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Debt Beyond Borders

*Exploring how migrant workers from Myanmar in Thailand perceive loans and debt,
and how these perceptions link with the migrants' borrowing behaviour*

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Abstract

In a time where concern over migrant indebtedness as a cross-cutting development issue is growing around the world, this paper sets out to explore how migrant workers from Myanmar in Thailand perceive loans and debt, and how these perceptions may link with the migrants' borrowing behaviour. Despite the prominence of the Myanmar-Thai migration corridor and evidence that indebtedness is common amongst Myanmar migrants, research and reliable data on the topic remain scarce, ultimately constituting a barrier to evidence-based interventions and policy-making. As a contribution towards filling this knowledge gap, the present study has interviewed 35 migrant workers from Myanmar to qualitatively explore how they understand and experience loans and debt, as well as investigate how these perceptions may link with their borrowing behaviour. Through an inductive, phenomenologically-inspired research design and guided by Applied Thematic Analysis, the study has identified commonalities between the interviewees' perceptions and found indications of links between the articulated perceptions and reported borrowing behaviour. To further explore this relationship, the study has employed insights from Social Cognition Theory and two social cognition models, namely the Health Belief Model and the Model of Social Cognitive Theory, to propose a model of the relationship between perceptions and borrowing behaviour.

Key words: Debt, Loans, Migration, Development, Myanmar, Thailand, Perceptions, Borrowing Behaviour, Social Cognition Theory, Social Cognition Models

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List of Acronyms

ATA	Applied Thematic Analysis
FGD	Focus Group Discussion
GMS	Greater Mekong Sub-Region
HBM	Health Belief Model
IOM	International Organization for Migration
MSCT	Model of Social Cognitive Theory
SCM	Social Cognition Model
SCT	Social Cognition Theory
SEA	South-East Asia

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List of Currencies and Applied Exchange Rates

Abbreviation	Currency	Exchange rate to USD
MMK	Myanmar Kyat	1 USD = 1510 MMK*
THB	Thai Baht	1 USD = 31.81*
USD	United States Dollar	

* Exchange rate based to the UN Operational Rates of Exchange, updated 1 August 2019 (UN 2019b)

Definitions of Loans, Debt and Borrowing Behaviour

Loans In this study, *loans* refer to any type of transaction where money is borrowed from a third party under agreement to repay in the future, no matter the formal or informal status of the third party (Friedman 2015: 361; Tufano 2009: 229). Formal loans refer to credit obtained from formal loan providers, understood as specialised financial intermediaries, for example banks, whilst informal loans are provided by private, non-institutional actors, such as moneylenders, employers and relatives (Guinnane 2003:68). Moreover, as previous studies have found that migration intermediaries and Myanmar migrants' employers frequently pay up-front costs, such as visa fees or travel expenses, and subsequently deduct the costs from the migrants' wages, these types of *de facto* loans are also included within the definition (IOM 2019: 24; Harkins *et al.* 2017; ILO 2015; Mon 2010).

Debt *Debt* refers to the financial obligations placed on a debtor as a consequence of taking a loan (Friedman 2015:70-71). In other words, the money borrowed through taking a loan, plus any interest rates, amount to the debt incurred by a debtor.

Borrowing Behaviour In this study, *borrowing behaviour* refers to the act of taking a loan or abstaining from doing so.

Chapter 1: Introduction

In recent years, concern over debt in the context of migration has increased across the world, reflected in a growing body of literature that positions migrant indebtedness as a crosscutting development issue (IOM 2019: 15; Harkins *et al.* 2017; Davidson 2013). Overall, debt has been found to play an ambiguous, yet defining role in the lives of many migrants; on one hand, loans enable migrants and their families to cope in situations of economic hardship, finance migration costs and make livelihood investments (Deshingkar *et al.* 2019; Bylander 2014). On the other, indebtedness has been reported to contribute towards compelling migration in the first place and linked with increased vulnerabilities amongst migrants (IOM 2019; Davidson 2013; Friebe & Guriev 2006). Such vulnerabilities encompass enhanced susceptibility to human trafficking and heightened risks of experiencing abuse and exploitative working conditions, including forced labour (Meyer *et al.* 2014; Davidson Davidson 2013). Moreover, research suggests that debt can adversely impact the outcomes experienced by migrants and their families, for example by limiting migrants' ability to save money and send remittances (IOM 2019: 28-29; Harkins *et al.* 2017). Reports of such negative interlinkages have led to growing concern that debt may act as a barrier to migrants and their families benefitting from migration, ultimately jeopardising the potential for migration to contribute towards processes of development¹ (IOM 2019: 15).

That these concerns are manifesting themselves in a time where the developmental potentials of migration have received increasing attention is perhaps no coincidence. Recent years have seen renewed optimism with regards to the potential for migration to benefit both countries of origin and destination, especially through facilitating transfer of labour, knowledge and capital, such as through remittances (Bylander 2017: 239; Harkins *et al.* 2017: xiii; De Haas 2010: 230). Particularly with the adoption of the 2030 Agenda for Sustainable Development and the recent Global Compact for Migration, migration has been recognised in global governance as a contributing factor towards sustainable development (UN General Assembly 2019:3; 2015: 8). However, drawing on De Haas (2010), it can be argued that migration is a heterogeneous phenomenon that may both positively and negatively impact development, depending on the conditions under which migration takes place. Thus, to realise the developmental potentials of migration it is key to understand the factors that impact this potential, thereby pointing to the salience of understanding migrant indebtedness.

The importance of understanding migrant indebtedness is further urged by indications that migration costs and associated debts are growing across the world, particularly in Asia (IOM 2019:

¹ Recognising that the term *development* is complex and contested, it should be noted that this study draws on Amartya Sen's (2000) definition of development as a process of expanding the substantial freedoms experienced by a given group of people, and thereby their agency and ability to live out their full potential. Such freedoms include economic, social and political freedoms, and the definition thereby looks beyond a narrowly economic understanding of development.

15, 24). One of the largest Asian migration corridors is from Myanmar² to Thailand, with close to two million Myanmar nationals residing in Thailand, according to official 2017 estimates³ (UN DESA 2017c). Recent studies suggest that debt is widespread amongst Myanmar migrants, with IOM (2018c: 10) finding that 71 percent of Myanmar migrants⁴ had borrowed money to finance their migration and Griffiths (2016a: 113) reporting that 85 percent of surveyed migrant-sending households in Myanmar were indebted. Moreover, links between migrant indebtedness and increased risks of human trafficking, exploitation and abuse have also been found in the Myanmar-Thai context (Deshingkar *et al.* 2019; Meyer *et al.* 2014). However, despite these findings, research and reliable data on indebtedness amongst Myanmar migrants remain limited, constituting an obstacle to evidence-based interventions and policies (IOM 2019: 23; Harkins *et al.* 2017: xiv; Griffiths & Ito 2016:9). Even more so, knowledge about how Myanmar migrants perceive loans and debt, and how this influences their borrowing behaviour is close to non-existent. This study argues that the latter knowledge gap is of particular pertinence, as understanding migrants' lived experiences and the motivations behind their loan-taking is crucial in order to comprehensively understand and address migrant indebtedness. Whilst assumptions can be made, in-depth studies that allow the migrants to speak for themselves are needed to gain a proper picture of how they understand, experience and feel about loans and debt, and how this links with their borrowing behaviour.

1.1 Research Question and Aim

With this motivation in mind, the present study has sought to let 35 Myanmar migrant workers elaborate on their own perceptions and experiences through qualitative interviews undertaken in four provinces of Thailand. The inquiry has been guided by the following research question:

What characterises the perceptions of loans and debt amongst migrant workers from Myanmar in Thailand? And how can these perceptions be linked with the migrants' borrowing behaviour?

Hence, the aim of the study is to contribute towards filling the current knowledge gap by exploring how Myanmar migrants perceive loans and debt, and whether these perceptions appear to link with their borrowing behaviour. As no previous in-depth studies have been undertaken on this topic, an inductive approach has been adopted to allow for an open and explorative inquiry.

Through a phenomenologically-inspired research design and drawing on the analytical method of Applied Thematic Analysis, the study has identified commonalities between the interviewees'

² In accordance with UN guidelines, this study will use the name *Myanmar* (United Nations n.d.). Nevertheless, it is concurrently acknowledged that the name remains a matter of contestation.

³ As this figure is based on official statistics that do not account for undocumented migrants, the total population of Myanmar nationals living in Thailand is estimated to be higher (IOM 2018b: 4,17)

⁴As IOM (2018c) operates with two samples, it should be noted that this figure refers to Myanmar migrants who were surveyed at the end of their migration.

perceptions of loans and debt, and found indication that these perceptions may be linked with their borrowing behaviour. To crystallise these findings and further explore the indicated relationship, the study proposes a model that attempts to show how the identified perceptions may play a role in relation to borrowing behaviour. Whilst the links found in the empirical material provide the basis for the model, the material alone does not establish a clear picture of the mechanisms that may be at play. For this reason, the study has turned to theory to underpin the findings and the model. More specifically, the study draws on Social Cognition Theory and employs constructs and assumptions from two social cognition models, namely the Health Belief Model and the Model of Social Cognitive Theory. Thus, the proposed model has a joint empirical and theoretical origin, and further testing is needed to enhance the empirical validity and establish the explanatory power of the model. As such, the proposed model can be regarded as a first step towards building an understanding of the relationship between Myanmar migrants' perceptions and borrowing behaviour, offering a basis for future studies to further explore the link.

1.2 Demarcation

Previous studies have found that the majority of Myanmar migrants in Thailand have migrated in search of work and found employment in low-skilled occupations (Gupta 2016: 19; ILO 2015: 13). Correspondingly, this study will focus on labour migration⁵ and Myanmar migrants employed in low-skilled occupations exclusively. Moreover, it should be noted that when exploring the migrants' borrowing behaviour, this study only focusses on how such behaviour may link with perceptions. Hence, the study does not purport being able to illuminate or explain the interviewees' borrowing behaviour in an all-encompassing manner, nor has it been the purpose of this study.

1.3 Structure

To contextualise and position the present study, Chapter Two presents background information on international migration, particularly focusing on labour migration from Myanmar to Thailand, and Chapter Three discusses existing research on the topic of debt and migration. Subsequently, the employed research approach and design will be presented in Chapter Four, along with a discussion of research ethics, quality and limitations. The theories employed by this study are presented in Chapter Five, followed by an analysis of the empirical material in Chapter Six. Finally, Chapter Seven summarises the findings of the study and discusses their implications.

⁵ *Labour migration* can be defined as migration for the purpose of employment (IOM 2011: 58).

Chapter 2: Background

The following chapter outlines background information pertaining to international migration, with particular focus on labour migration from Myanmar to Thailand.

2.1 Migration – on a Global Scale

Today, more people are on the move than ever, with 258 million⁶ people estimated to be living outside their countries of birth in 2017 (UN DESA 2017a: 4; Griffiths & Ito 2016: 12). As no internationally agreed definition of *migration* exists, this study employs the International Organization for Migration's (IOM) (2011:62-63) definition of migration as the movement of people across international borders or within a state. Whilst acknowledging the global prevalence of internal migration⁷, this study focusses on international migration⁸ exclusively. The drivers of international migration have been found to be numerous, diverse and often interrelated, including factors such as economic disparity, conflict and environmental change (IOM 2018a: 13). Overall, employment has been identified as the dominant reason for migration, with the latest available data estimating migrant workers⁹ to account for 65 percent of the world's international migrant stock in 2013 (Griffiths & Ito 2016: 3).

2.2 Migration in Asia

In 2015, Asia was home to one of the largest migrant populations globally (roughly 75 million), and an estimated 40 percent of all international migrants had their origins in Asia (IOM 2018a: 18; UN DESA 2016:1). Whilst a considerable number of Asian migrants move to other regions, the majority stay within Asia (IOM 2018a: 54). The same tendency is found on a sub-regional level, with South-East Asia (SEA) being home to 10 million international migrants in 2015, of whom roughly 7 million originated from other SEA-countries (*ibid.*: 62).

2.3 Myanmar-Thailand Migration

One of the main migrant destinations within SEA is Thailand, an upper-middle-income country sharing borders with three of the sub-region's primary migrant-sending countries, namely Myanmar, Cambodia and Lao People's Democratic Republic (map provided in Appendix A)

⁶ It should be noted that this figure is inferred based on official data provided by states and entails several limitations. First, states have different ways of estimating the number of migrants, thereby complicating the comparability of statistics between states (IOM 2018a: 39-40). Furthermore, the degree to which official statistics are able to account for undocumented migrants is limited, ultimately jeopardising the accuracy of official estimates (*ibid.*: 20,39-40).

⁷ *Internal migration* refers to movement where people from one part of a country move to another part of the same country to establish themselves, either temporarily or permanently (IOM 2011: 51). According to IOM (2018a:13), 740 million people had migrated within their country of birth in 2015.

⁸ *International migration* is defined as the movement of people who leave their country of usual residence to establish themselves within a different country, either temporarily or permanently (IOM 2011: 52).

⁹ A *migrant worker* can be defined as a foreign national who is going to be engaged, is engaged or previously has been engaged in remunerated work within a given country (IOM 2011: 62).

(Harkins 2019: 1; World Bank 2019a). Of the total migrant population in Thailand, estimated at 4.7 - 5.1 million, migrants from Myanmar constitute the largest group of officially registered migrants (Smith *et al.* 2019: 11,17; IOM 2018b:1). Migration between Myanmar and Thailand has a long history, predating the establishment of the present-day border, and has been identified as the largest intra-regional migration corridor¹⁰ in SEA (IOM 2018a: 63; Eberle & Holliday 2011; 376).

Myanmar is classified as a lower-middle-income economy (World Bank 2019a) and is home to a population of 53.4 million (2017 estimate) (UN DESA 2017b: 20). The past decade has seen an increase in Myanmar migration (Deshingkar *et al.* 2019: xiii) and in 2017, 2.9 million Myanmar nationals were estimated to live abroad (UN DESA 2017c). However, as this number does not encompass irregular¹¹ migration, the actual figure is likely higher (IOM 2018b: 17). Similarly, although the majority of international migrants from Myanmar are estimated to live in Thailand, the exact number is difficult to establish as irregularity has been found to be common amongst Myanmar migrants in Thailand¹² (Grimwade & Neuman 2019: 27; Gupta 2016: 24-25).

