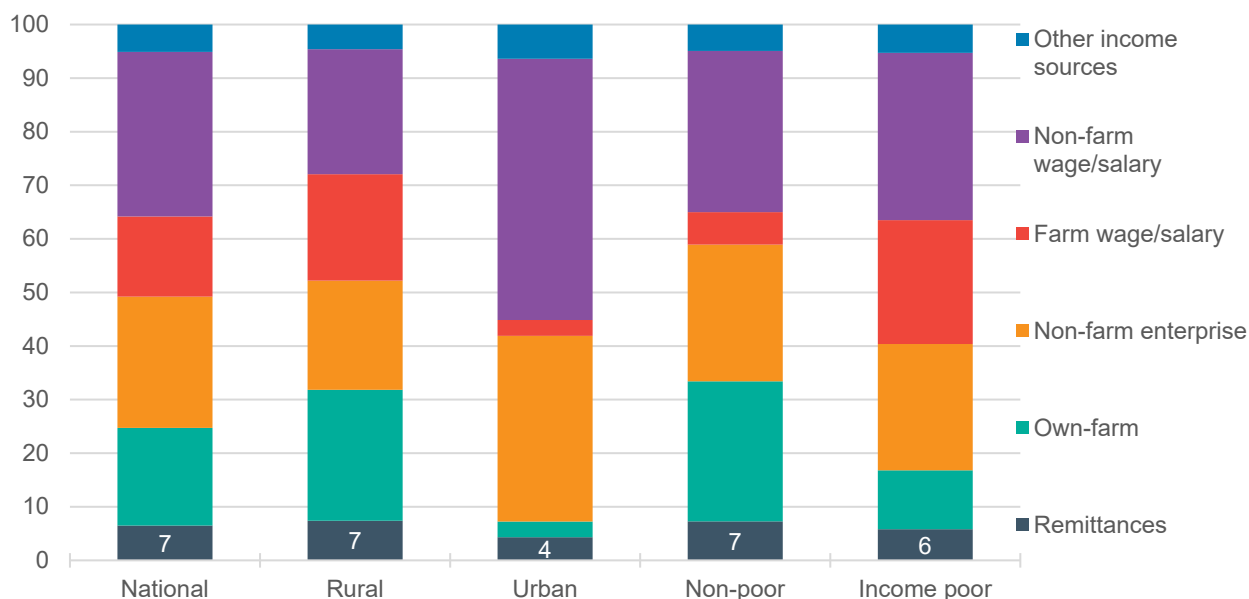
Note: The values of remittances are expressed in real terms with Q5 as the base period and earlier periods inflated based on a CPI calculated from the MAPS food vendor surveys.

Sources: Authors' calculations from MHWS

On average, remittances made up seven percent of monthly household income; seven percent in rural areas and four percent in urban areas (Figure 3). The share of average household Income from remittances was highest in January-June of 2023, but only marginally (Figure 4). At the same time, the share of income from remittances sent from migrants outside of Myanmar has been increasing steadily since September 2021. As a percentage of income, remittances made up the largest share of average household income in Chin (13 percent), Kayin (12 percent), and Mon (ten percent) (Appendix Figure A.2).

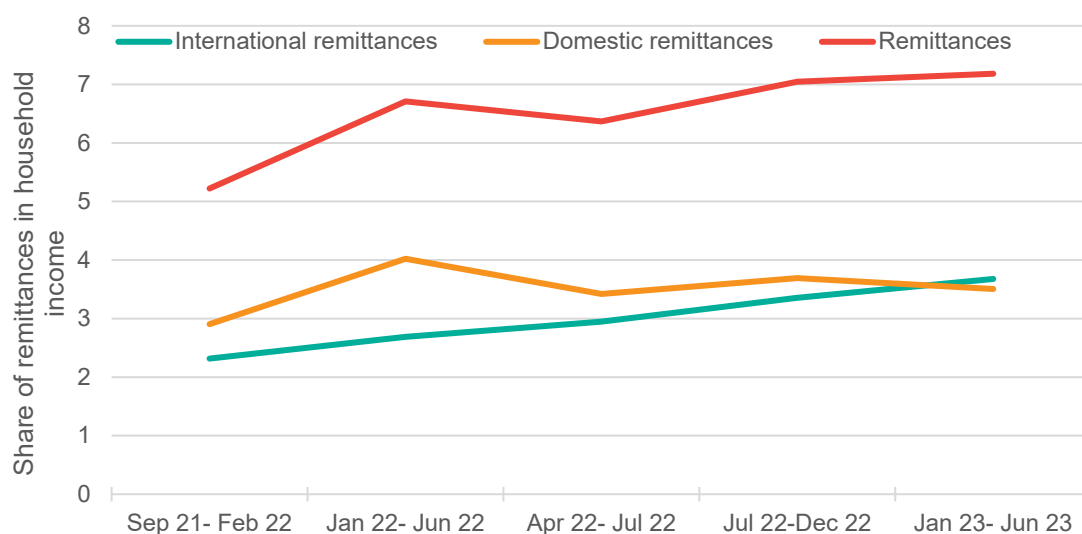
⁴ Conversion to USD is at 2,100 MMK to 1.00 USD, which is the average parallel exchange rate during January-June 2023.

Figure 3. Average household income shares in any three-month period, January-June 2023



Sources: Authors' calculations from MHWS

Figure 4. Average share of remittances in household income in any three-month period, September 2021-February 2022 to January-June 2023

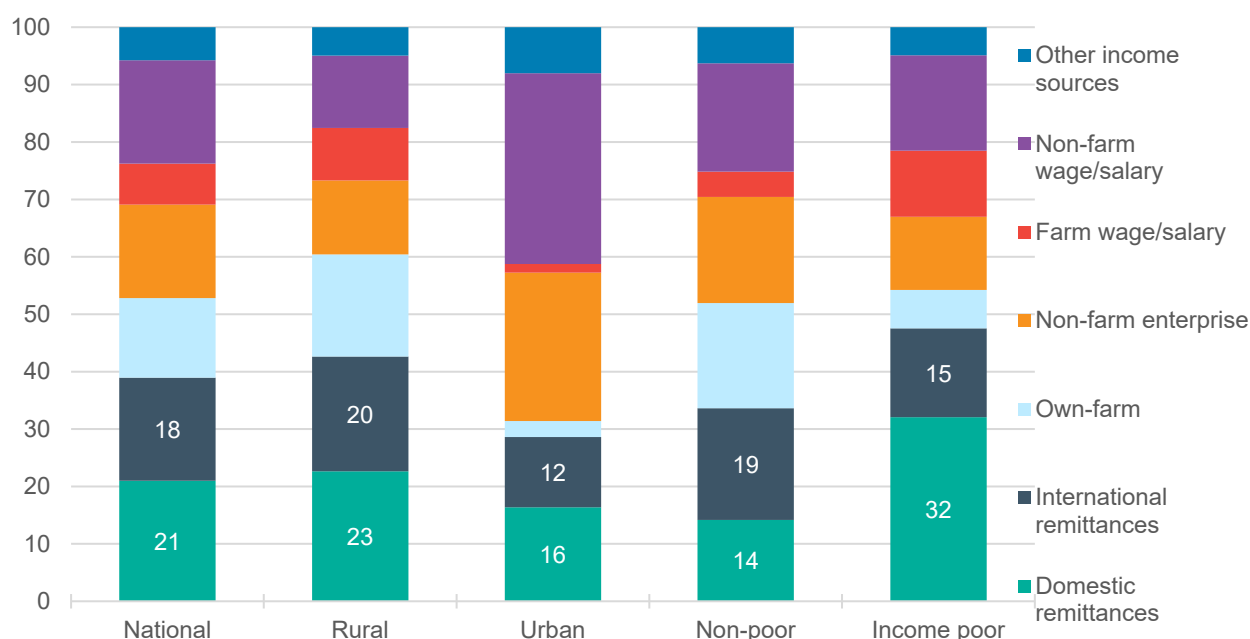


Sources: Authors' calculations from MHWS

Among remittance receiving households, remittances made up 39 percent of household income (Figure 5). The average income share was 43 percent among rural households and 29 percent among urban households. Among households who received remittances, remittance flows from within Myanmar made up 23 percent of rural income and 16 percent of urban income. At the same time, foreign remittance flows contributed 20 percent to rural income, compared to 12 percent to urban income. For households who received income from migrants abroad, remittances made up 46 percent of their budget share. For households who received remittances from inside Myanmar, remittances contributed 32 percent of their income. Finally, if a receiving household was income poor, remittances contributed almost half (48 percent) of their total household income compared to

34 percent for non-poor households. This shows that income poor households that receive remittances are extremely reliant on them.

