

Cambodian Migrant Workers' Satisfaction Levels with Remittance Services in Thailand

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Abstract

This research study was guided by the following objectives:

1. To examine the common remittance channels used by Cambodian migrant workers in Thailand to send their earnings home to their families;
2. To investigate challenges in sending remittance to their families in Cambodia; and
3. To assess Cambodian migrant workers' satisfaction levels with remittance services in Thailand, and ask about service changes that they would view as desirable.

A descriptive quantitative approach was adopted for this study; a researcher-developed questionnaire was constructed using an item-objective congruence method. Respondents were comprised of 175 Cambodian migrants employed in Thailand.

The study's findings were as follows:

1. Respondents' most commonly used remittance channels were informal agents (54%), banks (30%), and friends or relatives (11%) who hand carried funds to their families.
2. Migrant workers faced many challenges with money transfer services, the most important of which was use of unfavourable exchange rates by informal agents to calculate net remittance amounts. Many less-educated workers were unaware of this or other hidden costs, which hindered them from making informed transfer service decisions.
3. Migrant workers' satisfaction levels with remittance channels were moderate, but they desired cheaper, faster, and more convenient options, especially less-educated workers who prioritized transaction safety and lower fees. To improve remittance service options, recommendations included financial education for workers, clearer disclosure of fees and exchange rates, diverse service options, and improved communication from providers. These changes would help to create a fairer system, allowing migrant workers to share a larger portion of their hard-earned wages with their families.

Keywords: Cambodian migrant workers, satisfaction, remittance services, Thailand

1. Introduction

International labour migration is a major factor affecting global development, and so its causes and effects have been studied by scholars from many disciplines (Sor, 2015; The World Bank, 2019). Many Cambodian migrants have found Thailand to be a desirable destination since its economy began rapidly expanding in the late 1980s (Huguet & Chamrathirong, 2011; Sakulsri, 2020). Thailand has become a leading destination for foreign migrant workers during the past 30 years because of its export-oriented economic policies and intensive reliance on low-cost labour; it has been consistently ranked as one of the world's three top countries for international migration (Chaichanavichakit, 2022; International Labour Organization, 2019). A huge number of foreign migrants—estimated at 4 to 5 million—are working in Thailand. Included

in this number are about half a million documented migrant workers from Cambodia who work in industrial sectors such as agriculture, construction, factories, fishing and seafood processing, and retail trade businesses (Cambodian Migrant Workers, 2022). Table 1 shows the main sectors in which these workers were employed during 2024.

Table 1: Legal Cambodian Worker Statistics in Thailand by Sector, August 2024

Sector	No. Employed	Percentage
Agriculture	61,465	12.50
Construction	179,942	36.58
Manufacturing	117,532	23.89
Personal Services	41,701	8.48
Retail Trade	67,097	13.64
Other	24,161	4.91
Totals	491,898	100%

Source: Office of Foreign Workers Administration of Thailand (2024)

However, many Cambodian migrants in Thailand lack necessary legal documents and work permits. As many are not highly educated or skilled, some bypass regular channels when leaving home to work abroad. A complex and expensive application process, with lengthy waiting times, leads them to rely upon brokers or social networks—rather than government agencies—for help in crossing the border and seeking employment. These linkages include both *dense* social networks that rely on trusted family relationships, and *loose* social networks with Thai friends and employers (Domrongsakunsuk, 2023). Many stakeholders agree that stronger measures need to be enacted to protect vulnerable migrant workers, especially in certain industrial sectors such as fishing and seafood processing (Hodge & Harkins, 2024).

Calculating an accurate total of both the regular and irregular Cambodian migrant workers in Thailand is rather difficult (Sakulsri et al., 2020). Recent estimates have reported totals ranging from 1.1 to 1.22 million documented and undocumented Cambodians who are employed in Thailand (Cambodian Migrant Workers, 2022; Harkins & Phromkade, 2024). Since accurate quantitative data about this topic has proved difficult to collect, many of the research studies conducted about these migrants have been qualitative or descriptive in nature (Lay et al., 2022; Domrongsakunsuk, 2023; Thou et al., 2023).