The drivers of Myanmar-Thai migration are believed to be numerous and complex, as well as closely intertwined with the countries' economic and political histories (IOM 2018d: 1; Eberle & Holliday 2011: 376-377). Although a fulfilling account of Myanmar and Thailand's recent histories is beyond the scope of this study, a couple of key aspects should be mentioned. In short, the sizable migrant flow is said to have its roots in the 1980's and 1990's as the joint result of economic and political unrest in Myanmar and an economic boom in Thailand that created demand for migrant labour (Harkins 2019: 1; Ma 2017: 2; Mon 2010: 34). Although Myanmar has seen considerable economic and political reforms since 2011, the Thai economy continues to attract Myanmar migrants, particularly due to a large demand for workers to fill low-skilled jobs in labour-intensive sectors – a demand that is projected to increase over the coming years (CIA 2019; UNODC 2017:104; ILO 2016: 1). Moreover, despite recent growth rates around 6-7 percent, Myanmar continues to rank as one of the poorest countries in the region (CIA 2019; World Bank 2019b), with 32.1 percent of the population living below the national poverty line in 2015 (ADB 2019). Hence, poverty remains a challenge in

¹⁰ It should be noted that this figure encompasses several types of migration, including displacement due to conflict as well as labour migration (IOM 2018a: 63)

¹¹ *Irregular migration* can be defined as migration that takes place in breach of the regulatory norms of a given country of origin, transit or destination. It should be noticed that the boundary between being a regular (lawful) or irregular migrant can be fluid, as migrants may enter a country legally, but subsequently become irregular, or vice versa, for example due to lack of required documentation (IOM 2011: 54)

¹² For example, Harkins *et al.* (2017) found that 80 percent of surveyed Myanmar migrants had migrated through irregular channels, and an earlier study of Myanmar migrants in Thailand found that only 65 percent reported having full documentation (IOM & ARCM 2013). The prevalence of irregularity has been explained with reference to the time and costs associated with obtaining legal status and a tendency for migrants to be able to access employment regardless of their legal status (Harkins *et al.* 2017: xv-xxi; Mon 2010: 35-36). However, a new Thai law was enacted in 2017-2018, introducing enhanced penalties on irregular migrants and their employers (Grimwade & Neumann 2019: 29). Whilst the impacts of the law remain to be documented, initial figures suggest that the number of regular Myanmar migrants may have increased (IOM 2018b: 45).

Myanmar, and lack of employment and income opportunities have been quoted as key reasons why migration remains a common livelihood strategy (Deshingkar *et al.* 2019: xiii; IOM 2018d: 1). Furthermore, parts of the country remain affected by conflict¹³ and environmental factors, such as unpredictable weather and natural disasters, have also been found to contribute to the migrant flow (IOM 2018b: 19; IOM 2018d:1).

Though not exhaustive, this section has aimed to illustrate some of the factors that characterise and explain the prevalence of migration from Myanmar to Thailand. In the following chapter, the role of debt in relation to Myanmar-Thai migration will be explored through a review of existing literature.

Chapter 3: Literature Review

This chapter presents a review of existing literature on debt and migration, with focus on migrants from Myanmar and the additional Greater Mekong Sub-region (GMS)¹⁴. As a substantial proportion of the existing research has been undertaken by actors outside academia, particularly international organisations, this review will be based on a range of different sources in addition to academic studies. Such a broad-based approach is particularly relevant in the context of Myanmar, as in-depth studies and reliable data on migration from Myanmar, including research on migrant debts, remain scarce (IOM 2018b: 4,24; Harkins *et al.* 2017: xiv; Griffiths & Ito 2016: 9). The chapter begins with a brief look at loans and debt patterns amongst Myanmar migrants.

3.1 Loan and Debt Patterns

As mentioned in the Introduction, previous studies have found indebtedness to be common amongst Myanmar migrants (Deshingkar *et al.* 2019; IOM 2018c; Harkins *et al.* 2017; Griffiths 2016a). However, Ma (2017) reports that less than a third of adults in Myanmar have access to financial services. Whilst this low degree of financial inclusion could be thought to impede borrowing, previous studies have found that Myanmar migrants and their households are able to access loans from a number of predominantly informal sources¹⁵, including relatives, friends, informal

¹³ Whilst recognising the salience of research pertaining to refugees originating from Myanmar, this study focusses exclusively on labour migration to Thailand. Due to this focus, a discussion of the Rohingya refugees from Myanmar and the situation in Rakhine state is beyond the scope of this study.

¹⁴ As per the Asian Development Bank's definition, the Greater Mekong Subregion comprises of Cambodia, Lao People's Democratic Republic, Myanmar and Thailand, as well as the Yunnan Province and Guangxi Zhuang Autonomous region of the People's Republic of China (ADB n.d.)

¹⁵ *Informal loans sources* are private, non-institutional actors, such as moneylenders, employers, friends and relatives (Guinnane 2003:68). By contrast, *formal loans* refer to credit obtained from formal loan providers, understood as specialised financial intermediaries, for example banks (*ibid.*)

moneylenders¹⁶, employers and migration intermediaries¹⁷ (IOM 2018b: 39; Harkins *et al.* 2017: 42; Bylander 2014: 291). Whereas friends and relatives typically are reported to offer loans without interest or collateral, moneylenders have been found to provide the least favourable conditions, particularly by charging high interest rates (IOM 2019: 24; Harkins *et al.* 2017: 42-43). Looking at GMS, IOM (2019: 23) argues that indebtedness in the region is closely linked with precarious livelihoods, stemming from structural shortcomings, such as lack of livelihood opportunities and social protection, as well as vulnerability to environmental shocks. Finally, it should be noted that regionally-oriented studies have argued that loans and debt in the context of SEA tend to be regarded as obligations of entire households and that relatives commonly borrow on behalf of each other (IOM 2019: 16; Davidson 2013: 180).

3.2 The Debt-Migration Nexus

The body of previous research generally portrays migration and debt as closely intertwined phenomena (Deshingkar *et al.* 2019; IOM 2019; Moniruzzaman & Walton-Roberts 2017; Bylander & Hamilton 2015; Lewis *et al.* 2015; Stoll 2010; Duffy-Tumaszc 2009; Mosse *et al.* 2002). However, IOM (2019:1) argues that the complexities and implications of this relationship are only beginning to be understood. Focusing on Myanmar, the following sections will explore what is known about the debt-migration nexus.

3.2.1 Debt as a Cause of Migration

Previous studies have pointed to indebtedness as a factor that can contribute towards compelling migration (IOM 2019; UNODC 2017; ILO 2015; Bylander 2014; Stoll 2010; Duffy-Tumaszc 2009). In Myanmar, Deshingkar *et al.* (2019: 74) recently found debt to play a key role in migration decision-making amongst lower-income households, of whom the majority saw migration as the only viable way to cope with indebtedness. Similarly, Pattison *et al.* (2016) found that indebted households were more likely to have a household member migrate. More ambiguous results were obtained by Griffiths (2016a: 113), who reported only a slight difference in the prevalence of indebtedness amongst Myanmar households with and without migrants (85 and 82 percent respectively). Whilst this result does not clearly speak to the role of debt in compelling migration, it does indicate that indebtedness is common amongst households in Myanmar. Furthermore, the study found that over half of the surveyed migrant-households would be unable to afford core expenditures, such as debt

¹⁶ The term *moneylender* refers to “individuals who earn all or part of their living by lending at interest” (Guinnane 2003:69).

¹⁷ In the context of Myanmar and Thailand, migration intermediaries encompass government agencies, licensed recruitment agencies and unlicensed brokers that generally offer services that include travel arrangements, finding employment for migrants and organising documentation acquisition (IOM 2018b: 20). Whilst these middlemen play an important role in facilitating migration, the use of intermediaries has simultaneously been linked with risks of exploitation, human trafficking, fraud and higher migration costs due to service fees (IOM 2018b: 20; Meyers *et al.* 2015)

repayment, without remittance-income, suggesting that migration plays a crucial role in servicing debts for some households (*ibid.*: 99).

3.2.2 Migration as a Cause of Debt

Whilst debt may in part drive migration, previous studies have equally pointed to migration as a cause of debt (IOM 2019: 24; 2018b: 20; Davidson 2013; Friebel & Guriev 2006). Most commonly, this link has been made with reference to migration costs, including costs of transportation, documentation and fees paid to intermediaries (IOM 2018b:15; Ma 2017; Meyer *et al.* 2014; Mon 2010; Friebel & Guriev 2006). As mentioned in the Introduction, 71 percent of Myanmar migrants in the study of IOM (2018c: 10) had borrowed money to finance their migration. Slightly lower borrowing-rates were found by Harkins *et al.* (2017: 41), who reported 39 and 15 percent of surveyed Myanmar migrants to have financed their migration through loans and wage deductions¹⁸, respectively. Moreover, IOM (2019:65-69) notes that in addition to loans directly related to the act of migrating, many migrants in GMS take additional loans when living in their destination country. Whilst such *at-destination* loans are less documented, the study suggests that they are primarily taken to pay for additional legal registration, as well as to cope with periods of unemployment and invest strategically, for example in a business (*ibid.*).

3.2.3 Debt, Experiences and Outcomes

Reconnecting with points made in the Introduction, research on the debt-migration nexus has also explored how debt can impact migration experiences and outcomes. As argued, loans and debt have been found to play an ambiguous role in the lives of migrants. On one hand, loans appear to carry enabling potentials, allowing migrants and their families to cope with economic hardship and finance livelihood investments (Deshingkar *et al.* 2019; Bylander 2014; Davidson 2013: 190; Friebel & Guriev 2006). On the other, existing literature suggests that indebtedness can enhance existing vulnerabilities amongst migrants, particularly when combined with poor loan conditions and other known risk factors, such as lack of documentation and limited access to grievance mechanisms (IOM 2019; Harkins *et al.* 2017; Ma 2017; Griffiths & Ito 2016; Gupta 2016; Davidson 2013). Previous studies from Myanmar and the wider GMS have linked migrant indebtedness with increased risks of human trafficking, exploitation and abuse, poor physical and mental health and inability to economically withstand shocks, such as illness (Deshingkar *et al.* 2019; IOM 2019; Harkins *et al.* 2017; Gupta 2016; Bylander 2014; Meyer *et al.* 2014). Hence, whilst debt is not inherently problematic for migrants, existing literature highlights how debt can negatively influence migration experiences.

¹⁸ Loans taken through employers and migration intermediaries often take the form of *de facto* loans where employers or intermediaries pay up-front costs, such as visa or travel costs, that are later repaid by the migrants via wage deductions (IOM 2019: 24; Harkins *et al.* 2017; ILO 2015; Mon 2010).

Moreover, studies from GMS have found that debt can adversely impact the outcomes of migration (IOM 2019; 2018b; 2018c; Harkins *et al.* 2017). For Myanmar migrants, IOM (2018c: 31) found a correlation between being indebted and reporting less favourable economic outcomes at the end of migration. Similarly, Harkins *et al.* (2017) found that debt, alongside unemployment, was the most consistently significant factor affecting the economic and social outcomes experienced by migrants post-migration, with debt correlating with a higher likelihood of reporting both economic and social challenges, such as financial insecurity, unemployment, poor mental health and social stigma (*ibid.*: 21-24). The latter can be supported by reference to IOM (2019: 28-29), where it is argued that debt in SEA generally carries negative connotations, both culturally and religiously, and can cause social marginalisation and sanctioning. Moreover, IOM (*ibid.*) argues that debt can limit migrants' ability to save money and send remittances. Hence, the presented studies point to the ability of debt to impact the outcomes experienced by migrants and their families, both during and after migration, and ultimately impact the potential of migration to positively contribute to processes of economic and social development (IOM 2019: 28).

3.3 Perceptions and Debt

Whilst research on debt amongst Myanmar migrants is limited, knowledge about how Myanmar migrants understand and experience indebtedness is even more sparse. Although the number of studies focussing on Myanmar migrants has increased in recent years (IOM 2018b: 24), it appears that no in-depth research on how the migrants perceive loans and debt, and how this impacts their borrowing behaviour has been carried out. Thus, there appears to be a gap in existing research, thereby highlighting the relevance of this study.

As will be argued in Chapter Five, the objective of exploring perceptions in relation to debt draws parallels to scientific disciplines at the intersection between psychology and economics. Previous studies within this field have pointed to the importance of understanding links between debt and psychological factors, such as perceptions, attitudes, mental states and personality traits (Sweet *et al.* 2018; Brown & Taylor 2014; Amar *et al.* 2011; Meltzer *et al.* 2011; Lea *et al.* 1995). On one hand, longitudinal studies have found that certain psychological factors, such as attitudes to loans, have predictive power in relation to an individual's debt-status, and on the other, debt has been shown to be able to impact mental health, for example causing stress or depression (Ranyard *et al.* 2017: 230-233; Fitch *et al.* 2011; Wang *et al.* 2010; Livingstone & Lunt 1992). Hence, just as the relationship between debt and migration, the link between debt and psychological factors appears complex. Ranyard *et al.* (2017: 223-230) argue that more studies are needed to better understand this relationship, noting that such research has never been more pertinent than today where personal debts are growing across the globe.

To exemplify the importance of understanding how migrants perceive loans and debt, two case-studies can be highlighted. First, in a qualitative study of Nigerian sex workers in Italy, Testaì (2008) made a compelling case for being careful about making assumptions about how migrants experience indebtedness. According to Testaì, this particular group of migrants are commonly portrayed as victims and their migration debts articulated as means of enslavement (*ibid.*: 73-74). However, through in-depth interviews, Testaì found that her interviewees saw debt as something rather ordinary – one interviewee compared her migration debt to a house mortgage - and as a temporary burden that they were willing to accept in exchange for future opportunities (*ibid.*: 73). Secondly, based on qualitative research in North-West Cambodia, Bylander (2014) found that increased access to microcredit had enabled rather than stemmed out-migration. This finding contradicts mainstream migration theory, where it is commonly assumed that improved access to credit will substitute migration by providing a livelihood alternative. However, Bylander found that the Cambodian communities viewed migration as the only feasible way to repay microcredit-loans, hinging on prevailing perceptions of migration as a low-risk, high-reward and high-status livelihood strategy in comparison to local livelihood activities.