Figure 5. Average household income shares in any three-month period among households who receive remittances, January-June 2023



Sources: Authors' calculations from MHWS

4. REMITTANCE TRENDS FROM THE MYANMAR MIGRATION ASSESSMENT, JUNE 2022-JULY 2023

In this section, we use MMA data to analyze remittances sent between June 2022 and July 2023. In Table 4, we use MMA data to show the number of migrants in that survey who are currently living outside of their household by their location, and the percentage of those migrants who sent remittances in the past twelve months, June 2022 through July 2023. Most migrants within Myanmar are living in Yangon, Shan, or Mandalay, while most migrants abroad are in Thailand or Malaysia. More than half of the migrants, 57 percent, sent remittances to their household in any twelve-month period between June 2022 and July 2023. This is lower than findings from the 2019 Inter-Censual Survey (ICS), in which 69 percent of migrants sent remittances in the 12-months before the survey (Department of Population 2020). Among the migrants within Myanmar, more migrants living in Yangon, Mandalay, and Shan sent remittances compared to migrants living in the other states and regions. A larger share of migrants abroad sent remittances, compared to migrants within Myanmar. Nearly 70 percent of migrants in Thailand send remittances to their households while 79 percent of migrants in Malaysia sent remittances back to Myanmar. The UNDP and MDO (2023) survey of 2,249 migrants from Myanmar who arrived in Thailand after February 2021, revealed that only 51 percent of these migrants sent money back to their families in Myanmar. Since the report only includes migrants from 2021, and ours includes migrants since 2013, this discrepancy could be driven by that fact that newly arrived migrants are less likely to send remittances because they must find employment, repay loans, and settle into their new communities.

Table 4. Number of migrants that sent remittances from June 2022-July 2023

	Number of migrants	Percentage that sent remittances
Overall	3505	56.5
Within Myanmar	2511	52.6
Yangon	943	57.4
Mandalay	336	55.4
Shan	368	56.0
Other states/regions	864	45.0
Outside of Myanmar	842	71.1
Thailand	492	68.7
Malaysia	181	79.0
Other countries	169	69.8
Obs.	3353	3353

Sources: Authors' calculations from MMA

Table 5 shows the percentage of migrants that sent remittances in the 12-month period between June 2022 and July 2023 by their location as well as their age and gender. The remittance behavior of migrants within and outside of Myanmar varies based on age and gender. Overall, more migrants within the age range of 26 to 39 years sent remittances compared to those older or younger. This was the case in every domestic location. Additionally, there is a substantial number of migrants over 40 years that sent remittances. In the case of migrants living abroad, the number of migrants 40 years and older who sent remittances is greater than the number of migrants in the age range of 26-39 years who sent remittances. Malaysia has a higher percentage (97 percent) of older migrants (40+ years) sending remittances compared to Thailand and other countries. While more male migrants appear to be sending remittances, 58 percent, compared to 55 percent for women, this difference is not significant. Further, as many female migrants as male migrants sent remittances within and outside of Myanmar, apart from those living in Shan.

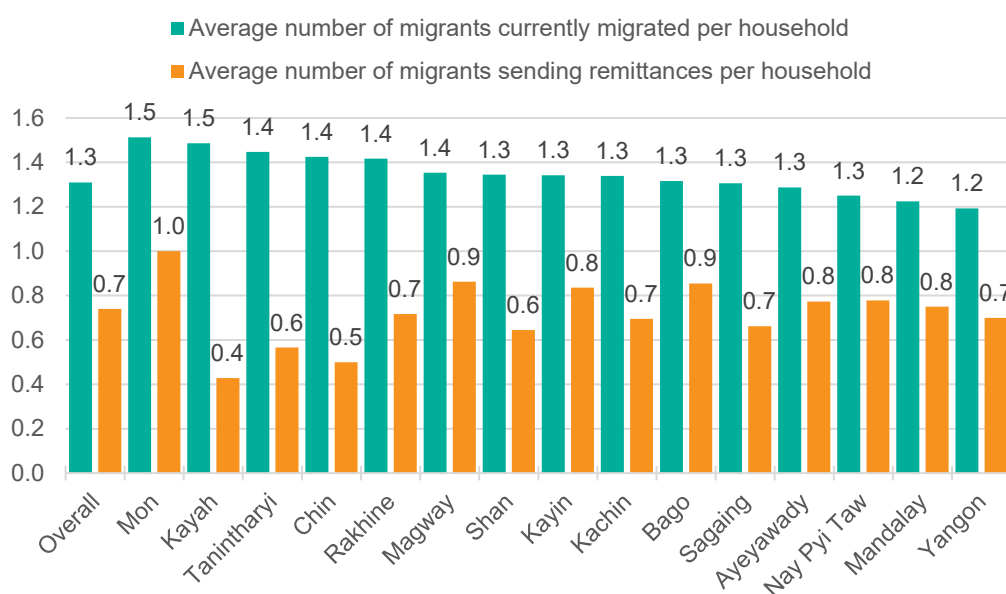
Table 5. Percentage of migrants that sent remittances June 2002-July 2023 by their age and gender

	0-18 years	19-25 years	26-39 years	40+ years	Female	Male
Overall	27	56	66	63	54	58
Within Myanmar	26	52	63	55	51	54
Yangon	38	58	63	49	58	57
Mandalay	23	59	65	57	58	53
Shan	22	57	69	67	50	60
Other	18	40	57	55	40	49
Outside of Myanmar	44	69	74	82	72	71
Thailand	44	69	70	75	71	68
Malaysia	50	74	81	97	76	80
Other	37	62	78	69	72	68
Obs.	425	1379	1287	262	1491	1862

Sources: Authors' calculations from MMA

Figure 6 shows the average number of migrants per household that are currently living outside of their household in the MMA, and the average number of those migrants that are currently sending remittances, by their home state/region in Myanmar. Again, these households are from the MMA, so they all have at least one migrant. But households in Mon and Kayah have significantly more migrants per household than households in Yangon or Mandalay. Further, a larger percentage of migrants from Mon, Bago, and Magway were sending remittances to their household, 66, 65, and 64 percent, respectively. Households in Tanintharyi, Chin, and Kayah, despite having a higher number of migrants than average, had fewer migrants sending remittances, 39, 35, and 29 percent of migrants per household, respectively.

Figure 6. Number of migrants overall and the number of migrants that sent remittances per household by the location of the recipient household



Sources: Authors' calculations from MMA

Table 6 presents the percentage of remittance receiving households using different systems to receive remittances. Mobile money is the most common method used to receive remittances, with 62 percent of households using this method. Mobile money includes services provided by the four telecommunication companies in Myanmar, including Wave Money, M-Pitesan, MytelPay, and MPT Money. In addition, Kpay, CBpay, and AYApay are also popular mobile banking service providers operated by private banks (Wantanasombut, 2022). Migrants can also send money via financial technology services offered by non-banks, for example, TrueMoney.

Remitting through Myanmar banks is the second most popular option, used by 20 percent of households. The share of migrants using Myanmar banks may increase, though, as it is compulsory for migrants to open MMK Bank accounts to pay taxes on their remittances (Amendment of Section 22- the Union Tax Law 2023). Approximately 13 percent of households reported that they either received remittances through relatives and friends and/ or brought the money back personally during a visit. Finally, using agents/hundis, western union, or merchants, were less popular options, as only eight percent of households received money using these methods. In the informal remittance system known as “Hundi”, migrants pay agents the amount they would like to remit, plus a fee, and the agent sends the money to an agent in Myanmar who then sends the money to the intended recipient.

Table 6. Remittance sending systems by migrant's location

	Mobile money	Myanmar bank	Through relatives and friends	Migrant carried	Through an agent/hundi	Other
Overall	61.8	20.4	12.7	12.6	6.3	1.9
Within Myanmar	69.4	7.5	14.5	16.2	4.1	0.8
Yangon	71.3	9.1	13.6	16.9	3.8	1.0
Mandalay	65.2	5.0	16.6	15.5	6.8	1.5
Shan	74.1	6.6	11.7	10.7	4.3	1.2
Other	66.5	7.1	16.1	18.5	3.3	0.2
Outside of Myanmar	37.6	46.2	5.9	0.5	11.3	4.8
Thailand	41.1	36.1	6.3	0.6	15.2	3.6
Malaysia	28.1	69.8	3.6	0.7	5.1	5.7
Other	39.3	45.3	7.7	0.0	7.3	7.3
Obs.	1141	382	229	216	196	58

Sources: Authors' calculations from MMA

Overall, 70 percent of migrants within Myanmar used mobile money whereas only eight percent used Myanmar banks. On the other hand, 38 percent of Myanmar migrants abroad used mobile money to send remittances, while 46 percent used Myanmar banks. Some Thai commercial banks offer Burmese language options to transfer money directly from a Thai bank to a Myanmar bank in Myanmar (Ibid). According to the ICS, in 2019 less than five percent of international migrants sent remittances using mobile money, while 60 percent sent money through Myanmar banks (ICS 2019). This marks a huge shift from 2019 to 2023 for migrants abroad, from the use of banks to the use of mobile money. Nonetheless, it is still more difficult for migrants abroad to use mobile money compared to migrants within Myanmar. There are several applications that require the use of a Myanmar SIM card to make the transaction.