2. Research Objectives

1. To examine the common remittance channels used by Cambodian migrant workers in Thailand to send their earnings home to their families;
2. To investigate challenges in sending remittance to their families in Cambodia; and
3. To assess Cambodian migrant workers' satisfaction levels with remittance services in Thailand, and ask about service changes that they would view as desirable.

Research Questions

1. What are common channels used by Cambodian migrant workers in Thailand to send home their remittances?
2. What are the challenges that Cambodian migrant workers experience in sending their remittance from Thailand to their family in Cambodia?
3. What changes in remittance services are desired by migrant workers?

This study investigated how Cambodian migrant workers in Thailand send remittances to their families, focusing on the challenges that they have encountered. By identifying their preferred remittance services and associated difficulties, the study aimed to identify ways to improve efficiency, cost-effectiveness, and security. This study may also raise awareness among Thai employers regarding these challenges, potentially fostering initiatives to better support migrant workforces. It also sought to unveil hidden costs within the remittance process of which migrant workers might be unaware. Addressing these issues could empower these workers to send their hard-earned income home more effectively. Considering the significant difficulties encountered by Cambodian migrants to secure better wages in Thailand, facilitating safer, faster, and cheaper remittance options would offer substantial benefits.

3. Literature Review

According to the World Bank (Chandra, 2023), remittances to Cambodia totalled US\$2.6 billion in 2022, accounting for 9.2 percent of GDP; among Southeast Asian countries, only the Philippines had a larger proportion (9.4%) than this. Previous studies have shown that 64 percent of foreign remittances to flowing into Cambodia were from Thailand (Sricharoen, 2021), which has consistently been the single largest source of such payments. Family members in developing countries depend heavily on remittances from family members who are working abroad, and these transfers have also become crucial to economic growth in many countries (Reynaud, 2018). Remittances have become a vital element in fighting poverty, raising household standards of living, and boosting savings for investments that may provide opportunities to generate future income.

There are two types of remittance channels: formal and informal. Formal remittance channels are officially registered institutions such as banks, post offices, and money transfer companies. Informal remittances channels are agents who are not officially registered to provide such services (Kosse & Vermeulen, 2014). Previous studies found that six out of seven Cambodian migrants in Thailand send remittances to their families (International Organization for Migration, 2019), and migrant workers often use informal channels to send their earnings to families in home countries (El-Qorchi, 2002; Sok, 2016). Cambodian workers in Thailand frequently send money home through informal agents that utilize mobile phone applications; such as True Money or Wing (International Organization for Migration, 2021; Sricharoen, 2021). Both migrants and the Cambodian diaspora (Sok, 2016) seem to rarely use international money transfer services like Western Union or MoneyGram; the main reasons for this are expensive transaction costs and the fact that not all provinces and districts have access to these services. For example, remittance fees charged by banks to transfer 7,100 Baht to Cambodia ranged from 935 to 1,381 Baht (13.17% to 19.46%). Money transfer firm fees were cheaper, from 141 to 432 Baht per transaction (1.99% to 6.08%), with slower delivery times (2 days or longer) associated with the lower service charges (The World Bank, 2024).

In 2023, the National Bank of Cambodia's (NBC) governor (Chea Serey) met with Thailand's ambassador to Cambodia (Cherdkiat Atthakor) to discuss launching a remittance transfer service between the two nations' central banks starting in 2024 (Torn, 2023). The purpose of this initiative is to provide safe, fast, and cost-effective fund transfers from migrant workers in Thailand to their families in Cambodia, and the NBC governor praised Thailand for being the first country to set up a cross-border payment and remittance system with Cambodia. Since Cambodians are the second largest group of migrant workers in Thailand and few studies have examined their remittance practices and challenges, this study attempts to fill this research gap by pursuing the following research objectives and providing answers to three research questions:

4. Methodology

This study relied primarily upon a quantitative descriptive approach to answer 3 research questions. The study's population was the estimated 1-2 million Cambodian migrant workers in Thailand, both those with legal status (visas and work permits) and those who lacked it. Assuming that at least 80% of potential respondents were experiencing challenges in sending remittances to their families, a confidence interval of $\pm 6\%$, and Veal's (2005) sample size table, a target sample of 171 was established. Usable Khmer language surveys from a convenience sample of 175 respondents were eventually received.