Hence, linking to the aim of this study, the two outlined cases illustrate the importance of paying attention to migrants' perceptions in order to understand their borrowing behaviour and experiences of indebtedness. Furthermore, they illustrate that caution should be exercised with regards to making *a priori* assumptions about how migrants understand, explain and feel about loans and debt, pointing to the importance of studies, such as the present study, that seek to let migrants elaborate on their own perceptions.

3.4 Bridging Literature to Present Study

Providing an empirical foundation for contrasting and comparing the findings of the present study, this chapter has argued that debt appears common amongst Myanmar migrants and presented key characteristics pertaining to their loan-taking. Moreover, it has argued that indebtedness can both cause and result from migration, and that loans in the context of migration appear to play an equivocal role, both creating and mediating risks in the lives of migrants. Finally, the chapter has argued that there is a gap in existing literature, highlighting how this study may contribute towards expanding the current knowledge base on debt and migration by exploring how loans and debt are perceived amongst Myanmar migrants, and how such perceptions appear to link with their borrowing behaviour.

Chapter 4: Methodology

The following chapter outlines the research approach and design of this study, along with the applied method of analysis. Moreover, the chapter discusses research ethics, quality and limitations.

4.1 Research Approach and Philosophical Assumptions

To pursue the aim of this study, a qualitative approach has been adopted, allowing the researcher to ask open-ended questions and pursue an explorative, in-depth understanding of how the research subjects understand and experience loans and debt (Creswell 2014: 4-9; Bryman 2012: 36). A qualitative approach has been deemed particularly relevant given the sparsity in previous research on the topic. In terms of philosophical underpinnings, the study takes an epistemologically constructivist¹⁹ stance, whereby knowledge about the world is assumed to be a construct that is contingent upon the social, historical and material context (Andersen 2005; Collin 2003: 25; Haraway 1988: 577-580). Hence, the knowledge produced by this study is regarded as particular to the conditions under which it was produced, and the researcher is believed to have played an important role in constructing the knowledge. Finally, as indicated above, the study has chosen an inductive approach, whereby the researcher has aimed to remain as open-minded as possible. However, corresponding to the philosophical assumptions, the study acknowledges that the researcher's prior knowledge inescapably has informed the research process (Guest *et al.* 2012: 8). Nevertheless, the study has aimed for an inductive approach by asking open-ended questions and undertaking both data collection and analysis without a predetermined set of theories (Kvale & Brinkmann 2014: 359).

4.2 Research Design

The employed research design draws inspiration from phenomenological research, which focusses on inductively describing how several individuals experience and make sense of a given phenomenon, ultimately aiming to establish commonalities between individual accounts (Bryman 2012: 714; Guest *et al.* 2012: 11; Creswell 2007: 57-58). Moreover, phenomenologists believe that understanding how individuals interpret and experience the world is key to explaining human behaviour (Bryman 2012: 30). Hence, this study is informed by phenomenological inquiry insofar as it has taken an inductive approach to researching Myanmar migrants' perceptions of loans and debt, and explore how these appear to link with borrowing behaviour. Furthermore, it draws on phenomenology in assuming that talking about similarities between individuals' experiences and understandings is meaningful, and that analytical comparison between individual accounts is a valid way to derive such commonalities. Moreover, in line with phenomenological approaches, this study assumes that research subjects are capable of conveying their perceptions through interviews

¹⁹ It should be noted that epistemological constructivism differs from ontological constructivism, insofar as the former assumes that there is an external world independent of human cognition, thus ascribing to a more realist ontology than the latter (Andersen 2005: 47).

(Guest *et al.* 2012: 9; Creswell 2007: 58-61). Finally, it should be noted that, in accordance with the outlined philosophical stance, this study does not believe that a universal essence of a phenomenon can be derived (Creswell 2007: 58). Rather, it assumes that knowledge about commonalities between individual accounts has to be regarded as contextual.

4.3 Research Method

4.3.1 Sampling

A total of 35 migrant workers from Myanmar have been interviewed, selected through *purposeful criterion sampling*, meaning that the interviewees have been included based on their ability to contribute towards elucidating the phenomenon under study (Creswell 2007: 125-127). Moreover, a set of selection criteria was defined at the offset of the study. To mirror intra-group differences amongst Myanmar migrants, the study has included interviewees from different backgrounds, sectors of employment and locations within Thailand. Moreover, the sample includes both women and men, regular and irregular migrants and different age groups. However, to focus the study, only migrants working in low-skilled occupations have been included²⁰. Importantly, personal experience of indebtedness has not been part of the sampling criteria. Finally, it should be acknowledged that the sample is neither randomly selected, nor representative of the population of Myanmar migrants in Thailand.

Due to a general language barrier between the researcher and the target population, the study has relied on gatekeepers to establish contact with migrants (See Appendix B for list of gatekeepers). Whilst the use of gatekeepers has been indispensable, it should be acknowledged that they have inevitably played a role in shaping the sample. The following table provides a summary of key characteristics of the sample (See Appendix C for full overview of interviewees):

Table 1: Key characteristics of sample

	Characteristic	Number of interviewees
Sex	Women	19
	Men	16
Ethnic group	Bamar	22
	Karen	2
	Kayah	1
	Mon	1
	Shan	4
	Gurkha	2
	Other	3

²⁰ The majority of Myanmar migrants in Thailand is believed to be employed in low-skilled occupations, particularly within sectors such as agriculture, construction, manufacturing, fishery and domestic work (Gupta 2016: 19; Ito 2016: 89)

Location in Thailand	Tak province	18
	Bangkok province	3
	Samut Prakan province	8
	Samut Sakhon province	6
Documentation (Self-reported)	Holds legal documentation (any type)	32
	Holds no legal documentation	3
Sector of employment	Agriculture	2
	Construction	2
	Domestic	8
	Fishing	2
	Manufacturing	11
	Services	3
	Unemployed	4
	Other	3
Total: 35 interviewees		

4.3.2 Types of Data

The primary data source has been qualitative, semi-structured individual²¹ interviews, undertaken face-to-face. Thus, an interview guide (see Appendix D) was used to provide an overall structure, but the researcher simultaneously allowed for deviations and flexibility in each interview, consistent with the study's inductive aim (Bryman 2012: 212). Prior to the data collection, the interview guide was tested through two pilot interviews.

Supplementing the individual interviews, four focus group discussions (FGDs) were conducted. Similar to the former, the FGDs were semi-structured based on a short interview guide (see Appendix E). The inclusion of FGDs in the research design aimed at validating the individual interview findings and exploring shared understandings and norms in relation to loans and debt, as well as the interaction between participants when engaging on these themes (Steward-Withers *et al.* 2014: 63; Guest *et al.* 2012: 119-120). However, the aforementioned language barrier constituted a significant challenge in relation to capitalising on the FGD-data. All FGDs were conducted through translators, and despite instructions to translate the discussions as accurately as possible, the translated responses are best seen as summaries of the interaction. This leaves the study with limited ability to account for interpersonal influences and interaction, challenging to the validity of analysing the FGD-data (Guest *et al.* 2012: 119). For this reason, the FGD-data has been given a

²¹ It should be noted that one interview was conducted with three migrant workers simultaneously, as the wife (Interviewee 16) and sister-in-law (Interviewee 17) of the intended interviewee (Interviewee 15) decided to join the interview, which was undertaken in their shared home. Due to the last-minute change in the interview set-up, this interview followed the same interview guide as the remaining individual interviews. However, it should be acknowledged that the interviewees in this interview may have impacted each other's responses.

secondary role in the Analysis and only carefully selected references are included. Table 2 provides a brief overview of the qualitative data collected:

Table 2: Qualitative data sources

Method	Number of interviews	Number of interviewees
Individual interviews	15*	17
Focus group discussions (4-5 participants)	4	18
Total		35

* One interview was conducted as a group-interview with three people (Interviewee 15, 16 and 17), as per the interviewees' request

Furthermore, quantitative background data about the interviewees and their debt and migration histories was collected through a short survey completed in Burmese by the interviewees. The quantitative data has been employed in the Analysis to provide descriptive statistics. Moreover, to situate the qualitative findings, descriptive statistics about the interviewees' socio-economic backgrounds and migration histories is provided in Appendix F.

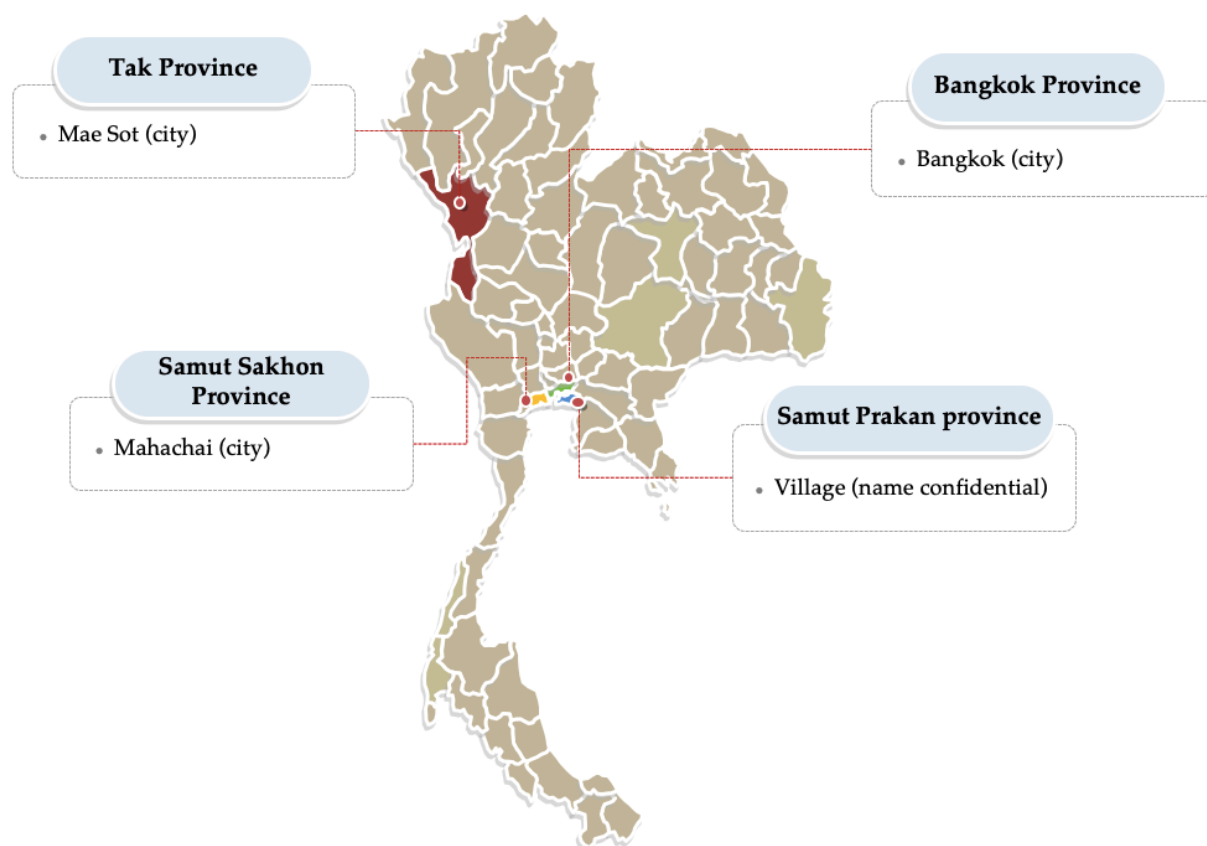
4.3.3 Data Collection

The data collection was prepared and conducted alongside the author's internship with the International Organization for Migration (IOM) in Bangkok²². During the process, the author's IOM-colleagues acted as gatekeepers and as a sounding board, providing expert guidance and insights on Myanmar-Thai labour migration. The data collection took place in January 2019, across the Tak province and the three neighbouring provinces of Bangkok, Samut Sakhon and Samut Prakan, as illustrated by Map 1 on the following page.

The chosen provinces are amongst the main destinations for Myanmar migrants in Thailand (IOM 2018b: 28). Furthermore, Tak is located on the Myanmar-Thai border and according to previous studies, migrants working in Tak are more likely to be undocumented, earn below the minimum wage and report poorer working conditions, compared to migrants in Thailand's inner provinces (IOM 2018b: 4; Ito 2016: 93). By contrast, migrants in the inner provinces, such as Bangkok, Samut Sakhon and Samut Prakan, have been found to report higher migration costs (IOM 2018b: 39). Hence, to aim for a nuanced picture of Myanmar migrants, data was collected in both Tak (18 interviewees) and the three inner provinces (17 interviewees).

²² The author undertook a seven-month internship at the IOM Country Office in Bangkok as part of the Human Development and Labour Mobility Unit.

Map 1: Data collection locations in Thailand (map created based on template from YourFreeTemplates 2016)



The sites of data collection have varied across each location. Table 3 provides a brief overview of each site (See Appendix G for detailed descriptions).

Table 3: Data collection sites

Location	Site	Site characteristics
Mae Sot, Tak	IOM Field Office	Formal setting Accentuated IOM affiliation
Mahachai, Samut Sakhon	Office of the Migrant Worker's Rights Network (MWRN)	Formal setting Noisy interview setting and numerous disruptions
Bangkok, Bangkok	Researcher's apartment	Informal setting Intimate and private atmosphere Researcher more in control
Anonymous village, Samut Prakan	Residence of migrant workers	Informal setting Intimate and private atmosphere Interviewees more in control

4.3.4 Translation

Three translators contributed to the data collection, translating between Burmese and English (see Appendix H for description of translators). As an exception, interviews 11 and 13 were conducted without translators, due to the interviewees' proficiency in English. The material generated from the remaining interviews is based on the verbal translations undertaken during the interviews. Thus, the quotes presented in the Analysis reflect the interviewees' accounts as they were conveyed by the translators²³. In line with the aforementioned epistemological assumptions, it is assumed that the translators' presence has influenced the interviews, and that the translators' interpretations of both interview questions and answers are reflected in the empirical material (Hammett *et al.* 2015:52; Mclennan *et al.* 2014:157). Whilst this aspect of co-creation is inevitable in studies relying on translation, the study has aimed at minimising the translator-effect by carefully reviewing the interview guides²⁴ with each translator (Mclennan *et al.* 2014:157).