Only 16 percent of migrants within Myanmar brought money back personally during a visit. Given high transportation costs, roadblocks, and checkpoints it is harder for migrants to return home. Further, with mobile banking options, it is easy for migrants to remit without carrying the money. Bringing back the money personally was less common for migrants in Shan (12 percent), than those living in other places within Myanmar (15 percent), possibly because migrants in Shan are further from their homes. Very few migrants abroad brought remittances back in person. A substantial share of domestic migrants also sent remittances home through relatives and friends. Sixteen percent of migrants sent remittances to their families in this way. Again, this was less common in Shan. Some migrants abroad also sent remittances home in this way, including 8 percent of migrants in countries other than Malaysia and Thailand.

Migrants living in Thailand and Malaysia used different methods to send remittances home. In Thailand a higher share of migrants sent money home with mobile money, 41 percent, compared to 28 percent of migrants living in Malaysia. On the other hand, a larger share of migrants in Malaysia used a Myanmar bank, nearly 70 percent. Additionally, a substantial share, 15 percent, of migrants in Thailand use agents/hundis/ carriers. In 2019, 17.4 percent of migrants abroad carried the money back through relatives and friends and 8.9 percent sent money through hundis (ICS 2019). However, our results and ICS results differ from the findings of UNDP and MDO (2023) where the most common method for sending remittances from Thailand was through the Hundi system, used by 73 percent of Myanmar migrants in Thailand. They found that around ten percent of migrants hand carried their remittances, and only five percent used bank transfers.

Table 7 contains detailed information on the value of remittances received during any 12-month period from June 2022 to July 2023 by the location of the receiving household. The first four columns cover remittance senders only and include the average number of times remittances were sent, the mean and median value of remittances sent per time, and the mean value of remittances for the 12-month period. The final column is the mean value including non-senders. On average, households from Yangon received remittances the most frequently, averaging eight times in the past 12 months. Households in Tanintharyi, Bago, Mon, and Nay Pyi Taw received remittances on average seven times. Households in Nay Pyi Taw, Mon, and Bago, received a higher value of remittances in a 12-month period, both among senders only and senders and non-senders. Ayeyarwady, Sagaing, and Kayin received the lowest value of remittances among senders in a 12-month period. In these states, smaller amounts of remittances were sent fewer times. When non-senders are included, Chin, Sagaing, and Kayah received the least remittances in terms of value over a 12-month period, the states which saw the most conflict over the same period.

Table 7. Value of remittance received by location of the recipient household in the last 12 months (0,000 MMK)

	Number of times	Remittance senders only			All migrants abroad
		Mean per time	Median per time	Mean per 12 months	Mean per 12 months
Nay Pyi Taw	7	505	250	3,471	2,159
Mon	7	381	250	2,579	1,705
Bago	7	434	225	2,592	1,683
Rakhine	5	503	250	2,416	1,222
Yangon	8	303	140	1,906	1,114
Magway	6	384	167	1,914	1,219
Mandalay	6	349	175	1,886	1,156
Shan	5	481	250	2,280	1,087
Kachin	5	491	183	1,912	992
Ayeyarwady	6	275	133	1,456	874
Tanintharyi	7	335	200	1,994	780
Kayin	6	336	200	1,243	770
Chin	5	468	500	2,035	714
Sagaing	5	407	200	1,342	671
Kayah	5	362	217	1,520	438

Note: On the 28th of November 2023, the parallel exchange rate was 3,450 MMK per USD while the official exchange rate was 2,093.7 MMK per USD (CAR 2023).

Sources: Authors' calculations from MMA

Table 8 contains the value of remittances received during any 12-months from June 2022 to July 2023 by the location of the sender. Again, the first four columns cover remittance senders only, and the last column is the average of 12 months for senders and non-senders. On average migrants within Myanmar send a lower value of remittances than overseas migrants, 1,138,000 MMK per 12 months, or 535 USD, compared with 3,879,000 per 12 months, or 1,823 USD. Within Myanmar, the value of remittances is highest in Shan. Outside of Myanmar the value of remittances is highest in other countries including Japan, Korea, and Singapore. Further, as shown in Table 4, a larger share of overseas migrants sent remittances over the 12-month period, and therefore, the average value

of remittances sent from abroad including the non-senders, is 4.6 times higher than from migrants within Myanmar.

Table 8. Value of remittance received by location of the sender in the last 12 months (0,000 MMK)

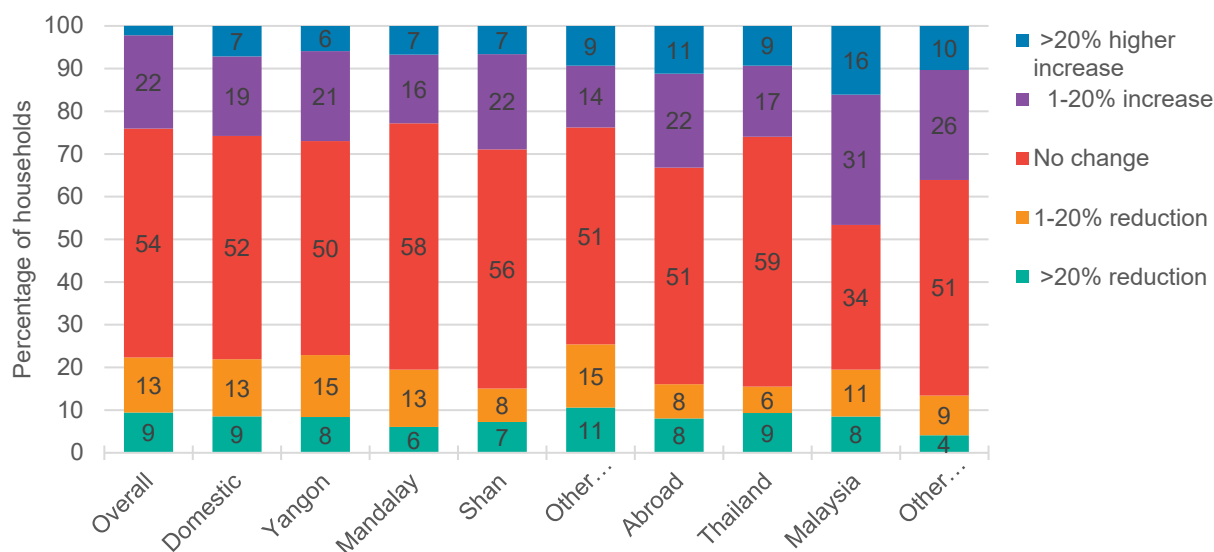
	Number of times	Remittance senders only			All migrants abroad
		Mean per time	Median per time	Mean per 12 months	Mean per 12 months
National	6	385	200	1984	1119
Within Myanmar	6	245	133	1138	597
Yangon	7	196	103	996	570
Mandalay	6	212	125	1114	612
Shan	6	302	200	1392	776
Other states/regions	5	297	150	1212	545
Outside of Myanmar	6	698	500	3879	2758
Thailand	6	470	400	2419	1662
Malaysia	6	785	650	4451	3517
Other countries	6	1249	833	7397	5151

Sources: Authors' calculations from MMA

We asked the households if the value of the remittances they received in the past 12 months, June 2022 to July 2023, changed compared to the previous year. The response at the national level is shown in Figure 8. More than half of the households reported that they received the same level of remittances from June 2022 to July 2023 compared to the previous year. Nearly one third of the households received more remittances during the same period, 31 percent. This includes 22 percent that experienced a moderate increase in the value of remittances they received, in the range of 1-20 percent, and 9 percent that received a substantial increase of more than 20 percent. A smaller percentage of households, 22 percent, reported receiving fewer remittances this year compared to the previous. Among those reporting a decrease, 13 percent of households received fewer remittances of between one and 20 percent, and nine percent received significantly fewer remittances.

Except for households who received remittances from migrants living in Malaysia, more than half of the households received the same level of remittances in 2022/2023 compared to the previous year, regardless of whether the migrant was within or outside of Myanmar (Figure 8). Many households that received remittances from Malaysia reported a small or large increase in remittances, 31 and 16 percent, respectively. Thirty-six percent of migrants living in other countries abroad also reported a substantial increase in remittances received, compared to 26 percent in Thailand. More households reported declines in remittances from migrants within Myanmar, compared to those who received remittances from overseas. At the same time, more households receiving money from migrants in Yangon and Shan reported an increase in remittances, compared to migrants located elsewhere in Myanmar.

Figure 7. How did the value of the remittances received change in June-July 2023 compared to the previous year by the location of the sender



Sources: Authors' calculations from MMA

Figure 9 shows whether migrants are sending similar levels of remittances in 2022/2023 compared to the previous year by their primary occupation. It is important to note that 52 percent of the individuals currently migrated in our sample work in non-agricultural salaried work, while 14 percent work in non-agricultural wage work. Five percent either work in agricultural wage or salary work, which is 162 migrants. Two percent work on their own farms, fishing, or livestock ventures, 68 migrants. Another seven percent work in non-farm enterprise. Finally, 20 percent are students, unemployed, or volunteers.