Research Instrument

A survey questionnaire with fixed response and open-ended questions about respondent remittance practices, challenges, and desired services was developed by the researchers. The process of developing survey questions included conducting online informal interviews with three migrant worker families in Cambodia to better understand remittance flows from multiple perspectives; questions asked included the time taken and costs involved for families and their viewpoints of this process. One migrant worker family each from the provinces of Banteay Meanchey, Battambang, and Pailin Provinces were chosen. All these provinces share a border with Thailand, and were chosen because they supply the highest number of migrant workers in Thailand. Four informal agents along the Cambodian-Thai border who provide money transfer services to migrant workers were also interviewed to find out more about their services. Many advertisements for money transfer services to Cambodia were found on Facebook; all of these informal agents worked in markets along the Cambodian-Thai border. Four such agents were interviewed via phone calls and Messenger; since they knew that the interviews were only for research purposes, they were willing to cooperate. Their honest answers helped clarify questions regarding the hidden costs of money transfer services.

The survey questions were evaluated by 3 qualified experts using an item-objective congruence approach (Turner & Carlson, 2003). Their feedback was used to improve the instruments, increasing their validity and reliability. After examining the instruments and data collection plan, permission and ethical approval for the study was granted by the Asia-Pacific International University Research Committee (AIU.RO.08/2023, 22 March 2023). A brief explanation of study objectives, benefits, and estimated time to participate was provided to potential respondents, who were not pressured to take part in any way. For in-person participants, verbal consent was asked for before the survey was distributed; for online respondents, willingness to complete the survey was deemed evidence of consent. In order to preserve respondent anonymity, no names, information about places of employment/residence, or other data that could be used to identify individual informants was collected. Data was collected at several major Thai-Cambodian border international gates at Sa Kaeo Province and O Smach. Since legal migrant workers may cross the border freely at these locations, data collected there provided information from Cambodian migrant workers working in many different industries and parts of Thailand. When a group of Cambodian migrants was approached, only 1 out of 3 people was asked to participate.

This approach was used because workers who travel together in groups may also share remittance practices, and so sampling a few members from many groups was deemed a way to garner a wider variety of responses. Since some migrant workers might struggle to understand or answer some questions because of limited literacy skills, Cambodian university students were trained to assist with in-person data collection, and surveys could be interviewer-completed if necessary. This approach allowed responses to be collected from informants who might have otherwise hesitated to participate in the study. Besides collecting data from these sites, a link to the survey was posted on Facebook community pages that cater to Khmer people living in Thailand, asking for migrant workers in Thailand to voluntarily participate.

A snowball sampling strategy was then used to ask responsive individuals if a link to the survey could be shared with their friends so that there would be no need to interact in person with the researchers, and additional responses were gathered in this manner.

5. Results

A quantitative approach was used to survey Cambodian migrant workers in Thailand. Questionnaires were distributed by hand and electronically at two main Thai-Cambodian international border gates, weekend markets, and through social media platforms (Facebook and Messenger groups), and 175 responses were received. The survey respondents were mostly young: 128, or 73%) of them were 35 years of age or younger, while only 27% were 36 years old or more. Out of 175 respondents, 92 (53%) were male while the other 83 (47%) were female. In terms of their educational backgrounds, the majority of respondents (39%) had only finished primary school, followed by those who finished high school (25%) and those who never attended school (20%). Information about respondents' work sectors and Thai bank accounts is shown in Table 2. Respondents' employment sectors roughly reflected the occupational categories that hire large numbers of migrant workers, with 73 percent working in construction, manufacturing or retail sales jobs. Ninety-four out of 175 respondents had a Thai bank account, which was slightly more than half of respondents.

Table 2: Profile of Migrant Workers by Employment Sector and Bank Account Status

Sector	Thai Bank Account Status		Total	Percentage
	Have	None		
Construction	13	37	50	29%
Retail Sales	29	13	42	24%
Manufacturing	23	12	35	20%
Other	18	3	21	12%
Restaurants	6	10	16	9%
Agriculture	3	6	9	5%
Fisheries	2	0	2	1%
Totals	94	81	175	100%

The main reason that Cambodian migrant workers left their families to come to Thailand was to look for opportunities to earn more than what they would receive in Cambodia. The minimum wage for factory workers in Cambodia was US\$200, which is around 7,200 Thai Baht per month, or about 240 Baht per day (Radio Free Asia Khmer, 2023). In Thailand, the minimum wage was between 328–354 Baht per day in 2023 (Sriring & Setboonsarng, 2023), so the wage differential was almost 50% more. This does not include the overtime that they can earn during night shifts or on public holidays. Thus, most Cambodian migrant workers are able to double their monthly earnings by working in Thailand. Only a very small percentage of respondents earned less than 5,000 Baht per month in Thailand (Table 3). This showed that their incomes in Thailand were significantly higher than what they could earn in Cambodia.