4.3.5 Method of Analysis

To establish a clear and systematic method of analysis, this study draws on Applied Thematic Analysis (ATA) as it is outlined by Guest *et al.* (2012). In short, ATA is described as a rigorous, inductive method, aimed at identifying and exploring themes within qualitative data. To ensure systematism, ATA draws on the broader tradition of thematic analysis, namely by outlining a step-by-step process on how to develop a codebook, apply codes to data and finally, identify themes within the material²⁵ (*ibid.*: 11).

Furthermore, to remain explorative, ATA draws inspiration from phenomenology and grounded theory in asserting that codes and themes should be empirically derived (*ibid.*:11-15). Drawing on phenomenology, ATA focusses on inductively identifying and describing patterns within a group of research subjects' perceptions and lived experiences of a given phenomenon (*ibid.*: 13-14). Moreover, informed by grounded theory, ATA puts emphasis on empirically grounded knowledge production and sometimes results in an empirically derived theoretical model (*ibid.*: 12-13) Finally, ATA can include supplemental analytical tools, such as quantification of qualitative data²⁶ (*ibid.*: 17).

In this study, the analysis has been conducted in several stages. In the first stage, codes and themes were identified inductively through an iterative process (Guest *et al.* 2012: 52-55). An initial codebook was developed alongside the data collection to ensure a progressive understanding of the

²³ In cases where the translators used third person in their translations, the quotes have been written into first person.

²⁴ The interview guides were written in English and provided to each of the translators prior to the interviews.

²⁵ In ATA, *codes* are understood as labels that identify instances of meaning within a text and *themes* refer to the broader, reoccurring units of meaning that are identified through coding of one or more texts (Guest *et al.* 2012: 50-65).

²⁶ Quantification of qualitative data refers to different techniques whereby qualitative data is rendered quantifiable, for example by measuring code frequencies or counting the amount of times a specific statement or theme emerges within or across texts. Such techniques can be used to identify patterns and support richer qualitative findings (Guest *et al.* 2012:130)

empirical material (*ibid.*: 22-23). After the data collection, all interviews were transcribed²⁷ and the codebook was revised. Subsequently, all transcripts were coded using NVivo12 and a final refinement of the codebook took place (for consolidated codebook, see Appendix I). Following this process, the coded material was reviewed, and themes were identified across the interviews. Different texts engender different types of themes and in this study, focus has been on identifying similarities and differences in how the interviewees describe and explain their perceptions of loans and debt (Guest *et al.*: 65-66; Bryman 2012: 580).

In the second stage of the analysis, each theme was described and interpreted to explore the identified similarities and differences in greater depth. This stage has resulted in Part One of the Analysis Chapter and corresponds with the first half of the research question, namely by focusing on describing and understanding the interviewees' perceptions. Furthermore, quantifications have been employed to support the qualitative claims.

Finally, in the last stage, the link between the interviewees' perceptions and their borrowing behaviour was explored. Initially, the relationship was explored inductively, and the study found indications of links between the interviewees' perceptions and self-reported borrowing behaviour. This gave rise to the idea of constructing an illustrative model to capture the patterns identified in the empirical material. First, inspired by the grounded theory element of ATA, an inductive working model was constructed (see Appendix J). However, as will be discussed in greater detail below, the empirical material does not provide grounds for clearly establishing the relationship between perceptions and borrowing behaviour nor permit for making causal inferences. Thus, to be able to further explore the relationship, a review of theoretical literature was undertaken to determine whether any existing theoretical frameworks could underpin the analytical claims and further guide the model construction. Through this process, Social Cognition Theory (SCT) was identified as a relevant approach, providing theoretical backing for linking perceptions to behaviour as well as inspiration for the model-construction. SCT will be elaborated in the subsequent chapter and the proposed model of perceptions and borrowing behaviour will be presented and discussed in Part Two of the Analysis.

4.4 Ethical Considerations

As Myanmar migrants, particularly those without legal documentation, are known to face considerable risks and vulnerabilities in Thailand, certain caution has been taken when engaging

²⁷ All interviews have been transcribed by the author. As it is believed that not all data is equally relevant nor rich (Guest *et al.* 2012: 67-68), only selected parts of the interviews were transcribed. The omitted data segments include data that is deemed irrelevant for answering the research question and data of poor quality due to e.g. misunderstandings or unintelligible replies.

with the target group (Mon 2010: 40). First, approval was obtained from the LUMID Ethics Advisory Board²⁸, prior to the data collection. In line with LUMID's *Ethical Guidelines for Fieldwork* (Internal LUMID Programme Document, 17/12-2013), all interviewees gave their informed, prior consent before partaking in the interviews and gave permission for audio-recording. As per advice from local actors with experience in conducting research with migrant workers, each participant was given a minor grant of THB 200 (approximately USD 6) to cover their costs of transportation and compensate for their time.

Furthermore, to protect the identity of the interviewees, the study has refrained from collecting their names and contact details. Moreover, all data has been safely stored in a password protected digital folder. To ensure discretion amongst the translators, the researcher used IOM's (2010) data protection principles to train the translators, emphasising the importance of strict confidentiality. Moreover, the researcher has only engaged with migrants upon prior agreement and refrained from approaching them within environments that could cause conflict or suspicion on the side of their employers. In recognition of the sensitivity pertaining to migrants' legal status, this issue was only touched upon in the background survey, which allowed the interviewees to voluntarily self-report on their documentation status. Given the outlined measures of data protection, the inclusion of this question was approved by the LUMID Ethics Advisory Board.

4.5 Quality, Validity and Reliability

In the absence of a commonly acknowledged set of quality criteria for qualitative research (Bryman 2012: 389; Olsen 2003), this study adheres to Tangaard and Brinkmann's (2010: 499) assertion that each qualitative study must clarify the measures taken to enhance research quality. First, the study has strived to establish *internal validity*, understood as accuracy and consistency in the use of methods and theories, and correspondence between empirical observations and the conclusions drawn (Bryman 2012: 390; Dahler-Larsen 2008: 85). To further strengthen the validity of the study, data triangulation has been conducted insofar as three types of data have been collected, allowing the study to compare the findings from the individual interviews, FGDs and the background survey. Furthermore, in the Analysis, the research presented in the Literature Review is held against the findings of this study (Guest *et al.* 2012: 86). Moreover, deviant cases have been included in the Analysis to reflect the nuances of the empirical material (*ibid.*: 94).

Whilst reliability in the sense of replicability is arguably incommensurable with qualitative research (Bryman 2012: 390; Guest *et al.* 2012: 84), this study has aimed for *internal reliability*, meaning transparency with regards to all phases of the research process, by specifying the methods, theories

²⁸ The LUMID Ethics Advisory Board is an advisory group set up by Lund University to provide guidance on research ethics to students from the master's Programme in International Development and Management.

and procedures used for collecting and analysing data, not least through Appendices B-J. According to Olsen (2003: 89), such transparency constitutes the most widely acknowledged quality assurance principle within qualitative studies.

4.6 Positionality and Limitations

Finally, a number of limitations should be acknowledged. In keeping with the philosophical underpinnings, the researcher's positionality can be assumed to have influenced the knowledge produced by this study, although the precise factors and their influence are difficult to determine with certainty (Stewart-Withers *et al.* 2014: 60-62; Creswell & Poth 2013: 54). Nevertheless, it can be assumed that the researcher's gender, age (27), European background and appearance, affiliation with IOM and status as a master's student have had an impact on the interviewees' perceptions of and behaviour in the interview situation, as well as the researcher's way of interpreting the empirical material.

Moreover, it is important to notice that the study relies on self-reported perceptions and self-reported past and intended borrowing behaviour. As self-reports ultimately have to be regarded as proxies for actual perceptions and behaviour, this introduces a methodological challenge with regards to the validity of the answers given (Guest *et al.* 2012: 9). In other words: do the interviewees think and do, as they say they do? This challenge is particularly relevant in relation to sensitive topics, as the interviewees may wish to present themselves in a socially desirable way, which can lead to response bias (Ulleberg & Rundmo 2003: 436). As argued in the Literature Review, debt generally carries negative connotations in SEA, which gives reason to believe that the empirical material could be subject to some degree of response bias. To mitigate this risk, the researcher has strived to establish a non-judgemental interview setting, and shared personal stories about loans and debt in an attempt to normalise the sharing of debt-related stories.

Furthermore, when using a qualitative approach, the comparison of individual accounts and identification of linkages between perceptions and behaviour essentially rely on interpretations undertaken by the researcher. By contrast, a quantitative approach would have enabled the researcher to construct comparable measures of perception and behaviour, allowing for statistical testing of the relationship between the two. However, such an approach would have been less suited for identifying perceptions beyond preconceived categories constructed by the researcher, thereby hindering the explorative aim of this study.

Finally, as the study has employed a cross-sectional design where the interviewees' perceptions and borrowing behaviour have been explored simultaneously, the empirical material does not permit for making causal inferences about the relationship between the two (Bryman 2012: 711; Abraham

& Sheeran 2005: 48). For example, there is a chance that the presented perceptions correspond to behaviour because the research subjects wished to justify previous actions, a risk that is particularly high in studies that rely on self-reporting (Walliser 2008: 59-60; Abraham & Sheeran 2005: 33). Thus, as will be further discussed in the Analysis, the empirical material allows the study to imply association between perceptions and borrowing behaviour, but ultimately relies on theoretical assumptions for making claims about the direction of the relationship.

Chapter 5: Applied Theory

The following chapter outlines the theories employed by this study and elaborates the two key concepts *perceptions* and *behaviour*, including how they are theoretically assumed to interlink.

5.1 Social Cognition Theory

As stated, this study aims to illuminate what characterises Myanmar migrants' perceptions of loans and debt, and to understand how such perceptions can be linked with the migrants' borrowing behaviour. The endeavour to understand how humans make sense of the world and how this in turn affects behaviour plays a central role in Social Cognition Theory (SCT), an prominent branch of social psychology that has developed theoretical models to explore and account for links between cognitions and behaviour (Goethals 2007; Conner & Norman 2005). Despite the widespread use of SCT, no single definition of the approach exists (Augoustinos *et al.* 2006: 16; Ostrom 1994). This study draws on Augoustinos *et al.*'s (2006: 13) definition of SCT as a collection of approaches that look at "*how we come to understand and construct our world, and what consequences these understandings and constructions have for us*". Hence, SCT has a dual focus on how cognitions, such as perceptions, attitudes and beliefs, are formed, and on the behavioural impacts that these cognitive constructs engender. Whereas the former element constitutes an important preface for understanding how cognitive mechanisms function, this study is primarily focussed on the later, and on describing what characterises the migrants' perceptions. Nonetheless, epistemological assumptions about cognitions will be briefly be touched upon below.

5.1.1 Social Cognitions

According to Conner and Norman (2005:4), SCT sees cognitions as "*enduring characteristics of the individual which shape behaviour*". In cognitive psychology, the formation of cognitions is explained as the outcome of cognitive processes through which humans make sense of the world (Eysenck & Keane 2010:1). Whilst SCT maintains that mental processes play a key role, the branch of SCT that this study draws on simultaneously emphasises the roles of socialisation, social interaction and external influences in shaping cognitions (Augoustinos *et al.* 2006: 5-7; Conner & Norman 2005:4-5;

Bandura *et al.* 2001). Hence, as the name suggests, SCT aims to bring the *social* into cognition theory²⁹. However, this social turn should not be taken to imply a propensity for structuralist determinism. Rather, this study refers to proponents within SCT that believe the individual and the social to be conditioned by one another in reciprocal interaction (Augoustinos *et al.* 2006:5; Bandura 1999:24). In relation to cognitions, this means that understandings of the world are influenced by socio-structural factors, which are in turn impacted by human cognition. Although cognitions are theorised as enduring over time, their relationship with the external and social world equally means that they are liable to change as the socio-structural stimuli change (Conner & Norman 2005: 5).

5.1.2 Cognitions and Behaviour

When linking cognitions to behaviour, SCT simultaneously acknowledges that human behaviour is complex and influenced by a broad array of factors. Conner and Norman (2005:2) argue that to understand human behaviour, researchers need to consider factors both intrinsic and extrinsic to the individual. Intrinsic factors include elements such as emotions, personality traits and demographic characteristics as well as cognitions, whereas extrinsic factors refer to environmental and structural influences, such as the social, cultural and economic context (Conner & Norman 2005: 3-4). Whilst all of these factors are recognised as important, cognitions are at the heart of SCT approaches to behavioural research and this focus is argued to carry considerable pertinence for two reasons; first, although cognitions are theorised as enduring over time, they are believed to be amendable (Conner & Norman 2005:2). Secondly, within SCT studies, cognitions have been found to mediate between behaviour and less amendable determinants, such as socio-economic variables (Abraham & Sheeran 2005: 28; Conner & Norman 2005: 5). Thus, cognitions are regarded as salient to behavioural research because they allow researchers to identify enduring, yet modifiable variables that have been shown to influence behaviour and, in part, mediate the effect of other impactful, less amendable variables (Conner & Norman 2005:2; Armitage & Conner 2000: 173).