First, it appears that migrants who work on farms, fishing, or livestock business that they own increased the amount of money they sent home in 2022/2023 compared to the previous year, though they make up only a small percent of migrants. A substantial share of households with migrants working in non-farm wage and non-farm salary also reported an increase in remittance, 28 and 29 percent, respectively. On the other hand, compared to migrants working in other sectors, more households, 27 percent, with migrants working in non-farm enterprises reported a decrease in the value of remittances in 2022/2023.

Figure 8. How did the value of the remittances received change in June-July 2023 compared to the previous year by the income earning sector of the sender



Sources: Authors' calculations from MMA

For the households who received fewer remittances this year compared to the previous year, we asked them why they thought the remittance amount decreased (Table 9). Nationally, 49 percent of households reported that the migrant decreased the value of remittances sent because of high living expenses. Earning a lower salary and being unemployed or partially employed were the second most common reasons cited for the decrease in remittances, cited by 38 and 20 percent of households with migrants. Only a small portion of migrants chose not to send remittance, less than ten percent of migrants reported that they wanted to save for themselves.

Table 9. Reasons for less remittances in June-July 2023 compared to the previous year, by location of the sender

	High living expenses	No or partial employment	Earn very little /lower salary	Saving /did not intend to send	Other
Overall	48.6	38.3	19.6	9.7	6.9
Within Myanmar	51.1	15.6	38.2	6.2	10.7
Yangon	52.1	19.8	43.8	3.1	3.1
Mandalay	69.0	3.4	24.1	13.8	17.2
Shan	50.0	25.0	37.5	0.0	12.5
Other	43.4	11.8	36.8	9.2	17.1
Outside of Myanmar	40.3	33.3	37.5	6.9	5.6
Thailand	48.6	35.1	32.4	5.4	2.7
Malaysia	27.3	40.9	36.4	4.5	9.1
Other	38.5	15.4	53.8	15.4	7.7
Obs.	156	63	123	22	31

Sources: Authors' calculations from MMA

There are considerable differences between the reasons for lower remittances between domestic and overseas migrants. A greater percentage of households receiving remittances from domestic migrants cited higher living expenses as the reason for the decrease in remittance values, 51 percent compared to 40 percent. Sixty-nine percent of households receiving money from migrants in Mandalay cited this as the reason for decreased remittances. It appears that living expenses in Mandalay are particularly burdensome for the migrants. In Thailand, a substantial 49 percent of migrants identified high living expenses as a key reason for the decline in remittances, while only 27 percent of migrants in Malaysia attributed their decreased remittances to this factor.

Earning a lower salary is the second most common reason cited among domestic migrants. In Yangon, 44 percent of migrants cited this as the reason for lower remittances, with substantial shares of migrants from Shan and other states/regions, 38 percent, also named this issue. Very few households with domestic migrants cited no or partial employment as the reason for lower remittances. On the other hand, in addition to high living expenses, and earning little or a lower salary, this was an important reason that migrants abroad decreased their remittance. A noteworthy 41 percent of migrants from Malaysia pinpointed the lack of employment opportunities as their primary reason for the diminished remittances, suggesting that the challenge of securing employment may bear more significance for migrants in Malaysia.

In Appendix Table A.2 and A.3 we explore the reason for decreased remittances by age, gender, and employment. A few notable patterns emerge. As age increases migrants increasingly cited earning very little/ a lower salary as the reason for lower remittances. Fifty-four percent of migrants older than 40 cited this as an issue compared to 38 percent of migrants 26 to 29. Further, 32 percent of migrants older than 40 cited no or partial employment as an issue compared to 16 percent of 26- to 29-year-olds. Finally, a notable pattern in terms of sector of employment is that 57 percent of migrants employed in owned non-farm enterprise reported earning very little or lower salary as the reason for decreased remittances.

We also explore why some households received more remittances in any 12-month period from June 2022 through July 2023, compared to the previous year. The primary driver for the increase in remittance values, as reported by 49 percent of respondents, is receiving higher pay (Table 10). Interestingly, a higher proportion of rural migrants cited this reason compared to their urban counterparts. Furthermore, 19 percent of migrants highlighted that a new job opportunity led to an increase in their remittances. This factor was more commonly cited by urban migrants than their rural counterparts. Additionally, a noteworthy portion of migrants, about 15 percent, attributed the increase in their remittances to changes in exchange rates, while 13 percent cited the growing financial needs of their families as a contributing factor.

Receiving higher pay is the most cited reason for the increase in remittance values across most age groups, with the highest percentage in the 19-26 years age group (54 percent) (Table 10). This suggests that the opportunity for a higher income is a significant driver for sending higher remittances, especially among younger migrants. Having a new job is found to be another notable reason for the increase in remittance values, particularly among migrants aged 19-26 years (23 percent) and 26-39 years (14 percent). A greater share of migrants aged 40+ years (34 percent) reported “family needs more money”, suggesting that supporting the financial needs of family members is a primary motivation for this age group. In terms of gender, there were no statistically significant differences in reasons.

Appendix Table A.6 shows the reason for increased remittances by location of the receiving household. A notable proportion of families from Kayah (33 percent), Tanintharyi (27 percent), Mon (25 percent) and Rakhine (24 percent) cited that receiving more remittances is driven by the family’s financial needs. Further, it is interesting to find that a considerable share of families from Rakhine (14 percent) reported they receive more remittances due to profit from business.

Table 10. Reasons for more remittances in June-July 2023 compared to the previous year, by age and gender of the migrant

	Family needs more money	New job	Higher pay	Exchange rate change	Profit from business	Other
Overall	13.4	18.9	48.6	14.9	4.9	5.3
0-18 years	8.0	40.0	44.0	4.0	0.0	4.0
19-26 years	7.3	23.2	53.7	11.9	2.8	5.1
26-39 years	15.0	13.6	47.1	19.9	6.3	5.3
40+ years	34.1	14.6	36.6	9.8	9.8	7.3
Female	18.1	16.9	49.7	10.7	4.0	6.2
Male	10.3	20.2	47.8	17.6	5.5	4.8
Obs.	60	85	218	67	22	24

Sources: Authors' calculations from MMA

Finally, a significant proportion of migrants could not send remittances or chose not to send remittances. Most could not send remittances, either because of high living expenses, 23 percent, no or partial employment, 21 percent, or low earnings, 20 percent (Table 11). Nineteen percent of migrants did not send remittances either because they were saving for themselves, or because they did not intend to send. Finally, 17 percent of migrants did not send because they migrated for training or schooling.

There were some notable differences in the reason domestic and overseas migrants did not send remittances. First, a significantly higher number of families of domestic migrants cited migrated for training/schooling as their primary reason for not sending remittances, 25 percent compared to three percent for overseas migrants. Also, domestic migrants were more likely to be saving for themselves, 23 percent compared to 16 percent. Finally, households of migrants abroad more frequently cited earn very little or lower salary as a key factor for not sending remittances, 30 percent compared to 20 percent. In terms of migrant demographics, 46 percent of young migrants aged 0-18 did not send remittances due to migration for training or schooling, (Appendix Table A.8). In contrast, migrants aged 40 and above were more likely to save money for themselves (31 percent). Again, there were not significant differences by gender.

Table 11. Reasons why migrant did not send remittances in June-July 2023 by the location of the migrant

	High living expenses	No or partial employment	Earn very little/lower salary	Saving/did not intend to send	Migrated for training/schooling	New household	Other
Overall	22.7	20.8	20.1	18.6	16.8	6.6	2.7
Within Myanmar	21.4	19.1	14.5	23.1	24.6	2.7	3.7
Yangon	22.9	20.8	12.7	25.3	21.3	2.4	3.2
Mandalay	15.4	17.5	13.3	21.7	28.0	4.2	4.2
Shan	20.9	17.6	20.3	23.6	23.0	1.4	4.1
Other	22.3	18.7	14.6	21.4	26.9	3.0	3.9
Outside of Myanmar	18.6	16.3	30.2	16.3	3.3	2.8	20.0
Thailand	20.6	16.0	29.0	15.3	1.5	3.1	20.6
Malaysia	13.9	13.9	27.8	16.7	2.8	2.8	30.6
Other	16.7	18.8	35.4	18.8	8.3	2.1	10.4
Obs.	305	283	256	346	317	41	100

Sources: Authors' calculations from MMA

5. HOW HOUSEHOLDS SPEND REMITTANCES, 2019-2023

In this section, we explore how households allocated remittances across various expenditure categories over a five-year period from 2019 to 2023. Households recalled if they received remittances and if so, their spending over the five-year period from 2019 to 2023. Among this sample of households, the proportion of households receiving remittances increased from 24 percent in 2019 to 47 percent in 2023, which is indicative of the huge increase in migration over the period.

Table 12 provides insights into how households allocate remittances across different expense categories. Across the five years, around 75 percent of households allocate some of their remittances to everyday food expenses, indicating that remittances provide a crucial safety net for households to purchase food. Many households also spend remittances on non-food expenses, 41 percent, and health expenses, 36 percent. Further, 18 percent of households spend some remittances on education expenses. A similar number of households invest their remittances in their own farm, either to purchase seeds, fertilizer, or labor. Four percent of households used the money to invest in agricultural productive assets, and 0.4 percent of households used the money to buy new agricultural land. Around six percent of households used remittances as either savings, to repay loans, or as donations, respectively. Four percent of households across the period used the money to improve or renovate their homes and three percent used the money to construct a new house. Less common uses include investing in an existing or new non-farm business, purchasing or renting new land, or purchasing non-productive assets.