Table 3: Percentage Distribution of Cambodian Migrant Workers by Monthly Income

Monthly Income	Percent of Responses
Less than 5,000 Baht	4.6%
5,001 – 10,000 Baht	44.6%
10,001 – 15,000 Baht	38.3%
15,001 – 20,000 Baht	5.7%
20,001 – 25,000 Baht	2.8%
More than 25,000 Baht	4.0%
Total Responses	100%

Objective 1: Remittance Channels Used by Cambodian Migrant Workers in Thailand

Since the reason that Cambodian migrant workers come to Thailand is to provide better incomes for their families, it might be thought that as the level of income earned increases, the amount and frequency of remittances sent home should also increase. Table 4 shows that 65% of respondents sent remittances to their families on a monthly basis. Since over 85% earned 15,000 Baht or less per month, most remittances were modest in size; 79% of remittances were of 10,000 Baht or less.

Table 4: Amounts of Money Sent Home and Frequency of Remittances

Amount Sent Home Each Time	% of Resp.	Frequency of Sending Remittances Home					
		Every Month	Every 2 Months	Every 3 Months	Every 4 Months	Every 5-6 Months	Once a Year or Less
< 5,000 Baht	30%	26%	3%	1%	0%	0%	1%
5,001 – 10,000 Baht	49%	33%	8%	5%	1%	1%	2%
10,001 - 15,000 Baht	11%	3%	1%	3%	1%	2%	1%
15,001 - 20,000 Baht	4%	1%	1%	0%	0%	2%	1%
20,001 - 25,000 Baht	2%	0%	0%	1%	0%	1%	1%
> 25,000 Baht	5%	1%	0%	0%	1%	2%	1%
Total Responses	100%	65%	12%	9%	2%	6%	6%

Table 5 shows that almost 90% of respondents paid a fee each time a remittance was sent home. The majority of those who did not have to pay fees sent their remittances home through their family/friends, or they hand carried the funds home themselves.

Table 5: Cost Incurred in Sending Remittances to Cambodia by Amount Sent (Percentage)

Amount of Remittance	Total Resp.	Fee Charges (in Thai Baht)				
		Free	< 100	101-200	201-300	> 301
Less than 5,000 Baht	30%	23%	64%	13%	0%	0%
5,001 – 10,000 Baht	49%	8%	46%	45%	0%	1%
10,001 - 15,000 Baht	11%	0%	42%	58%	0%	0%
15,001 - 20,000 Baht	4%	14%	0%	72%	0%	14%
20,001 – 25,000 Baht	2%	0%	34%	33%	33%	0%
More than 25,000 Baht	5%	0%	25%	25%	38%	12%
Total for All Amounts	100%	11%	48%	37%	2%	2%

Even though almost 90% of them had to pay a fee, most fees were less than 100 Baht per transaction. The highest fee paid was more than 400 Baht, but only 2% of respondents paid that much per transaction. Cambodian migrant workers in Thailand reported using 5 channels to send remittances to their families in Cambodia. They were through their employer, hand-carried to their homes, friends/relatives, informal agents, and through their banks; please see details in Table 6.

Table 6: Time Incurred in Sending Remittances to Cambodia by Different Channels

Most Used Channels	Total Responses	Time Incurred (in Days)		
		< 2	2 - 4	> 5
Employer	1%	100%	0%	0%
Hand carry myself	3%	100%	0%	0%
Friends/Relatives	11%	84%	11%	5%
Informal Agents	54%	98%	2%	0%
Banks	30%	100%	0%	0%
Others	2%	100%	0%	0%
Total Response	100%	97%	2%	1%

Objective 2: Challenges in Sending Remittances to Their Families in Cambodia

Informal agents were the favourite channel being used by Cambodian migrant workers in Thailand to send remittances. While the safety level of this channel may be uncertain, yet it has proved to be the most popular and efficient channel used by Cambodian migrant workers in Thailand. The results showed that 97% of the time, the process of transferring the remittance from Thailand to Cambodia took less than 2 days to complete, and it never took longer than a week for their family in Cambodia to receive the remittance. While service charges for most transfers were 200 Baht or less, many migrants were unaware of hidden costs associated with their remittance channels, such as the use of disadvantageous exchange rates by informal agents, which often significantly inflated the actual remittance cost.