This component of SCT has given rise to numerous social cognition models (SCMs) that strive to theorise and illustrate the role of cognitions in shaping behaviour (Conner & Norman 2005). When employing SCT, this study draws on and integrates insights from two such models, namely the Model of Social Cognitive Theory (MSCT) and the Health Belief Model (HBM). Both models are defined as *motivational models* of behaviour, meaning that they focus on the formation of a decision to act or not to act (Conner & Norman 2005:5; Armitage & Conner 2000:174). This can be seen in

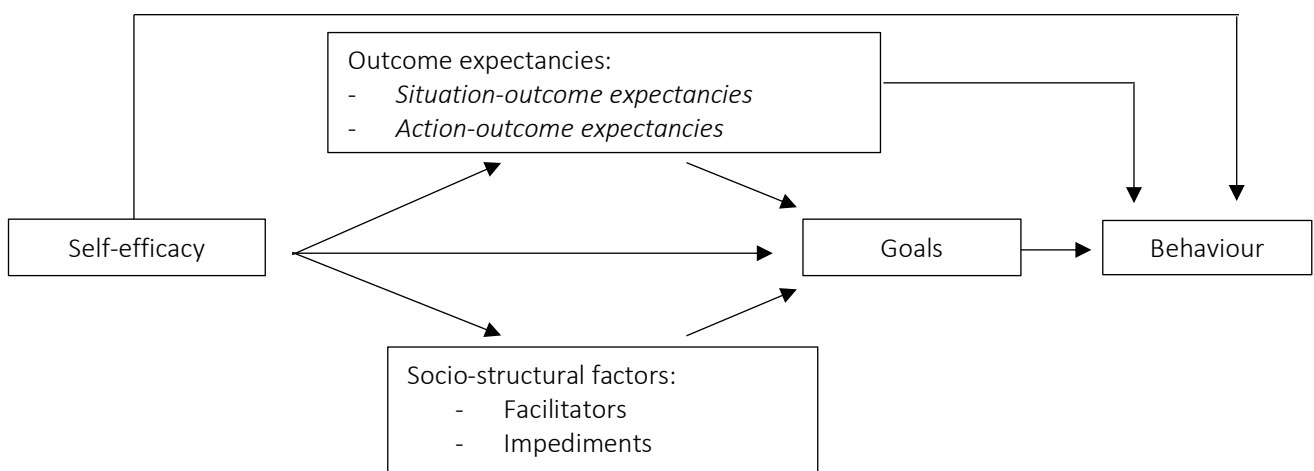
²⁹ As previously mentioned, there is no unanimous definition of SCT. Different proponents of SCT have highlighted distinctive features as defining for the approach, and the question of what is meant by *social* has been disputed. Some branches within SCT are more closely aligned with cognitive psychology and argue that the *social* in their approach has to do with their object of study, namely social behaviour (see for example Macrae & Miles 2012). By contrast, the SCT proponents referred to in this study offer a social turn in the epistemological assumptions of cognition theory by arguing that cognitions are not just causes of social action, but in fact socially conditioned themselves (Augoustinos *et al.* 2006:7-9).

contrast to models that focus on or include the *volitional phase* of behaviour, where decisions are turned into action (Conner & Norman 2005:6).

5.1.3 The Model of Social Cognitive Theory

Originating in the work of Albert Bandura (2003: 126), the MSCT is modelled around four main constructs positioned as direct and indirect antecedents of behaviour, as illustrated below:

Figure 1: Model of Social Cognitive Theory (Bandura 2003:126) adapted with reference to Conner & Norman (2005:1) (*adaptation marked in italic*).



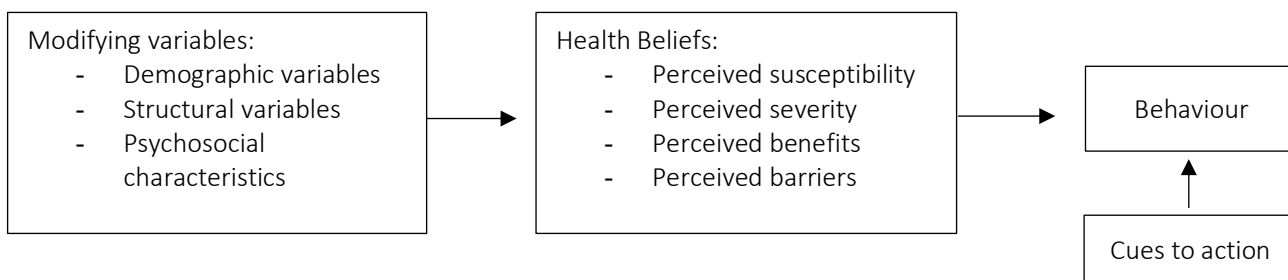
The first construct, *perceived self-efficacy*, refers to a sense of agency that leads people to believe in their capability to carry out an action (*ibid.*:128). Self-efficacy is thought to affect behaviour directly, as well as indirectly through the remaining three constructs. *Outcome expectancies* represent an individual's beliefs about the consequences of an action (*ibid.*:132). Broadly, this construct can be divided into *situation-outcome expectancies*, referring to beliefs about what will happen if no action is taken, and *action-outcome expectancies*, which refers to beliefs about the outcomes a given action (Conner & Norman 2005: 10). The *socio-structural factors* reflect the barriers and opportunities that a given socio-structural setting imposes (Luszczynska & Schwarzer 2005: 132). Finally, all of these constructs are believed to impact the formation of *goals*, defined as an individual's intention to adopt a behaviour and believed to be an important intermediary construct (Luszczynska & Schwarzer 2005:131). According to Bandura (2000b in Luszczynska & Schwarzer 2005: 132), the formation of an intention is a necessary precondition for pursuing behaviour but does not guarantee that an individual will end up carrying out the action.

Whilst the MSCT appears linear and could be taken to imply simple causation, Bandura (1999) argues for a more complex notion of causality. More specifically, human behaviour is thought to form part of a relationship of “*triadic reciprocal causation*” in which psychological factors, environmental factors and behavioural patterns influence one another multi-directionally (*ibid.*: 23). Hence, even if modelling necessitates a simplified representation of this relationship, the underlying assumption of reciprocity should be kept in mind.

5.1.4 The Health Belief Model

Developed within health psychology, the HBM is one of the most widely employed SCMs³⁰ (Conner & Norman 2005: 8). The HBM explains health-related behaviours, such as attending preventive cancer screenings, as the outcome of an appraisal between four key health beliefs. These include the *perceived susceptibility* to and the *perceived severity* of an adverse health outcome, and the *perceived benefits* of and *perceived barriers* to undertaking the action in question (Abraham & Sheeran 2005:29-30). Furthermore, the HBM typically includes *cues to action*, encompassing factors that may prompt action, such as campaigns (Abraham & Sheeran 2005: 30). Finally, more recent versions of the HBM include *modifying variables*, such as demographic characteristics, that are believed to influence the health beliefs (Champion & Skinner 2008: 49-50). Several versions of the HBM exist, and the following model summarises key constructs based on Abraham and Sheeran (2005:31) and Champion and Skinner (2008: 49):

Figure 2: Summary of the Health Belief Model (Champion & Skinner 2008:49; Abraham & Sheeran 2005:31)



As illustrated, health beliefs are positioned as direct predictors of behaviour, and as intermediate variables between less amendable determinants and behaviour (Abraham & Sheeran 2005:28-29). Thus, the HBM provides a framework for conceptualising the link between cognitions and behaviour, whilst simultaneously leaving room for additional determinants in the form of modifying variables.

³⁰ Aside from being applied to health-related behaviours, the HBM has also inspired behavioural research beyond health psychology (see for example Lynch & Jackson 2019 and Salari & Filus 2017).

5.2 Bridging Theory to Present Study

Starting from the point of underlying assumptions, this study draws on the outlined assumptions of SCT with regards to cognitions. Hence, perceptions are viewed as enduring, yet modifiable and, in part, socio-structurally conditioned mental constructs that reflect how an individual understands the world³¹. Moreover, these mental constructs are assumed to be capable of impacting how individuals act upon the world. Although the study focusses on perceptions, it simultaneously acknowledges that a wide array of elements impact behaviour, in line with Conner & Norman (2005: 2). Moreover, mirroring Bandura's (1999) conceptualisation of causality, the study believes that the relationship between psychological factors, the environment and behavioural patterns is one of multidirectional interaction. Yet, for analytical purposes, the study focusses on one aspect of this complex relationship, namely a specific set of perceptions and how these can be thought to influence behaviour.

Finally, the constructs and assumptions of the MSCT and HBM are employed in Part Two of the Analysis, where a model of perceptions and borrowing behaviour is proposed. The use of psychological variables in a model of economic behaviour goes in line with approaches at the intersection between economics and psychology, such as economic psychology and behavioural economics, that aim towards nuancing the classical economic assumptions of humans as self-interested, rational and utility-maximising agents (Ranyard & Ferreira 2017; Chatterton 2016; Kahneman 2003). The use and operationalisation of the models in relation to the empirical material is further elaborated in Part Two of the Analysis.

³¹ By focussing on individuals' perceptions, the study can be said to put the individual at the centre of analysis and thereby take an approach of methodological individualism (Chatterton 2016:41-42). However, the outlined assumptions of interaction between agency and structure aims to acknowledge that neither perceptions nor behaviours can be understood in isolation from socio-structural factors.

Chapter 6: Analysis

The following analysis is structured into two parts; the first focusing on the interviewees' perceptions of loans and debt, and the second attending to how these can be linked with the interviewees' borrowing behaviour. To provide background for the analysis, Table 4 presents a summary of general loan and debt patterns amongst the interviewees (see Appendix K for a full description).

Table 4: Summary of loan and debt patterns

Loan and debt experience	34 out of 35 interviewees had personal experience with taking loans and having debt
Current debt	18 reported having debt at the time of the interviews and nine replied that they had no current debt*
Loan country	Of the 17 individual interview participants, 16 had borrowed money in Thailand and 12 had taken loans in Myanmar. Of these, 11 had experience of borrowing in both countries**
Loan sources	For both Myanmar and Thailand, the sources of loans used by the interviewees were exclusively informal, including relatives, friends, employers and informal moneylenders within their communities
Loan conditions	Generally, loans from relatives, friends and employers were reported to be interest- and collateral-free, whilst moneylenders were said to change interest rates and sometimes require collateral. The interest rates fluctuated from five to 40 percent, with most being charged on a monthly basis. A third of the interviewees had experienced giving collateral, often in the form of jewellery, land or property
Reasons for borrowing	Most frequently, the interviewees reported taking loans to cover costs of living, migration costs, documentation costs and enable remittance-sending. On a more structural level, the interviewees articulated loan-taking as a response to lack of job opportunities, poor and irregular income opportunities and for Myanmar, a lack of state services, such as healthcare and education
Migration loans	24 interviewees had borrowed money to finance their migration to Thailand, particularly amongst those who had come to work in Bangkok, Samut Sakhon and Samut Prakan (16 out of 17 interviewees in these provinces)

* Seven interviewees chose not to answer the question about current debt.

**Only the individual interview participants were asked where their loans had been taken.

6.1 Part One: Perceptions

Each of the following sub-sections represent a key theme and centre around similarities in the interviewees' accounts. However, a number of differences and deviant cases are also highlighted.

6.1.1 A Necessary Evil

When looking across the complexity of the interview material, one overarching perception seemed to perpetuate itself amongst the majority of the interviewees, namely a view of loans and debt as predominantly risky and negative, yet necessary and difficult to avoid. One of the most commonly reported and dreaded risk factors was social consequences, as will be elaborated upon later in this chapter. Furthermore, the interviewees referred to interest rates as a major risk and most could recount stories of problems induced by such. One example is the story of Interviewee 4's parents:

[T]hey decided to borrow money, 60,000 kyat, and had one year to repay the loan. (...) In the end, my parents decided to sell their land and everything, but we still couldn't pay back the debt because the interest rates were high. In the end the debt was 800,000 kyat³².

(Interviewee 4, Tak)

Stories like this, of debt growing beyond the debtor's ability to pay due to interest rates, were common, leading the interviewees to express considerable concern in relation to taking loans with interest. Another frequently mentioned risk factor was loss of collateral, which seven interviewees had personal experience of.

Corresponding with the view of loans as risky, the interviewees appeared to have a predominantly negative perception of loans and debt, both of which were articulated as sources of stress, worries and unhappiness, as illustrated by Interviewee 10:

I cannot sleep at night because I worry about the interest rates. (...) If I could go back and correct things, then I wouldn't take the loan because it is very difficult to pay back. (...) Having debts is the most unhappy thing in my life.

(Interviewee 10, Samut Sakhon)

In line with this portrayal of debt as a pervasive burden, a third of the interviewees expressed seeing no positive aspects of borrowing money. Amongst the rest, a number of positive aspects were identified, such as being able to solve immediate financial problems and pay for migration and education.

³² 60,000 kyat is equivalent to roughly USD 40, and 800,000 kyat is approximately USD 530 (see page vii for applied exchange rate)

Considering the above, it may seem surprising that all but one of the interviewees have or have had loans. As indicated in Table 4, the articulated reasons for the interviewees' past loans are many. Nonetheless, within the array of accounts, a common picture seemed to emerge; loans were explained as a matter of necessity, as expressed by Interviewee 3: *"The conditions weren't good for me because I had to pay interest rates. But we know that we don't have any other choice. (...) Our family needs to live and to eat"*. This quote is illustrative of what appeared to be a common feeling of limited freedom of choice and an inability to avoid loans despite the perceived risks, all of which appeared to link back to the structural factors outlined in Table 4.

The view of loans as risky, yet necessary also seemed to manifest itself within the interviewees' attitudes towards future loans. Amongst the individual interview participants³³, 71 percent expressed reluctance towards borrowing in the future, such as Interviewee 9: *"I wouldn't borrow money again. I am afraid of borrowing money"*. However, despite the common wish not to borrow, the interviewees equally seemed to share the view that their material circumstances might not afford them any choice.

In summary, the migrants portrayed an awareness of risks connected with loans and debt, and their views were correspondingly rather negative, articulating debt as a burden. Most of the interviewees voiced reluctance towards borrowing money in the future, but equally expressed that their economic situation was likely to force them to do so anyway. The prevailing view appeared to be that loans are a necessity. Hence, capturing these contrasting notions, it can be argued that there is a tendency amongst the interviewees to see loans and debt as a *necessary evil*.

6.1.2 Thicker Than Water

Another central commonality within the interviewees' accounts is the way that loans and debt were described as collective matters, involving an entire family, as exemplified by Interviewee 1:

[Borrowing money] is something that concerns the whole family. It is not individual because we borrow money for the family to live. So, this money, if we have to pay it back, the whole family has to be responsible.