Table 12. Categories of remittance spending, from 2019 to 2023

	2019	2020	2021	2022	2023
Everyday food expenses	76.5	76.3	76.8	75.3	72.0
Everyday non-food expenses	41.3	40.8	41.8	42.3	40.4
Health expenses	38.1	35.3	38.3	36.0	32.1
Education expenses	18.7	17.2	16.8	16.7	18.0
Own farm (established)	17.6	16.3	17.5	16.8	15.9
Savings	6.3	6.4	4.9	5.4	5.4
Repaying loans	5.4	4.1	3.5	6.5	8.4
Donations	4.8	5.7	5.3	6.2	5.3
Improvement/renovation of house/dwelling	4.1	3.7	3.4	4.7	5.9
Income generating farm assets (tractor, power tiller, draught animal)	4.2	3.6	3.3	3.7	3.2
Construction of house	2.4	2.4	2.7	3.2	3.6
Gold/Jewelry	2.7	2.9	3.0	2.7	2.4
Own-nonfarm business (established)	1.1	2.8	2.1	2.4	2.7
Non-productive assets	2.1	1.8	1.9	1.8	1.7
Purchase of land including for farm, livestock, fishpond	1.4	1.5	1.9	1.9	2.1
Purchase of house/dwelling or land for house/dwelling	0.3	0.7	0.8	0.8	1.0
Business (new, created)	0.3	0.1	0.7	0.5	0.2
Farm (new, created)	0.2	0.5	0.4	0.4	0.3
Income generating non-farm assets	0.3	0.3	0.5	0.2	0.2
Purchase of land for non-farm business	0.2	0.3	0.5	0.2	0.2
Rented land for agriculture or business	0.1	0.4	0.1	0.2	0.2

Note: This table relies on recall data from respondents. We asked separately about remittance spending in each year.
Sources: Authors' calculations from MMA

In Table 13, we look at differences in remittance spending over the entire period between asset poor, and asset low/rich households, income poor and nonpoor households, households who are hungry (those that have moderate or severe hunger on the household hunger scale) and those that are not, and insecure households (those that have had high insecurity in their area since the coup), and those that are living in less insecure areas. Compared to asset low/asset rich households, we find that asset poor households are significantly more likely to spend their remittances on everyday food and non-food expenses, education expenses, and repaying loans. On the other hand, they are less likely to spend remittances on savings, non-productive assets, and donations. Income poor households are also significantly more likely to spend their remittances on everyday food and non-food expenses, and education expenses. At the same time, they spend fewer remittances on augmenting their savings, purchasing land, or improving their houses, investing in their farms or non-farm businesses, buying non-productive assets and on donations. Households who are hungry are more likely to spend remittances on everyday food, non-food, and health expenses as well. Finally, households who are living in insecure areas, spend more of their remittances on health and less on augmenting their savings, purchasing land, or improving their houses, investing in their non-farm businesses, buying productive assets, and interestingly, on paying back their loans.

Table 13. Categories of remittance spending, 2019-2023, by type of household

	Asset poor	Asset low/rich		Income poor	Non-poor		Hungry	Non-hungry		Insecure	Safer	
Food expenses	77	74	**	78	73	***	82	75	***	78	74	**
Non-food expenses	44	40	**	44	39	***	53	41	***	41	41	
Health expenses	36	35		36	35		47	35	***	40	34	***
Education expenses	20	16	***	19	16	***	17	17		17	17	
Savings	3	7	***	3	8	***	1	6	**	5	6	**
Purchasing land	3	3		2	3	*	4	3		2	3	**
Improving house	8	7		6	9	***	6	8		6	8	***
Farm	18	17		15	18	***	11	17	*	17	17	
Non-farm	3	3		2	3	***	2	3		2	3	***
Productive assets	4	4		4	4		3	4		3	4	***
Non-productive assets	3	5	***	3	5	***	4	4		4	5	
Donations	4	6	***	5	6	**	5	6		5	6	
Repaying loans	9	5	***	6	6		8	6	***	4	7	***

Sources: Authors' calculations from MMA

In Table 14, we look at the change in remittance spending over time at the household level. We estimate logit fixed effects regressions controlling for the year and whether the household received remittances in that year. We use 2020 as the base year, the year right before the coup. We find that compared to 2020, households increased their remittance spending on expenses (food, non-food, health, and education) in 2021 and 2022, but not yet in 2023. In 2023, households were more likely to use their money to purchase land or improve their house, compared to 2020. There were no significant differences in terms of investing in farms, non-farm business, productive, or non-productive assets. Finally, compared to 2020, in 2022 and 2023, households were more likely to use their remittances to repay loans.

Table 14. Change in remittance spending between 2020 and other years, within the same household, by expenditure category

	(1) Expenses	(2) Savings	(3) Purchasing land	(4) Improving house	(5) Farm	(6) Non-farm	(7) Productive assets	(8) Non-productive assets	(9) Donations	(10) Repaying loans
2019 vs 2020	0.002	-0.001	-0.002	0.001	0.003	-0.005*	0.002	0.000	-0.004	0.006
2021 vs 2020	0.012*	-0.007*	0.003	-0.000	0.006	-0.001	-0.000	0.002	-0.002	-0.004
2022 vs 2020	0.015**	-0.005	0.004	0.013**	0.005	-0.001	0.004	0.000	0.004	0.009*
2023 vs 2020	0.000	-0.005	0.008**	0.028***	-0.000	-0.001	0.001	-0.001	-0.001	0.022***

Sources: Authors' calculations from MMA

6. CHARACTERISTICS AND WELFARE INDICATORS ASSOCIATED WITH RECEIVING REMITTANCES

In Table 15, we explore which households are most likely to receive remittances based on the characteristics of the migrant and the characteristics of the household. The table presents marginal effects from probit regressions with standard errors clustered at the township level. In the regressions, the dependent variable is a binary indicator for whether the household receives remittances. As we include many controls, we only present the significant controls in the paper, with the full regression in Appendix Table A.13.

Table 15. Motives to remit/receive remittances

	(1) All migrants	(2) Female migrants	(3) Male migrants	(4) Domestic migrants	(5) Overseas migrants
Daughter of head	0.104***	0.103***		0.060**	0.244***
Migrant has children	-0.035*	-0.050*	-0.019	-0.053**	0.032
Migrant is 0-18 years	-0.082***	-0.110***	-0.061*	-0.075***	-0.137**
Migrant is 26-39 years	0.040**	0.038	0.036	0.035	0.046
Migrant is 40+ years	0.055*	0.019	0.068	0.021	0.179**
Migrant has no education	-0.173***	0.072	-0.221***	-0.210**	-0.196
Only migrant outside of the household	0.018	-0.000	0.038*	0.017	-0.007
Migrated for employment	0.176***	0.146***	0.204***	0.200***	0.020
Migrated for education	-0.125***	-0.139***	-0.092*	-0.139***	-0.058
Migrated for other reasons	0.037*	0.037	0.038	0.026	0.053
Household took out a loan for migrant	0.026	-0.015	0.050*	0.018	0.047
Migrant took out a loan to migrate	-0.074**	-0.017	-0.104**	-0.052	-0.103**
Migrated with MOU	0.071**	0.116**	0.062		0.066**
Migrant has no employment	-0.239***	-0.226***	-0.265***	-0.232***	-0.154***
Migrant has informal employment	-0.067**	0.008	-0.137***	-0.054	-0.053
Migrant has regular contact with family	0.222***	0.231***	0.218***	0.167***	0.337***
Number of adult females	-0.013*	-0.018*	-0.004	-0.011	-0.020
Number of adult males	-0.016**	-0.017	-0.020*	-0.017*	-0.006
Farm households	-0.029	-0.024	-0.037*	-0.035*	0.011
Climatic shock	0.034*	0.054	0.012	0.027	0.045
Conflict shock	0.003**	-0.004	0.009	-0.004	0.031
Year of departure dummies	Yes	Yes	Yes	Yes	Yes
State/region of household dummies	Yes	Yes	Yes	Yes	Yes
Location of migrant dummies	Yes	Yes	Yes	Yes	Yes

Note: Asterisks show significance at p-values * p < 0.10, ** p < 0.05, *** p < 0.01.
Sources: Authors' calculations based on MHWS and MMA data.

If the migrant is the daughter of the head, she is significantly more likely to send remittances, compared to other migrating members, ten percent more likely overall, and 24.4 percent more likely among overseas migrants. If the migrant has children, they are less likely to send remittances, but this seems to be mainly the case for female migrants and domestic migrants. Compared to migrants

who are 19 to 25 years old, migrants who are younger than 18 are less likely to send remittances. Interestingly migrants older than 40 are more likely to send remittances, specifically those overseas. Compared with migrants who have higher education, migrants who have no primary education are less likely to send remittances. However, this is not the case for female migrants, or overseas migrants. If men are the only migrant outside of the household, then they are more likely to send remittances.