Objective 3: Satisfaction Levels with Remittance Services and Desirable Changes

Somewhat surprisingly, the study found that most migrants reported a moderate level of satisfaction with their current remittance services.

Table 7: Respondent Satisfaction Levels with Current Remittance Channels

	Mean	Std. Deviation
I feel safe when I send money to Cambodia.	3.49	0.96
The fee charged to send money is reasonable for me.	3.22	1.01
I know the exchange rate every time I make a transfer.	2.81	1.18
The current channel that I'm using is convenient enough.	3.46	0.97
It doesn't take long for the recipient to receive money I sent.	3.11	1.21
If there is a better channel, I would transfer more often.	3.18	1.32
If there is a better channel, I would transfer a higher amount.	3.30	1.33

However, further analysis revealed a more nuanced picture. Scheffe's tests of satisfaction with remittance safety and fees by educational level found that migrants with lower education levels expressed lower degrees of satisfaction (safety: $p = .079$; fees: $p = .063$). While these responses did not quite reach the .05 level of statistical significance, such views likely reflect important differences in perspectives. Since remittance fees represent a relatively larger portion

of their earnings, compared to their better-educated counterparts, they are less satisfied with current conditions. Documented migrant workers reported higher satisfaction rates across all aspects of remittance services (safety, fees, time) as compared to undocumented workers. As may be seen in responses to the last two questions in Table 8, a majority of respondents indicated that they would make more frequent and larger remittance transfers if better channels were available. They would like to have more publicly posted information about the daily exchange rates used by informal agents, more modestly priced options for transfer speeds, and more education about how to avoid being cheated by unscrupulous informal agents.

6. Discussion

The finding that many Cambodian migrants rely on informal remittance services was similar to those of previous studies (Kosse & Vermeulen, 2014; Sok, 2016; The World Bank, 2019). Migrant workers pay relatively high fees in comparison to their earnings for the remittance services used. Interestingly, a majority of respondents perceived the current fees as reasonable; however, this perception seemed to be disconnected from their desire for cheaper options. This discrepancy could be attributed to a lack of awareness regarding a full breakdown of transaction costs, particularly concerning hidden fees like unfavourable exchange rates. This finding was corroborated by interviews with informal agents, who revealed that exchange rates constituted a significant portion of their profits. This aligned with low scores for "hidden costs" (specifically, exchange rate awareness), indicating that respondents were often unaware of the actual exchange rates applied during transactions. Consequently, unfavourable exchange rates acted as a hidden fee, significantly inflating overall remittance costs for migrant workers. This lack of awareness exposed their financial vulnerability and hindered their ability to make informed decisions regarding remittance services.

While the data suggested that Cambodian migrant workers perceived remittance speeds as slow, a majority were satisfied with actual delivery times. This seemingly contradictory finding highlighted a crucial distinction between objective speed and perceived urgency. Migrant workers might still desire faster options due to unforeseen emergencies or simply a preference for greater convenience. This disconnect between expectations and service offerings presents an opportunity for improvement. The analysis revealed that Cambodian migrant workers in Thailand exhibited higher levels of satisfaction with their current remittance channels than initially anticipated. However, it is crucial to note that this satisfaction might be conditional. While they might be content with existing services, the data also indicated a desire for cheaper, faster, and more convenient options. This suggests that satisfaction is relative and improvement opportunities still exist. While overall satisfaction levels were positive, further analysis revealed that migrant workers with lower levels of education, especially those who never attended school, reported lower satisfaction with the safety and fees associated with sending remittances home compared to those with higher education levels (bachelor's degree or some college). This suggested that lower-educated migrant workers were more concerned about losing their hard-earned money during the transfer process and were less satisfied with the associated fees. This likely stemmed from a desire to minimize costs and maximize the amount sent to their families. With lower education, they likely earn less money, making the amount they send home a larger portion of their income. This may lead to greater anxiety about losing money during the remittance process, which is unregulated and can be complex for them.