(Interviewee 1, Tak)

The quote illustrates how loans and debt appeared to transgress individual needs and take on a collective character. As a consequence, the interviewees did not speak solely of loans taken by themselves, when asked about debt. Rather, it appeared that the migrants often contribute towards

³³ Only the 17 individual interview participants were asked about their willingness to take future loans.

paying off loans taken by other family members, as exemplified by Interviewee 14: “*My part [of a migration loan] has already been paid. But I still need to help pay for my brother’s migration costs*”. Moreover, it was commonly reported that family members would borrow money on behalf of each other, such in the case of Interviewee 13, whose mother used to take loans to remit money:

My mother had debts [in Thailand] and we were dependent on her. We didn’t work in Myanmar. I was just studying. (...) So even if I was there not working, I was okay because of my mother’s debts.

(Interviewee 13, Bangkok)

Thus, as illustrated, the person taking a loan is not necessarily the one utilising it. This type of delegated borrowing appeared to be a question of which family members had access to loans and where the most favourable loan conditions were available.

In the Literature Review, it was argued that debt in the context of SEA generally is regarded as a collective obligation within households. Resonating with these previous findings, this study has found that amongst this sample of Myanmar migrants, accounting for loans and debt requires an assessment that looks beyond the individual and captures the ways in which the migrants are involved in loan-taking and debt repayment on a larger, collective scale. Focusing solely on the individual will risk overlooking the multitude of ways that the migrants appear to be directly and indirectly affected by loans, both in terms of benefits and burdens.

6.1.3 Social Entrenchment

In addition, the social significance of loans and debt also appeared to extend beyond family boundaries and play into the migrants’ wider social lives. This became particularly evident in relation to the perceived social consequences of loans and debt. When asked about their greatest concerns in relation to loans and debt, a fear of social sanctions and stigma was conspicuous, as in the case of Interviewee 10, who had substantial debt in Myanmar:

When you cannot pay back loans it isn’t just between you and the moneylender. Other people in the community will also look down on you and stop talking to you. (...) And people will talk about you behind your back. That is why I am afraid of going back home without paying back the loan.

(Interviewee 10, Samut Sakhon)

As illustrated above, loans and debt are connected with a fear of rumours. This concern resonated with Interviewee 12:

[B]orrowing money makes you worry all the time because you are afraid of what people will say behind your back. (...) And debt can affect your relationship with your parents, your family and with your friends. Some people even lose friends, good friends.

(Interviewee 12, Bangkok)

The interviewees explained that the rumours could range from gossip about their debts, to morally-laden labelling, as expressed by interviewee 8: *“Others will think that you aren’t a good person and that your character isn’t good”*. Correspondingly, the interviewees appeared to perceive loans and debt as shameful and often connected with a feeling of inferiority, as illustrated by Interviewee 5: *“If you have debt you feel like you are small, and you cannot be proud of yourself”*. Deviating from the general view, two interviewees (14 and F4.3) said that they did not worry about what other people thought, neither did they express seeing loans and debt as shameful.

At first glance, the finding that stigma was amongst the interviewees’ main concerns might seem surprising. However, as illustrated by Interviewee 12 above and Interviewee 13 in the following quote, reputational damage was connected with considerable consequences by the interviewees:

It [a bad reputation] makes your living in society harder. (...) Then you won’t get help, this kind of help from the community or your friends who know about you and your notorious reputation.

(Interviewee 13, Bangkok)

Hence, as indicated by the quotes, a poor reputation appears to lead to social sanctions, such as exclusion and lack of support from the community. When taking into consideration the informality of the interviewees’ debts, it becomes easier to propose an understanding as to why debt takes on a deeper social meaning. Rather than being a largely impersonal transaction with a bank or another bureaucratic institution, informal loans are weaved into the migrants’ social lives on multiple levels, ranging from the most intimate realm of family and friends, to their everyday relations with neighbours, community members, and employers. Although the informality meant a lack of legally binding contracts, the social embeddedness of the interviewees’ loans seemed to yield a type of social contract, where their reputation and social standing appeared to act as *social collateral*. Drawing a link back to the perceived collective character, the interviewees also highlighted that stigma and sanctions often extended to family members, as illustrated in the following quote from Interviewee 16: *“[I]f I cannot repay it doesn’t just affect me, but also my family. My friends will look down on me and my family as well”*.

Moreover, when asked to elaborate on the perceived social consequences, accounts of conflict were common. The interviewees spoke of verbal fights with moneylenders, and Interviewee 2 was in tears when recounting being verbally assaulted in public by a moneylender due to unpaid debt. Likewise, fighting within households was reported, as by Interviewee 6: “[I]n my family we have been fighting with each other because of our debts. (...) Debts create problems in the family”. Moreover, five individual interview participants (3, 5, 6, 7 and 11) and the participants of FGD1 spoke of physical fights between creditors and debtors, as well as domestic violence resulting from debt frustrations. Furthermore, three suicides by community members were mentioned during the interviews, said to have been the result of despair over debt. Finally, nine interviewees recounted stories of colleagues or community members running away due to unpaid debts.

Again, linking back to the Literature Review, the findings of this study have indicated that the negative connotations, social stigma and sanctioning previously reported in connection with debt in SEA resonate with this group of Myanmar migrants. Furthering the existing understanding, this study has found social consequences to be perceived as one of the predominant risk factors and argued that informal loans pierce into the migrants’ social lives in ways where their social relationships and reputations become a form of collateral. Moreover, it has been argued that debt is connected with a feeling of shame and a potential to impact the families and communities of the migrants, with debt being linked with both verbal and physical fights, suicides and people running away. The latter aspects are particularly noteworthy as no mention of such consequences was found in existing literature.

6.1.4 Necessity, Opportunity & Risk

Whilst the previous sub-sections have focussed on identifying overall perceptions relating to loans and debt in general, this sub-section argues that the migrants appeared to have differential perceptions of different types of loans. For example, the interviewees’ views on migration loans appeared to vary considerably, as will be argued below. Looking closer at these differences, the study argues that the interviewees’ perceptions appeared to differ based on an assessment of the perceived necessity, perceived opportunities and perceived risks connected with a specific loan and its purpose. In this context, perceived necessity is conceptualised as whether the individual believes that their circumstances necessitate a loan and perceived opportunities encompass the anticipated positive outcomes of taking the loan. Contrasting the latter, perceived risks refer to the perceived negative consequences of taking a loan. These points will be illustrated below in relation to migration and gambling loans

As mentioned in Table 4, the majority of the interviewees had borrowed money to finance their migration. However, the perception of such loans appeared to divide the migrants. Whilst the

interviewees seemingly agreed that the necessity of migration and loans that enable migration is high, for example due to lack of livelihood opportunities in Myanmar, their views on migration loans appeared to differ in relation to how they assessed the opportunities and risks of such loans. On one hand, one group of interviewees expressed a positive view on migration loans, seemingly fuelled by perceived economic opportunities, as exemplified by Interviewee 1: *“It is good to borrow money for migration because you can get job opportunities in Thailand”*. By contrast, another group appeared to have a more negative perception, as illustrated by the following excerpt from the interview undertaken with Interviewees 15, 16 and 17³⁴:

Interviewee 16: *I wouldn't advise people to borrow money for migration. It isn't good, because if you cannot pay back the loan the debt will grow and the interest rates will grow, and that can cause problems for the whole family.*

Interviewee 15: *If you have to borrow money to migrate to Thailand, say “No”. Because Thailand isn't like before anymore. It is hard to find a job.*

(Samut Prakan)

This perception of risks outweighing opportunities appeared to be particularly common amongst the interviewees in the inner provinces, with six out of nine individual interview participants expressing that they would not borrow money for migration again nor advise anyone to do so³⁵. This difference can possibly be linked with the interviewees in the inner provinces generally reporting higher migration costs and higher migration loans compared to the interviewees in Tak.

As no mention of gambling as a cause of migrant indebtedness has been found in the reviewed literature, it is noteworthy that gambling loans and debt were brought up spontaneously across six interviews. In total, gambling was recognised as a reason for loan-taking in 13 interviews, including all four FGDs. According to the migrants, gambling in the form of lotteries and card games is widespread both in Myanmar and amongst Myanmar migrants in Thailand. The general view of gambling loans appeared to be negative, with interviewees arguing that whilst the chances of winning are low, the associated risks are high, such as getting arrested³⁶, losing money and creating more debt. Overall, it appeared that the risks were perceived as exceeding the perceived necessity and opportunities of gambling. However, from the point of view of a migrant who gambles, this

³⁴ As noted in the Methodology Chapter, the interview with Interviewee 15, 16 and 17 was conducted as a group-interview as the wife (Interviewee 16) and sister-in-law (Interviewee 17) of the intended interviewee (Interviewee 15) decided to join the interview, which was undertaken in their shared home.

³⁵ Only the 17 individual interview participants were asked about their perceptions of borrowing money for migration

³⁶ The risk of getting arrested was only mentioned in relation to gambling in Thailand. According to Mitchell (2013), gambling in its various forms is illegal in Thailand under the Gambling Act BE 2478 (1935), with the exception of the national lottery and domestic horse racing. When referring to lotteries in Thailand, the interviewees spoke of informal, and thereby illegal, lotteries. The penalties for gambling are allegedly fines of up to THB 5000 (approximately USD 157) and prison sentences of up to three years (*ibid.*).

assessment seemed to be different. Interviewee 10 reported buying lottery tickets every month, and argued: *“I don’t play for fun, I play for being able to pay back the loan³⁷. If I win, I hope that I will be able to go back home earlier than I had expected”*. Hence, she appeared to perceive her financial circumstances as creating a necessity for gambling and view the opportunities of the lottery as considerable. Interestingly, Interviewee 10 also spoke of several risks, including getting arrested and losing money. However, it appeared that her situation and belief in the chances of winning made the perceived necessity and opportunities outweigh the perceived risks. Correspondingly, she expressed a positive view on spending money on gambling.

In summary, the interviewees appeared to have differentiated perceptions relating to specific loans. The study has suggested that such differentiation can be understood as resulting from an appraisal between the perceived necessity, opportunities and risks of a given loan and its purpose. In Part Two, it will be argued that the same three aspects appear to play a role in relation to borrowing behaviour.

6.2 Part Two: Borrowing Behaviour

Turning to the second half of the research question, this study argues that the empirical material indicates that the perceptions outlined in Part One may be linked with the migrants’ borrowing behaviour. This argument is further elaborated below, followed by a presentation of the proposed model of perceptions and borrowing behaviour.

6.2.1 Linking Perceptions and Behaviour

In Part One, a number of links between the outlined perceptions and the interviewees’ borrowing behaviour were indicated. First, it was argued that the view of loans and debt as risky and negative appeared to give rise to a reluctance towards borrowing money in general, not least due to apprehension of social consequences. Moreover, the perceived risks connected with interest rates and collateral appeared to impact the interviewees’ willingness to borrow and which creditors they wished to pursue loans from. Furthermore, the perceptions of loans as a necessity, as difficult to avoid and as opening up certain opportunities seemed to counterbalance the inhibiting sentiments and provide grounds for taking loans despite perceived risks. Finally, it was argued that the perceived collective character of loans seemed to impact how loan-decisions were made, with interviewees reporting collective deliberation within their households before deciding to take a loan.

³⁷ Interviewee 10 reported having a debt of 2.6 million Kyat (approximately USD 1722) in Myanmar resulting from several loans taken to cover living costs and the migration costs for her and her husband (Interviewee 9). The money had been borrowed with 10 percent monthly interest from a local moneylender in her village in Myanmar, using her parents’ house as collateral. Despite having been in Thailand for two and four years respectively, her and her husband had been unable to start repaying their debt. As a result, the debt had kept growing and the moneylender had presented the family with an ultimatum; repay all the money by April 2019 or lose the house. The interview was conducted in January 2019.

Whilst these overall perceptions appeared to link with the interviewees' general motivations to take loans, their motivation in relation to specific loans seemed to draw on both the overall perceptions and the interviewees' perceptions of the necessity, opportunities and risks connected with a specific loan and its purpose. To illustrate the link between the latter three aspects the interviewees' borrowing behaviour, two cases are presented below.

Case 1: Interviewee 12 had just finished high school when she decided to migrate. Her family was struggling financially and as the eldest of five siblings, Interviewee 12 felt compelled to find a way to support her family. Despite having heard stories of migrants being trafficked and abused in Thailand, Interviewee 12 clung to the hope that migration could solve her family's problems:

I decided to take the risk (...) I had seen other people going to Thailand and being able to send back money and gold to their families. So, I had a hope that if I go to Thailand then things will get better.

(Interviewee 12, Bangkok)

With no money to cover the migration costs, Interviewee 12 decided to take a loan from a broker and agreed to repay through working unpaid during her first six months in Thailand, as she expressed: *"I thought it was a good deal that I could go to Thailand without having any money. It was an opportunity. That is why I decided to take the deal"*. Hence, in the case of Interviewee 12, it can be argued that the perceived necessity and perceived opportunities of migrating, and of borrowing money to do so, appeared to outweigh the perceived risks, motivating her to take the loan.

Case 2: Interviewee 10 had just started working in Thailand when she discovered that her passport and visa, acquired through an unlicensed broker, were forged. As her employer did not wish to employ undocumented migrants, Interviewee 10 found herself faced with a dilemma; either taking an additional loan of THB 20,000³⁸ to pay for new documents or leaving her employer. She chose the latter. As she had several unpaid loans with high interest rates in Myanmar, she explained that she did not wish to add to her already mounting debt: *"I didn't want to pay that amount of money and instead I found employment at an iron factory"*. Thus, for Interviewee 10, it appeared that the ease of finding employment without legal documentation led her to perceive the risks of taking on additional debt as greater than the necessity and opportunities of borrowing money to pay for documentation. Hence, contrasting the case above, Interviewee 10 did not feel motivated to take a loan.