Individuals that migrated for employment are significantly more likely to send remittances, while individuals who migrated for schooling are significantly less likely to send remittances. Migrants who took out loans to migrate are less likely to send remittances back home. This is the case for men, and for individuals who migrated overseas. This is not the case for women. Individuals who migrated with MOUs are 7.1 percent more likely to send remittances back home. Interestingly, having an MOU is a significant determinant for women, but not men. Female, male, domestic, and overseas migrants who do not have employment are significantly less likely to send home remittances, 24 percent among all migrants. Men with informal employment are also less likely to send back remittances, compared to men with formal employment. Women with informal employment, on the other hand, are not less likely to send remittances than those with formal employment. Female, male, domestic, and overseas migrants who have regular contact with their families, are significantly more likely to send remittances, 22 percent.

The more adult females in the household, the less likely female migrants will send remittances, and the more adult men in the household, the less likely male migrants will send remittances. Farm households are less likely to receive remittances from male, or domestic migrants. Households that experience climatic and conflict shocks are more likely to receive remittances. Looking at the year of departure dummies, which are included with the full regressions in the (Appendix Table A.13), compared to migrants who left in 2020, migrants who left in 2023, are significantly less likely to send remittances. Compared to households in Bago, households in Chin and Tanintharyi are consistently less likely to receive remittances. Finally, compared to migrants in Thailand, migrants in Malaysia are significantly more likely to receive remittances.

A set of final regressions reveals the importance of the link between receiving remittances and household welfare (Table 16). In row 1, we present the coefficients of domestic remittances and in row 2 we present the coefficients of remittances from abroad. We only present the coefficients on remittances in each, although we include a wide range of controls including household demographics, income sources, state/region, and quarter. We use a linear random effects model to obtain our estimates.

Table 16. Impact of receiving remittances on welfare indicators

	Food consumption score (FCS)	Minimum dietary diversity score (MDD)	# of coping strategies	Income poor
Domestic remittances	1.80***	0.15***	-0.05*	-0.09***
International remittances	2.30***	0.17***	-0.14***	-0.24***

Note: Asterisks show significance at p-values * p < 0.10, ** p < 0.05, *** p < 0.01. The regression controls for the household's main source of income, climatic and conflict shocks, respondent demographics, including the age and gender of the respondent, household characteristics including size, dependency ratio, and women only household. The regression also includes state/region dummies and round dummies.

Sources: Authors' calculations based on MHWS data.

Receiving remittances has a positive and significant association with the FCS; receiving domestic remittances is associated with an increase in the FCS by 1.8 points and with remittances from abroad an increase of 2.3 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 remittances from abroad, though the effect is larger for those who receive remittances from overseas. Finally, households who receive remittances are less likely to be income poor. Households who receive remittances from abroad are 24 percent less likely to be income poor, while households who receive domestic remittances are nine percent less likely to be 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 very few factors currently helping households improve their welfare outcomes.

7. CONCLUSION

In Myanmar, remittances have not only become a crucial component of household income but also serve as a vital safety net for households. Remittances are strongly correlated with favorable welfare outcomes. They are mainly allocated to everyday food and non-food expenses, as well as to pay for health and education fees. Consequently, migration has increasingly become a strategic coping mechanism to navigate the challenges posed by the economic downturn and the political crisis. According to MHWS, between January and June 2023, 16 percent of households received remittances from at least one member who was residing overseas or in a different state or region. This comprises eight percent of households receiving remittances from overseas migrants and ten percent of households receiving remittances from domestic migrants. Among our sample of migrants in the MMA, we find that 57 percent sent back remittances and 67 percent in Thailand. This is compared to findings from UNDP (2023) where 51 percent of Thai migrants remitted.

While migration within Myanmar is still greater than migration outside of Myanmar, migration outside of Myanmar is increasing. Moreover, the number of migrants outside of Myanmar sending remittances is higher than the number of migrants within Myanmar sending remittances. Further, the value of remittances sent from outside of Myanmar is higher than the value of remittances sent from within. More migrants within Myanmar chose not to send remittances, either because they wanted to save for themselves, were students, or because they had high living expenses. Therefore, between 2022 and 2023, there was an increase in the number of households receiving remittances from outside of Myanmar, and a decline in the number of households receiving remittances from within Myanmar.

It is crucial to acknowledge that not all migrants have the capacity to send remittances; their ability to do so hinges on various factors such as securing and maintaining employment with a satisfactory salary, absence of personal debts, and managing their own living expenses. While more than half of households received the same level of remittances in 2022/2023 as the previous year, many received less remittances, and some received none. Migrants facing high living expenses, reduced income, or unemployment tended to reduce the amount of remittances they sent. These same reasons hindered migrants from being able to send remittances altogether. As exemplified during the COVID-19 pandemic, excessive dependence on remittances as the primary income source can render households economically vulnerable, particularly when migrants reduce the remittances they send. Given that remittances constitute 48 percent of monthly household income for income poor remittance receiving households, any alteration in this remittance amount could result in dire consequences for the household.

Therefore, while migration offers substantial economic benefits, primarily in the form of remittances, it also comes with inherent risks that can impact both households and individuals. For the households, these risks could include social and emotional stress from the pro-longed separation of the household and economic vulnerability due to an overreliance on remittances. For individuals these risks could include legal uncertainties, potential exploitation, difficulties in securing stable employment in the destination country and state/region, hurdles to adapting to the new environment, and trouble paying for basic needs due to high living costs.

Policies in both the origin and destination countries can impact migrants' ability to send and receive remittances. In Myanmar, uneven policies in the banking sector, such as withdrawal limitations, unpredictable exchange rates, and foreign currency controls, still pose challenges for households receiving and individuals sending remittances. The recent directives issued by the military government, mandating migrant workers to pay a minimum of ten percent income tax on their foreign wages and compelling the use of formal banking channels for sending remittances, holds the potential to significantly impact the flow of remittances and the household's dependent on them.

Should migrant workers comply with the directive, a notable shift in remittance flows towards the formal banking system is anticipated. This transition may lead to households receiving a smaller value of remittances due to the conversion to MMK at the official exchange rate instead of the parallel rate, fees associated with utilizing the formal banking system for remittances, and of course from the 10 percent income tax. On the contrary, non-compliance may give rise to an increase in irregular migration, exposing migrants to exploitation and legal vulnerabilities. The government's ability to track remittances and workers' adherence to these regulations remains unclear. It will be essential to closely monitor the impact of these policy changes on remittance flows and the well-being of those who rely on them.

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APPENDIX

Table A.1 Remittance value among all households, January-June 2022 and 2023, MHWS

	National	Rural	Urban
Jan-June 2023			
Remittances	41,741	45,104	33,121
Remittances domestic	12,302	13,383	9,532
Remittances abroad	29,439	31,722	23,588
Observations	12953	9,012	3,941
Jan-June 2022			
Remittances	38,265	41,806	32,754
Remittances domestic	16,963	17,183	16,400
Remittances abroad	21,302	24,623	16,354
Observations	12142	8,425	3,717

Sources: Authors' calculations from MHWS

Table A.2 Reason for decreased remittances June-July 2023 compared to the previous year, by age group and gender of the migrant, Myanmar Migration Assessment

	High living expenses	No or partial employment	Earn very little/lower salary	Saving/did not intend to send	Other
Age 0-18 years	54.5	36.4	18.2	9.1	0.0
Age 19-25 years	53.0	19.1	35.7	8.7	9.6
Age 26-39 years	49.4	15.8	38.0	6.3	12.0
Age 40+ years	29.7	32.4	54.1	2.7	2.7
Female	44.5	15.6	39.1	8.6	12.5
Male	51.3	22.3	37.8	5.7	7.8
Obs.	156	63	123	22	31

Sources: Authors' calculations from MMA

Table A.3 Reason for decreased remittances June-July 2023 compared to the previous year, by income source of the migrant, Myanmar Migration Assessment

	High living expenses	No or partial employment	Earn very little/lower salary	Saving/did not intend to send	Other	Obs.
Agriculture wage/salary	60.0	20.0	40.0	0.0	6.7	137
Non-ag wage work	43.8	29.2	43.8	4.2	4.2	150
Non-ag salary work	52.6	18.4	35.7	6.6	8.7	249
Owned agriculture	33.3	16.7	50.0	0.0	16.7	133
Owned non-farm enterprise	23.3	16.7	56.7	3.3	20.0	146
Student, Under 18, Unemployed, Volunteer	38.1	23.8	28.6	19.0	14.3	144
Obs.	156	63	123	22	31	959

Sources: Authors' calculations from MMA

Table A.4 Reason for increased remittances June-July 2023 compared to the previous year, by location of the household, Myanmar Migration Assessment