7. Conclusion

Almost all Cambodian migrant worker in Thailand needs to send money back home to support their families, but this can be difficult, especially for those who are working illegally, those with low education levels, or those who with a limited understanding of financial matters. This

study examined some problems faced by Cambodian migrant workers in Thailand when they send money home. It looked closely at different factors such as the fees charged by informal agents to send money, how long it takes the money to arrive, and hidden costs like bad exchange rates which can make money transfers more expensive. Migrant workers were also asked how happy they were with the different channels available to send money home. The study found that Cambodian migrant workers in Thailand struggle to send money home due to a lack of financial literacy and hidden costs. It also found that many workers are unaware of the true cost of sending money, as hidden fees and bad exchange rates can significantly reduce the amount that reaches their families. Interestingly, despite perceiving transfer times as slow, workers were generally satisfied with the actual speed. This suggests a desire for faster options, even at a slightly higher cost, to handle emergencies. A key finding is that lower-educated workers face greater challenges. They are more vulnerable to exploitation due to their limited financial knowledge and may prioritize speed and safety over cost, potentially leading to them using less transparent channels.

This study makes a significant contribution to understanding the challenges faced by vulnerable populations like migrant workers when utilizing remittance services. It found that learning about finances empowers them to make informed choices and navigate the complexities of sending money. It also highlighted the importance of firms and service providers being clear about their fees and exchange rates, and offering different options to suit individual needs, like fast but slightly more expensive transfers, or slower but cheaper ones. Finally, the study emphasized the importance of remittance providers listening to customer concerns and developing solutions that meet their specific needs. These findings are important for stakeholders, especially policy makers, financial services providers, and non-governmental organizations (NGOs) in making the financial system fairer and easier for Cambodian migrant workers in Thailand to send money home and support their families in Cambodia.

8. Recommendations

To address these issues, several improvements are recommended. Financial literacy programs in the Khmer language are crucial to educate workers regarding different remittance options, service fees, and exchange rates. Public awareness programs could be implemented online via different social media platforms to familiarize migrant workers with the formal remittance process across borders. These programs could highlight the risks of using informal agents, such as potential scams, theft, and a lack of recourse in case of problems. Furthermore, daily exchange rate postings on those social media platforms would empower migrant workers to calculate the value of their Thai Baht earnings in Cambodian Riels or US Dollars before initiating a transfer. Finally, a wider variety of services catering to different needs, such as speed and cost preferences, would empower workers to make informed decisions and potentially maximize the amount of money reaching their families back home.

9. Limitations and Implications

This study contains certain limitations that warrant consideration when interpreting its findings.

Firstly, the study's focus was limited to investigating remittance practices, barriers, and satisfaction levels of Cambodian migrant workers with international money transfers; satisfaction with remittance services of workers from Laos, Myanmar, or other countries was not examined.

Secondly, some participants might have misunderstood survey questions due to low education levels and unintentionally misreported information. For example, some Cambodian migrant workers reported sending money through banks to their families in Cambodia with one-day arrival times. However, further investigation revealed they actually had used informal

agents, who required them to first transfer the money to the agent's bank account before sending the funds to Cambodia. This misunderstanding may have introduced inaccuracies into the findings, so the study's findings need to be interpreted with caution. To be surer of these results, information should also be gathered from other sources, like talking to a wider circle of informal agents who provide money sending services. More information from banks in Thailand about their money transfer services would also be needed. This would provide a clearer picture of what is really happening.

10. Suggestions for Future Study

This study explored how Cambodian migrant workers send remittances to families, the challenges they face, and desired changes in remittance services. The findings are important for firms providing remittance services, non-governmental organizations that help migrant workers, and policymakers. They may help with efforts to improve access to safe, affordable, and convenient financial services that are easy to understand, fair, and user-friendly. A future study might attempt to deconstruct satisfaction with remittance services into its component parts. Since many migrant workers seemed happy with how they sent money home, it would be helpful to explore and better understand the reasons why. By learning more about the factors that produce satisfaction, it may be easier to improve the overall remittance experience for all who are involved.

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