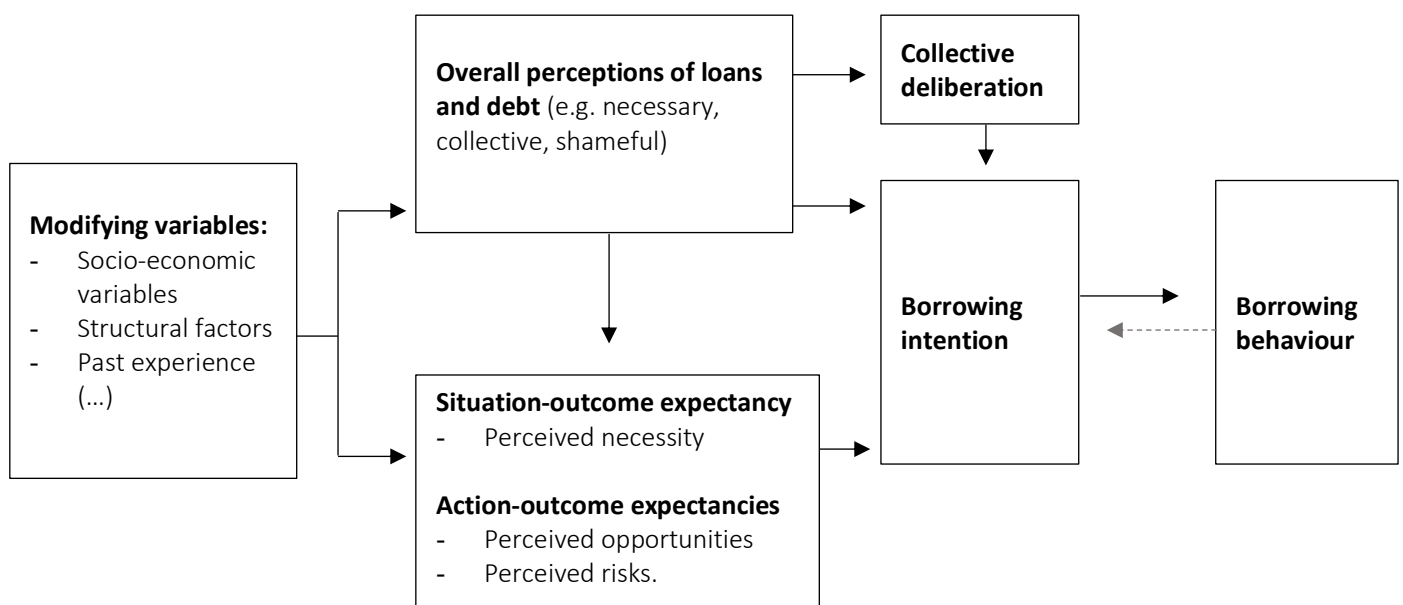
³⁸ THB 20,000 is equivalent to approximately 650 USD (see list of applied exchange rates on page vii)

In summary, this study has found indications of links between the interviewees' borrowing behaviour and their perceptions of loans and debt. To further explore this link, the following section proposes a model that attempts to show how the identified perceptions may influence borrowing behaviour. Whilst the empirical findings provide the basis for this model, they do not establish a clear picture of the mechanisms that may be at play, as argued in Chapter Four. Therefore, in the following section, the study employs insights from SCT and the two outlined social cognition models, namely the HMB and MSCT.

6.2.2 Model of Perceptions and Borrowing Behaviour

The following model aims to crystallise the findings of this study and propose a theoretically informed understanding of how the interviewees' perceptions may influence their borrowing behaviour. At the offset, it should be noted that as the model relies partly on theoretical assumptions, further empirical studies are needed to enhance the empirical validity and establish the explanatory power of the model. As such, the proposed model can be regarded as a first step towards building an understanding of the relationship between Myanmar migrants' perceptions and borrowing behaviour, offering a basis for future studies to further explore the link. The proposed model is presented below:

Figure 3: Proposed Model of Perceptions and Borrowing Behaviour



6.2.3 Description of Model

Overall, the model draws on the links indicated by the empirical material and the theoretical assumptions of the HBM and MSCT in positioning perceptions as determinants of behaviour. In the model, *borrowing behaviour* refers to whether a person takes a loan or not. As the core of the model, four cognitive variables are included, namely the *overall perceptions of loans and debt* and the *perceived necessity, perceived opportunities* and *perceived risks* of a loan and its purpose. Using Bandura's concept of outcome expectancies, *perceived necessity* is theorised as a situation-outcome expectancy, whilst *perceived opportunities* and *perceived risks* are conceptualised as action-outcome expectancies. Furthermore, the model aims to mirror the collective character of loan-taking by factoring in an element of *collective deliberation*.

In addition to these empirically derived constructs, the model includes two theoretically grounded constructs, namely *modifying variables* and *borrowing intention*. The inclusion of modifying variables draws on the HBM and aligns with SCT-assumptions about the socio-structural conditioning of both cognitions and behaviour. The modifying variables³⁹ include *socio-economic variables*, referring to an individual's social, economic and demographic characteristics (Holm 2011), and *structural factors*, reflecting characteristics of a given cultural, political and economic setting (Luszczynska & Schwarzer 2005: 132). Furthermore, *past experience* has been included as an additional modifying variable to somewhat reflect the assumed reciprocity between perception and behaviour. Although further exploration of the assumed reciprocal relationship is beyond the scope of this study, a dotted arrow has also been included to indicate that a two-way relationship may exist between the interviewees' perceptions, intentions and borrowing behaviour.

Moreover, consistent with the inclusion of *goals* in the MSCT, the model contains *borrowing intention* as a construct that mediates between the perceptions and *borrowing behaviour*. The inclusion of this construct plays an important role as it represents the assumption that perceptions contribute to the formation of an intention with regards to whether or not the act of taking a loan should be pursued, but equally acknowledges an intention does not necessarily lead to an intended action being realised. The lack of such a construct within the HBM has been a recurrent point of criticism, particularly because the inclusion of such a construct allows for an analytical distinction between the motivational and volitional phases of behavioural enaction (Abraham & Sheeran 2005: 41-42). Hence, the integration of constructs from both theoretical models can be seen as a strength of the proposed model.

³⁹ The list of modifying variables should not be viewed as exhaustive. Rather, any future application of the model could benefit from including additional variables in so far as their inclusion is theoretically or empirically supported.

Furthermore, it should be noted that the model does not claim to be universally applicable, nor exhaustive. Rather, it proposes a framework that aims to facilitate an enhanced, though not comprehensive, understanding of factors that may motivate Myanmar migrants' borrowing behaviour. As such, the model may function as an ideal type⁴⁰, aimed at aiding analysis by providing a generalised framework through which an understanding of the complexities of the real world can be approximated. Correspondingly, not all aspects of the model are necessarily believed to be activated or present in a given behavioural enactment process. Finally, the contextuality of the model can be seen as one of its strengths; it is based on inductively collected, first-hand accounts from Myanmar migrants in Thailand, and thus takes into account aspects relevant to this particular group, rather than trying to fit their experiences into pre-existing theoretical models.

6.2.4 Explanation of Model

The model can be explained as follows; a number of *modifying variables* are assumed to play into shaping the migrants' perceptions. This includes *socio-economic variables*, such as occupation, gender and age, that can be thought to link with differentiated experiences in relation to loans and debt. Further exemplifying the influence of *modifying variables*, the cultural setting, expressed through factors such as cultural norms, and the economic setting, for example a situation of limited income opportunities, can be thought to impact how the interviewees' perceive loans and debt on an overall level, as well as the degree to which they perceive loans to be necessary.

In turn, drawing on the theoretical assumptions of the MSCT, the four outlined perception variables are assumed to impact the formation of a *borrowing intention*. Whilst the three outcome expectancy variables are believed to directly influence the intention formation, the *overall perceptions of loans and debt* are assumed to influence the *borrowing intention* both directly and indirectly. Firstly, *overall perceptions of loans and debt*, for example seeing debt as something shameful, are believed to have a direct impact on whether an individual feels motivated to take a loan. Secondly, the *overall perceptions of loans and debt* are believed to be able to influence all three outcome expectancies. For instance, a view of debt as something negative with social consequences can be thought to impact the *perceived opportunities* and *perceived risks* connected with a specific loan.

The four perception variables outlined above may both complement and contradict one another. Therefore, an appraisal process where each of the perceptions are weighted against one another is believed to take place, ultimately resulting in the formation of a *borrowing intention*. This assumption

⁴⁰ In Max Weber's terminology, *ideal type* refers to concepts or models that constitute a generalised depiction of a given phenomenon in the social world. The aim of an ideal type is not to comprehensively reflect an objective truth, but rather to constitute an analytical tool that allows social scientists to understand the complexities of the social world by comparing how and where an observed phenomenon diverges from the ideal type (Månson 2013: 108; Brun 2011).

is theoretically grounded in both the HBM, where the five health beliefs are assumed to influence health behaviour collectively, and in the MSCT, where individuals are believed to weigh positive and negative outcome expectancies before developing an intention on whether to act (Luszczynska & Schwarzer 2005: 132). This assumption is considered another strength of the model, as it allows for the individuals to hold contradictory perceptions, and thereby does not presume or require an individual to have one coherent world view. Interviewee 10 exemplified such a contradiction by simultaneously seeing gambling as entailing serious risks and as an opportunity for trying to solve her financial problems.

Moreover, the model incorporates a *collective deliberation* construct that is connected with the *overall perceptions of loans and debt*, as the perceived collective character may lead the migrants to take into account the opinions of family members before a final borrowing intention is shaped. Aligning with the SCT-assumption about the social embeddedness of the cognition-behaviour process, the inclusion of this construct can be seen as a merit of the proposed model compared to the HBM and MSCT, neither of which account for how an individual's behaviour may be impacted by the opinions of others.

Finally, the formation of a *borrowing intention* is believed to contribute to the interviewees' *borrowing behaviour*. Referring back to Chapter Five, it is important to remember that the formation of an intention does not necessarily result in a loan being taken. However, as the model can be seen as a motivational model of behaviour in line with the HBM and MSCT, the translation process from intention to action is not included. Whilst this limitation has led to criticism of motivational models in general (Armitage & Conner 2000:173-178), this study believes that motivational models which explicitly acknowledge their partial ability to account for behavioural enactment can offer insights that, in combination with volitional models, may be able to inform a larger, more holistic picture of behaviour. Moreover, it should be mentioned that several intentions can coexist, and that enacted behaviour can be a function of multiple intentions (Conner & Norman 2005: 9).

6.2.5 Use and Limitations of Model

Within SCT and behavioural research more broadly, the construction of behavioural models constitutes a way to seek to understand behaviour, allowing researchers to propose explanations as to why people act the way they do and identify possible avenues for behaviour change (Conner & Norman 2005: 7). In particular, models that identify amendable antecedents of behaviour are believed to be particularly useful (Abraham & Sheeran 2005: 58). Correspondingly, the model proposed by this study can be regarded as a way to pursue an enhanced understanding of Myanmar migrants' borrowing behaviour and point to aspects that may help inform research as well as interventions and policies targeting indebtedness amongst this target group. As such, the model

suggests that understanding how migrants perceive loans and debt constitutes a piece of the puzzle in comprehending migrant indebtedness. Furthermore, a strength of the model is arguably that it identifies antecedents of behaviour that are assumed to be modifiable, suggesting that changes in the migrants' perceptions may be able to translate into changes in their motivation towards borrowing and ultimately influence their borrowing behaviour. Hence, based on the model, it can be hypothesised that interventions or policies that manage to alter how migrants perceive loans and debt, for example by lowering the perceived necessity of loans, may be able to influence their borrowing behaviour. However, in making this hypothesis it should be noted that exploring how perceptions can be changed has been beyond the scope of this study, and that the model cannot, nor does it intend to, provide a blueprint for behaviour change. Moreover, to determine the utility of the model in guiding understanding as well as interventions, further empirical testing is needed to enhance the empirical validity and establish the explanatory power of the model. Furthermore, a number of limitations of the model should also be kept in mind.

First, it should be noted that the model is developed based on a small sample that has been selected in a non-probabilistic manner. Thus, rigorous testing would be needed to assess its generalisability in relation to migrant workers from Myanmar in Thailand more broadly, as well as to wider contexts. Furthermore, recalling the limitations outlined in Chapter Four, the empirical material alone does not permit for making causal inferences. Moreover, as the model has been developed based on qualitative data, the study has not been able to test the explanatory power of the constructs nor statistically test the relationship between them. Hence, the empirical material allows the study to imply association but does not provide grounds for determining which aspect impacts which. To this end, employing SCT has allowed the study to propose that perceptions may influence behaviour and thereby give direction to the arrows of the model. However, to explore and establish causal mechanisms, further studies would need to be undertaken (Abraham & Sheeran 2005: 48).

Furthermore, as the study acknowledges that a wide array of factors impact behaviour, the proposed model must be regarded as a simplification of behavioural processes. Thus, if the model is found to be empirically sound, it is still likely that perceptions will be just one aspect amongst several that researchers, practitioners and policy-makers will need to take into account in relation to Myanmar migrants' borrowing behaviour. Finally, in assuming that borrowing intentions are formed based on assessments between several perception variables, the model can be said to assume that the behavioural decision-making process is relatively rational and conscious. However, the degree to which unconscious aspects play into determining human behaviour is an ongoing debate, constituting an area for further exploration in relation to the explanatory power of the model (Chatterton 2016:29-30; Conner & Norman 2005: 7).

Chapter 7: Concluding discussion

7.1 Summary of Principle Findings

Through an inductive, phenomenologically-inspired research design, this study has explored how 35 migrant workers from Myanmar in Thailand perceive loans and debt, and looked into how these perceptions may be linked with their borrowing behaviour. Guided by the analytical method of Applied Thematic Analysis, the study has inferred commonalities between the interviewees' accounts and concluded that the sample tended to perceive loans and debt as risky and negative, yet necessary and difficult to avoid. Moreover, the interviewees seemed to view loans and debt as a matter of collective responsibility that transgresses individual needs and involves families on a broader scale, with regards to both burdens and benefits of borrowing. It was further argued that the migrants appeared to perceive the social significance of loans and debt to extend beyond family boundaries, reaching into their social lives on multiple levels. More specifically, it was argued that the interviewees' loan-taking from informal loan-providers meant that their loans and debts were closely intertwined with their social lives, ranging from the most intimate sphere of family and friends, to their everyday relations with neighbours, community members and employers. Rooted in this social entrenchment, it was argued that the migrants appeared to perceive loans and debt as connected with dreaded social consequences and risks, ranging from social stigma and sanctions to verbal and physical fighting, suicides and people running away. In addition to these overall perceptions pertaining to loans and debt in general, the study has argued that the interviewees' perceptions of specific loans appeared to differ based on an assessment of the perceived necessity, perceived opportunities and perceived risks of a specific loan and its purpose.