	National	Rural	Urban
Higher pay	48.6	50.3	44.0
New job	18.9	15.4	28.0
Exchange rate change	14.9	17.0	9.6
Family needs more money	13.4	12.3	16.0
Profit from business	4.9	4.0	7.2
Other	5.3	5.2	5.6
Obs.	449	324	125

Sources: Authors' calculations from MMA

Table A.5 Reason for increased remittances June-July 2023 compared to the previous year, by source of income of the migrant, Myanmar Migration Assessment

	Family needs more money	New job	Higher pay	Exchange rate change	Profit from business	Other
Agriculture wage/salary	12.5	18.8	56.3	12.5	0.0	0.0
Non-ag wage work	9.8	18.0	55.7	13.1	4.9	4.9
Non-ag salary work	11.0	18.7	50.6	17.4	2.9	5.8
Owned agriculture	33.3	25.0	16.7	8.3	16.7	0.0
Owned non-farm enterprise	24.1	20.7	31.0	6.9	20.7	3.4
Student, Under 18, Unemployed, Volunteer	30.0	20.0	45.0	0.0	0.0	5.0
Obs.	60	85	218	67	22	24

Sources: Authors' calculations from MMA

Table A.6 Reason for increased remittances June-July 2023 compared to the previous year, by location of the migrant, Myanmar Migration Assessment

	Family needs more money	New job	Higher pay	Exchange rate change	Profit from business	Other
Kachin	23.5	35.3	41.2	11.8	0.0	0.0
Kayah	33.3	0.0	66.7	33.3	0.0	0.0
Kayin	14.3	14.3	57.1	28.6	0.0	0.0
Chin	0.0	0.0	75.0	25.0	0.0	0.0
Sagaing	12.2	26.8	48.8	14.6	2.4	4.9
Tanintharyi	27.3	27.3	36.4	18.2	0.0	0.0
Bago	15.2	10.9	47.8	15.2	4.3	10.9
Magway	13.8	13.8	50.0	10.3	6.9	8.6
Mandalay	7.5	22.6	54.7	9.4	3.8	5.7
Mon	25.0	12.5	37.5	25.0	0.0	0.0
Rakhine	23.8	9.5	38.1	14.3	14.3	0.0
Yangon	15.4	25.6	43.6	11.5	5.1	5.1
Shan	8.1	16.2	48.6	18.9	5.4	5.4
Ayeyarwady	7.3	22.0	51.2	19.5	7.3	2.4
Nay Pyi Taw	0.0	0.0	66.7	25.0	8.3	16.7
Obs.	60	85	218	67	22	24

Sources: Authors' calculations from MMA

Table A.7 Reason for increased remittances June-July 2023 compared to the previous year, by location of the migrants' family, Myanmar Migration Assessment

	Family needs more money	New job	Higher pay	Exchange rate change	Profit from business	Other
Kachin	23.5	35.3	41.2	11.8	0.0	0.0
Kayah	33.3	0.0	66.7	33.3	0.0	0.0
Kayin	14.3	14.3	57.1	28.6	0.0	0.0
Chin	0.0	0.0	75.0	25.0	0.0	0.0
Sagaing	12.2	26.8	48.8	14.6	2.4	4.9
Tanintharyi	27.3	27.3	36.4	18.2	0.0	0.0
Bago	15.2	10.9	47.8	15.2	4.3	10.9
Magway	13.8	13.8	50.0	10.3	6.9	8.6
Mandalay	7.5	22.6	54.7	9.4	3.8	5.7
Mon	25.0	12.5	37.5	25.0	0.0	0.0
Rakhine	23.8	9.5	38.1	14.3	14.3	0.0
Yangon	15.4	25.6	43.6	11.5	5.1	5.1
Shan	8.1	16.2	48.6	18.9	5.4	5.4
Ayeyarwady	7.3	22.0	51.2	19.5	7.3	2.4
Nay Pyi Taw	0.0	0.0	66.7	25.0	8.3	16.7
Obs.	60	85	218	67	22	24

Sources: Authors' calculations from MMA

Table A.8 Reason for not sending remittances by age group and gender, June-July 2023, Myanmar Migration Assessment

	High living expenses	No or partial employment	Earn very little/lower salary	Saving for themselves /did not intend to send	Migrated for training/schooling	New household	Other
Age 0-18 years	5.9	23.0	14.2	17.4	45.7	0.3	1.2
Age 19-25 years	17.0	21.4	16.3	20.5	24.2	1.9	6.7
Age 26-39 years	33.1	12.1	20.6	28.1	2.4	4.6	9.0
Age 40+ years	27.7	15.8	11.9	30.7	0.0	6.9	12.9
Female	18.5	20.3	14.0	22.0	24.4	3.2	5.5
Male	21.4	17.1	19.3	23.4	17.7	2.2	7.5
Obs.	305	283	256	346	317	41	100

Sources: Authors' calculations from MMA

Table A.9 Reason for not sending remittances by employment, June-July 2023, Myanmar Migration Assessment

	High living expenses	No or partial employment	Earn very little/lower salary	Saving for themselves/ did not intend to send	Migrated for training/schooling	New household	Other
Agriculture wage/salary	22.4	7.5	29.9	22.4	0.0	6.0	16.4
Non-ag wage work	28.4	12.0	26.8	28.4	2.7	2.2	11.5
Non-ag salary work	29.7	9.7	25.7	27.6	3.4	3.4	9.1
Owned Agriculture	35.9	12.8	12.8	25.6	0.0	7.7	7.7
Owned non-farm enterprise	41.5	10.4	19.8	30.2	2.8	3.8	6.6
Student, Under 18, Unemployed, Volunteer	6.4	31.2	4.9	16.8	45.3	1.7	1.4
Obs.	305	283	256	346	317	41	100

Sources: Authors' calculations from MMA

Table A.10 Remittance spending on non-productive assets 2019-2023

	2023	2022	2021	2020	2019
Car	6.9	11.1	4.8	11.1	10.5
Truck	3.4	0.0	0.0	5.6	0.0
Trawlarjee	0.0	0.0	4.8	0.0	0.0
3 wheels motorized vehicle (bajaj, etc)	0.0	7.4	4.8	0.0	0.0
Motorbike / scooter	31.0	33.3	23.8	38.9	47.4
Other motorized transportation means	0.0	0.0	0.0	5.6	0.0
Generator	0.0	0.0	4.8	0.0	0.0
Other electrical equipment	27.6	29.6	4.8	16.7	21.1
Furniture (in the home)	13.8	7.4	19.0	5.6	15.8
Fence/gate	0.0	0.0	0.0	5.6	0.0
Lamps, any type (including LED)	6.9	7.4	4.8	0.0	5.3
Cooking equipment	10.3	3.7	14.3	11.1	0.0
Refrigerator/ Deep freezer	6.9	3.7	9.5	11.1	10.5
Gold/jewelry	0.0	0.0	4.8	0.0	0.0
Phone	13.8	3.7	14.3	5.6	21.1
Other (specify): bicycle	6.9	7.4	0.0	0.0	5.3
Obs.	29	27	21	18	19

Sources: Authors' calculations from MMA

Table A.11 Remittance spending on non-productive farm assets by year 2019-2023

	2023	2022	2021	2020	2019
Cow/Oxen (Draft animal)	16.4	22.8	8.1	13.5	7.9
Buffalo (Draft animals)	1.8	5.3	5.4	8.1	5.3
Tractor (1 wheel)	0.0	1.8	0.0	0.0	0.0
Tractor (4 wheel)	9.1	5.3	0.0	5.4	0.0
Mechanized Cutter for animal feed	0.0	0.0	0.0	0.0	2.6
Reaper	1.8	0.0	0.0	2.7	0.0
Mechanical thresher (paddy/pulses)	0.0	1.8	2.7	0.0	0.0
Mechanical thresher (groundnut)	0.0	1.8	0.0	0.0	0.0
Rice mill (huller)	3.6	0.0	0.0	0.0	0.0
Trawlarjee	10.9	10.5	8.1	0.0	0.0
Surface water pump	1.8	3.5	0.0	0.0	2.6
Groundwater pump	14.5	0.0	5.4	5.4	5.3
Groundwater pump (domestic)	1.8	0.0	0.0	0.0	7.9
Motorbike	0.0	1.8	2.7	0.0	0.0
Car	0.0	0.0	0.0	2.7	2.6
Truck	0.0	0.0	0.0	2.7	0.0
Solar panel	0.0	1.8	0.0	0.0	2.6
Other (specify)	56.4	52.6	70.3	64.9	63.2
Observations	55	57	37	37	38

Sources: Authors' calculations from MMA

Table A.12 Remittance spending on non-productive non-farm assets by year 2019-2023

	2023	2022	2020	2021	2019
Truck	0.0	0.0	0.0	33.3	33.3
Trawlarjee	0.0	0.0	0.0	0.0	33.3
Motorbike / scooter	0.0	33.3	40.0	33.3	0.0
Sewing machine	0.0	33.3	0.0	33.3	0.0
Other electrical equipment	25.0	0.0	20.0	0.0	0.0
Furniture (in the home)	0.0	0.0	20.0	0.0	0.0
Lamps, any type (including LED)	0.0	0.0	20.0	0.0	0.0
Cooking equipment	25.0	0.0	0.0	0.0	33.3
Phone	50.0	33.3	40.0	0.0	0.0
Observations	4	3	5	3	3

Sources: Authors' calculations from MMA

Table A.13 Full regressions of which migrants and households send/receive remittances

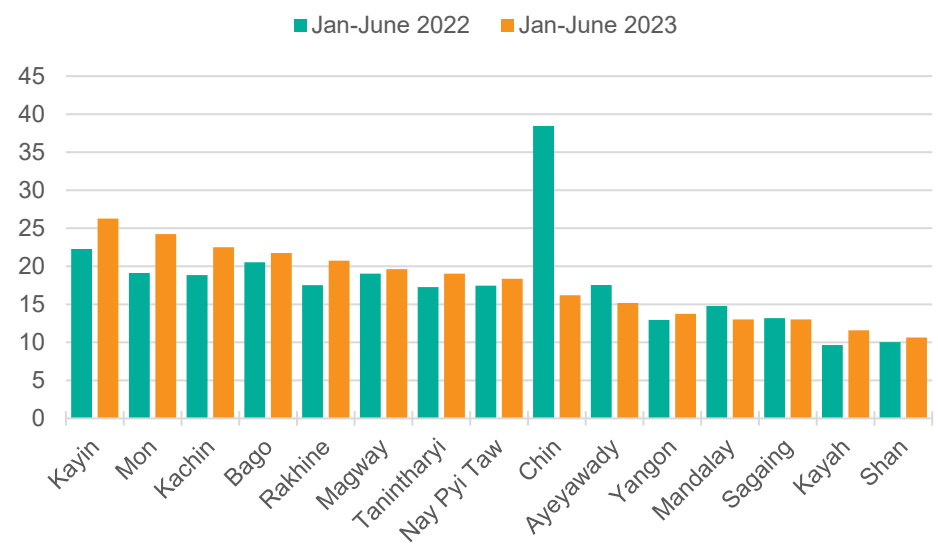
	(1) All migrants	(2) Female migrants	(3) Male migrants	(4) Domestic migrants	(5) Overseas migrants
Migrant is female	-0.038 (0.029)			-0.020 (0.033)	-0.087 (0.054)
Son of head	0.024 (0.021)		0.034 (0.022)	0.003 (0.025)	0.073* (0.038)
Daughter of head	0.104*** (0.028)	0.103*** (0.028)		0.060** (0.031)	0.244*** (0.055)
Migrant has children	-0.035* (0.021)	-0.050* (0.030)	-0.019 (0.028)	-0.053** (0.025)	0.032 (0.035)
Migrant is 0-18 years	-0.082*** (0.025)	-0.110*** (0.031)	-0.061* (0.035)	-0.075*** (0.025)	-0.137** (0.059)
Migrant is 26-39 years	0.040** (0.019)	0.038 (0.030)	0.036 (0.025)	0.035 (0.024)	0.046 (0.032)
Migrant is 40+ years	0.055* (0.031)	0.019 (0.049)	0.068 (0.042)	0.021 (0.035)	0.179** (0.076)
Migrant has no education	-0.173*** (0.062)	0.072 (0.124)	-0.221*** (0.074)	-0.210** (0.089)	-0.196 (0.121)
Migrant has primary education	-0.027 (0.027)	-0.037 (0.041)	-0.026 (0.037)	-0.042 (0.031)	-0.008 (0.056)
Migrant has high-school education	-0.002 (0.019)	-0.004 (0.027)	-0.006 (0.028)	0.015 (0.021)	-0.049 (0.047)
Only migrant outside of the household	0.018 (0.016)	-0.000 (0.022)	0.038* (0.021)	0.017 (0.019)	-0.007 (0.029)
Migrated for employment	0.176*** (0.025)	0.146*** (0.036)	0.204*** (0.032)	0.200*** (0.028)	0.020 (0.050)
Migrated for education	-0.125*** (0.032)	-0.139*** (0.043)	-0.092* (0.048)	-0.139*** (0.034)	-0.058 (0.088)
Migrated for other reasons	0.037* (0.020)	0.037 (0.031)	0.038 (0.028)	0.026 (0.024)	0.053 (0.033)
Made own decision to migrate	0.025 (0.035)	0.042 (0.046)	0.012 (0.050)	0.019 (0.039)	0.048 (0.058)
Migrant is in urban area	-0.021 (0.021)	-0.010 (0.030)	-0.031 (0.025)	-0.013 (0.025)	-0.013 (0.032)
Household took out a loan for migrant	0.026 (0.020)	-0.015 (0.030)	0.050* (0.026)	0.018 (0.028)	0.047 (0.029)
Migrant took out a loan to migrate	-0.074** (0.033)	-0.017 (0.047)	-0.104** (0.040)	-0.052 (0.042)	-0.103** (0.046)
Migrated with MOU	0.071**	0.116**	0.062		0.066**

	(0.030)	(0.053)	(0.041)		(0.028)
Migrant has no employment	-0.239***	-0.226***	-0.265***	-0.232***	-0.154***
	(0.026)	(0.031)	(0.042)	(0.028)	(0.052)
Migrant has informal employment	-0.067**	0.008	-0.137***	-0.054	-0.053
	(0.032)	(0.043)	(0.043)	(0.033)	(0.087)
Migrant has regular contact with family	0.222***	0.231***	0.218***	0.167***	0.337***
	(0.041)	(0.071)	(0.051)	(0.049)	(0.061)
Head is not educated	0.045	0.072	0.031	0.084**	-0.029
	(0.030)	(0.045)	(0.040)	(0.034)	(0.057)
Number of adult females	-0.013*	-0.018*	-0.004	-0.011	-0.020
	(0.007)	(0.010)	(0.010)	(0.009)	(0.015)
Number of adult males	-0.016**	-0.017	-0.020*	-0.017*	-0.006
	(0.008)	(0.013)	(0.011)	(0.009)	(0.014)
Farm households	-0.029	-0.024	-0.037*	-0.035*	0.011
	(0.018)	(0.026)	(0.022)	(0.020)	(0.031)
Asset poor (0-3 assets) vs asset rich	-0.017	-0.007	-0.018	-0.032	0.044
	(0.023)	(0.033)	(0.032)	(0.026)	(0.040)
Asset low (4-6 assets) vs asset rich	0.011	0.012	0.002	0.001	0.038
	(0.020)	(0.025)	(0.027)	(0.023)	(0.033)
Climatic shock	0.034	0.054	0.012	0.027	0.045
	(0.024)	(0.034)	(0.034)	(0.029)	(0.047)
Conflict shock	0.003	-0.004	0.009	-0.004	0.031
	(0.022)	(0.033)	(0.028)	(0.026)	(0.032)
Year of departure dummies	Yes	Yes	Yes	Yes	Yes
State/region of household dummies	Yes	Yes	Yes	Yes	Yes
Location of migrant dummies	Yes	Yes	Yes	Yes	Yes

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

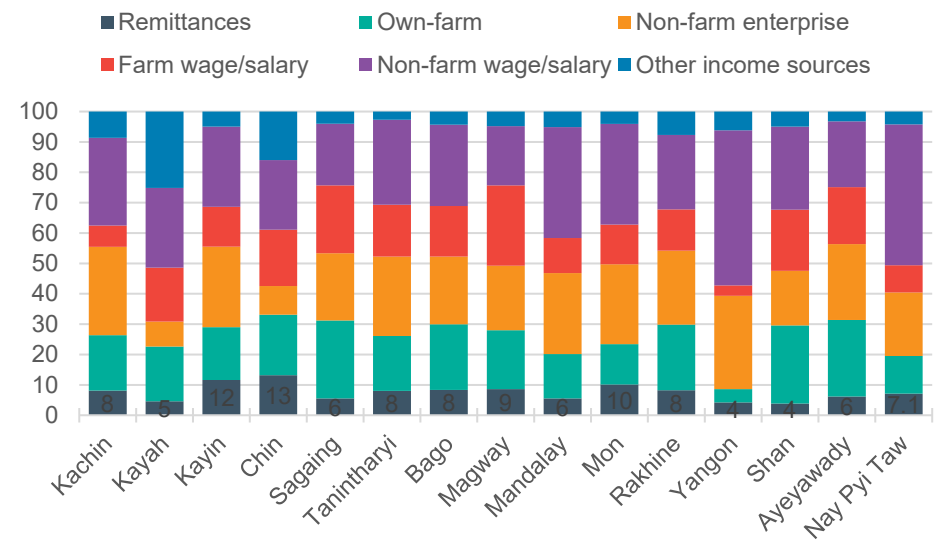
Sources: Authors' calculations based on MHWS and MMA data.

Figure A.1 Percentage of households receiving remittances in any three-month period, January-June 2022 and 2023 MHWS



Sources: Authors' calculations from MHWS

Figure A.2 Average household income shares in any three-month period by state/region, January-June 2023 MHWS



Sources: Authors' calculations from MHWS

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