Furthermore, based on the interviewees' self-reported past and intended borrowing behaviour, the study has argued that the empirical material indicates links between the outlined perceptions and the interviewees' borrowing behaviour. However, as the study has employed a cross-sectional approach, the empirical material does not permit for making causal inferences nor establish a clear picture of the relationship between perceptions and borrowing behaviour. Hence, to propose a model of how the outlined perceptions may link with borrowing behaviour, the study has employed theoretical assumptions from Social Cognition Theory and two social cognition models, namely the Health Belief Model and the Model of Social Cognitive Theory. The purpose of the model has been fourfold: a) to crystallise the findings of this study; b) further explore the relationship between perceptions and borrowing behaviour; c) propose an understanding of how perceptions may influence borrowing behaviour; and, d) offer a basis for future studies to further explore the link. Amongst the strengths of the model, its empirically-derived constructs, its integration of insights from two complementary theoretical models, its ability to account for contradictory perceptions held by the same individual and the assumed modifiability of the identified antecedents of behaviour can

be mentioned. Nonetheless, as the model relies in part on theoretical assumptions and is constructed based on a small, non-representative sample, further empirical studies are needed to enhance the empirical validity and establish the generalisability and explanatory power of the model. As such, the model can be regarded as a first step towards building an understanding of the relationship between Myanmar migrants' perceptions and borrowing behaviour.

7.2 Implications for Future Research

As previously argued, the findings of this study may constitute the starting point for future research. In particular, this study calls for future research to further explore the relationship between Myanmar migrants' perceptions and borrowing behaviour, and empirically test the proposed model. As a continuation of this study, data from a larger, more representative sample of Myanmar migrants could be collected through a quantitative study, aiming to statistically test the explanatory power of the model and the relationship between its constructs. Moreover, operationalisation of the perception variables would allow such a study to explore whether the outlined perceptions resonate with Myanmar migrants more broadly. If resources are available, a longitudinal survey design would be particularly advantageous as it would allow the study to measure perceptions and intended borrowing behaviour at one point in time and test whether these have explanatory power in relation to the migrants' realised borrowing behaviour at a later point in time. Furthermore, to bolster the relevance of the findings for practitioners and policy-makers, such studies could be supplemented by research looking into if and how perceptions may be altered through interventions. Finally, future research could explore the volitional phase of borrowing behaviour and possibly expand the proposed model to include several stages of behavioural enactment. Such studies would enable exploration of the influence of perceptions beyond intention formation and thereby further illuminate the relevance of perceptions in relation to behaviour change interventions.

7.3 Contributions and Implications for Existing Research, Policy and Practice

The findings of this study have both supported and expanded on previous research, as highlighted through the Analysis. In relation to previous regional findings arguing that loans and debt in the context of South-East Asia tend to be regarded as obligations of entire households, generally carry negative connotations and are linked with social stigma and sanctioning, the findings of this study have resonated and offered elaborated insights into their significance in a Myanmar context. In particular, it is noteworthy that the empirical findings suggest that in order to comprehend and address indebtedness amongst Myanmar migrants, studies, interventions and policies need to take into account the multitude of ways that migrants can be involved in loan-taking and debt repayment through their families. On a practical level, this indicates that interventions may need to target

migrant-sending households as well as the migrants themselves to effectively address migrant indebtedness.

Whilst the findings with regards to the interviewees' perceptions may perhaps not come across as surprising, this study believes in the importance of letting migrants elaborate on their own understandings and experiences. Without studies that seek to explore and document how the migrants themselves understand, explain and feel about loans and debt, ideas about their perceptions ultimately rely on mere assumptions. As no previous in-depth studies on this topic seem to exist, the findings of this study can be seen as a significant contribution towards filling this knowledge gap and towards creating a basis for more targeted advocacy, assistance and policy-making in relation to indebtedness amongst Myanmar migrants. In particular, keeping its limitations in mind, the model proposed by this study points to aspects that researchers, practitioners and policy-makers alike may benefit from exploring if they wish to understand and address the borrowing behaviour of Myanmar migrants in Thailand.

Looking beyond the implications in a Myanmar-Thai context, the findings of this study can be seen as a context-based contribution towards building an enhanced understanding of migrant indebtedness more broadly, and thereby of one of the factors that have been found to impact the developmental potentials of migration. The salience of establishing such an understanding has arguably never been more prominent than today, urged by the seemingly countervailing growth in both the debts associated with migration and the global optimism with regards to the developmental potentials of migration. To support and realise the vision of migration as a driver for sustainable development set out in the 2030 Agenda for Sustainable Development and the Global Compact for Migration, studies from across the world are needed to establish an empirically-grounded, fuller comprehension of the nexus between debt, migration and development. Thus, it is the hope that the findings of this study may constitute a useful, albeit humble contribution to creating such a knowledge base and thereby illuminating the path forward towards realising the developmental potentials of migration for the benefit of all, including migrant workers from Myanmar in Thailand.

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Appendices

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Appendix B: List of Gatekeepers

Table B.1: List of gatekeepers

Location	Gatekeepers
Mae Sot, Tak	Christian community 1: The IOM Field Office in Mae Sot facilitated contact to a young man from a migrant community on the outskirts of Mae Sot. Based on the selection criteria, he found four workers from his community and drove them to and from the IOM Field Office, where the interviews took place. The gatekeeper was amongst the four migrants interviewed.
Mae Sot, Tak	Christian Community 2: Translator 1, an IOM employee, contacted a friend, who put the researcher in contact with a priest from a Christian congregation of migrants from Myanmar. The priest arranged for himself, his wife and four church members to be interviewed. The priest and another church member were interviewed individually, whilst the rest partook in a FGD. The interviews took place at the IOM Field Office.
Mae Sot, Tak	Garage Workers: IOM's Field Office in Mae Sot is located down the road from a local garage that employs several migrant workers. IOM reached out to one of the workers and arranged for a group of them to participate. One person took part in an individual interview and the rest participated in a FGD. The interviews took place at the IOM Field Office.
Mahachai, Samut Sakhon	Migrant Workers Rights Network (MWRN): MWRN is a CSO working to promote the rights of Myanmar migrant workers in Thailand. The contact to MWRN was facilitated by a Burmese IOM colleague, who undertook all communication leading up to the interviews, as the MWRN contact person did not speak English. Based on the selection criteria, MWRN sat up two individual interviews and a FGD with workers from two local factories. The interviews took place at the MWRN office in Mahachai.
Bangkok, Bangkok	HomeNet: HomeNet is a network targeting domestic workers and workers within the informal economy, striving to empower home-based workers economically, improve their occupational health and safety, and improve the access of informal workers to social protection. As the researcher has been working with HomeNet on a previous project as part of her internship, the researcher reached out to the chair of the network directly. Based on the selection criteria, HomeNet sat up individual interviews with three domestic workers. The interviews were undertaken at the researcher's apartment in Bangkok.

Anonymous village, Samut Prakan **Samut Prakan Residence:** Translator 3 reached out to a migrant worker, with whom she had previously engaged through her job in a Bangkok-based NGO. The worker acted as gatekeeper, setting up four individual interviews and one FGD with workers from his community in Samut Prakan. The interviews took place in a residential building, where all of the interviewees lived. The researcher was invited to use one of the interviewees' homes for the interviews.

Appendix C: Overview of Interviewees

Table C.1: Overview of interviewees

	Number	Sex	Sector	Years in Thailand	Location	Affiliation	Origin	Date
	I1	W	Agriculture	9	Mae Sot, IOM office	Christian community 1	Bago Division	10.01.19
	I2	W	Unemployed	9	Mae Sot, IOM office	Christian community 1	Bago Division	10.01.19
	I3	M	Construction	10	Mae Sot, IOM office	Christian community 1	Bago Division	11.01.19
	I4	M	Agriculture	11	Mae Sot, IOM office	Christian community 1	Bago Division	11.01.19
	I5	M	Other	27	Mae Sot, IOM office	Christian community 2 (married to F1.3)	Kachin State	12.01.19
	I6	M	Service	21	Mae Sot, IOM office	Garage workers	Mon State	13.01.19
	I7	W	Other	21	Mae Sot, IOM office	Christian community 2	Ayeyarwady Division	14.01.19
	I8	W	Domestic	15	Mae Sot, IOM office	Individual	Yangon Division	14.01.19
	I9	M	Fishing	4	Mahachai, MWRN office	Individual (married to I10)	Shan State	20.01.19
	I10	W	Fishing	2	Mahachai, MWRN office	Individual (married to I9)	Shan State	20.01.19
Individual Interviews	I11*	W	Domestic	26	Bangkok, researcher's apartment	HomeNet members	Kachin State	26.01.19
	I12	W	Domestic	14	Bangkok, researcher's apartment	HomeNet members	Mon state	26.01.19
	I13*	W	Domestic	15	Bangkok, researcher's apartment	HomeNet members	Mandalay Division	26.01.19
	I14	M	Manufacturing	1	Samut Prakan, migrant residence	Residence community (Brother-in-law to F4.3)	Bago Division	27.01.19
	I15**	M	Manufacturing	5	Samut Prakan, migrant residence	Residence community (married to G2)	Bago Division	27.01.19
	I16**	W	Unemployed	5	Samut Prakan, migrant residence	Residence community (married to G1 and sister to G3)	Bago Division	27.01.19
	I17**	W	Manufacturing	2	Samut Prakan, migrant residence	Residence community (sister to G2)	Bago Division	27.01.19

	F1.1	W	Domestic	18	Mae Sot, IOM office	Christian community 2 (married to F1.4)	***	12.01.19
	F1.2	W	Domestic	8	Mae Sot, IOM office	Christian community 2	***	12.01.19
	F1.3	W	Other	25	Mae Sot, IOM office	Christian community 2 (married to I5)	Shan state	12.01.19
	F1.4	M	Domestic	19	Mae Sot, IOM office	Christian community 2 (married to F1.1)	Ayeyarw ady Division	12.01.19
	F1.5	M	Construction	5	Mae Sot, IOM office	Christian community 2	***	12.01.19
	F2.1	W	Unemployed	25	Mae Sot, IOM office	Garage workers	***	13.01.19
	F2.2	M	Service	5	Mae Sot, IOM office	Garage workers	***	13.01.19
	F2.3	W	Domestic	19	Mae Sot, IOM office	Garage workers	***	13.01.19
	F2.4	M	Service	7	Mae Sot, IOM office	Garage workers	***	13.01.19
	F2.5	W	Unemployed	21	Mae Sot, IOM office	Garage workers	***	13.01.19
Focus Group Discussions	F3.1	W	Manufacturing	1	Mahachai, MWRN office	Screw factory	Magway Division	20.01.19
	F3.2	M	Manufacturing	7	Mahachai, MWRN office	Screw factory	Bago Division	20.01.19
	F3.3	M	Manufacturing	7	Mahachai, MWRN office	Screw factory	Shan State	20.01.19
	F3.4	M	Manufacturing	5	Mahachai, MWRN office	Screw factory	Bago Division	20.01.19
	F4.1	W	Manufacturing	5	Samut Prakan, migrant residence	Residence community	Mon State	27.01.19
	F4.2	W	Manufacturing	6	Samut Prakan, migrant residence	Residence community	Mon State	27.01.19
	F4.3	M	Manufacturing	5	Samut Prakan, migrant residence	Residence community (Brother-in- law to I14)	Bago Division	27.01.19
	F4.4	M	Manufacturing	5	Samut Prakan, migrant residence	Residence community	Mandalay Division	27.01.19

Total: 35 interviewees

* Interview conducted in English

** The interview with I15, I16 and I17 was conducted as a group-interview, as per the interviewees' request

*** Origin not reported by interviewee

Appendix D: Interview Guide – Individual Interviews

Table D.1: Interview Guide – Individual interviews

Introduction	<ul style="list-style-type: none"> • Introduction of researcher, translator and project • Explanation of implications and data protection measures • Obtain verbal consent for interview • Obtain verbal consent for audio recording 		
Migration history	<ul style="list-style-type: none"> • Where are you from? (Nationality, State/region, Rural/urban) • How long have you been in Thailand? (this time, in total?) • Why did you choose to migrate to Thailand? • What kind of work do you do? 		
Debt history	<ul style="list-style-type: none"> • What do you think about when you think about borrowing money? • Have you ever borrowed money? 		
	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p>If yes:</p> <ul style="list-style-type: none"> • Did you have debt before migrating? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ Was debt part of your reason for migrating? Why? • Did you have to borrow money for migrating? (Amount, source, conditions) • Have you needed to borrow money in Thailand? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ How about for documentation? • Do you have any debt right now? How much? • How do you feel about your debt(s)? • What do you think/feel about the creditors? • What do you think about the conditions for the loan(s)? • Do you feel that you knew and understood the conditions of the loan beforehand? • How did you make the decision to borrow the money? • When you borrowed the money, did you know how you were going to repay the money? • Did you have to migrate to be able to repay the money? • Did you have any concerns about borrowing the money? • Have your debt(s) been causing you any problems? <ul style="list-style-type: none"> ○ Have you had difficulties repaying your debt(s)? ○ If yes, what consequences has that had? ○ What happens if someone can't repay their debt? ○ What do people think when someone can't repay their debt? </td> <td style="vertical-align: top; width: 50%;"> <p>If no:</p> <ul style="list-style-type: none"> • Is there a particular reason why you have never borrowed money? • Would you consider borrowing money in the future? <ul style="list-style-type: none"> ○ If yes, from whom, under what circumstances and why? ○ If no, why not? • Would you consider borrowing money here in Thailand? If yes, from whom? </td> </tr> </table>	<p>If yes:</p> <ul style="list-style-type: none"> • Did you have debt before migrating? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ Was debt part of your reason for migrating? Why? • Did you have to borrow money for migrating? (Amount, source, conditions) • Have you needed to borrow money in Thailand? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ How about for documentation? • Do you have any debt right now? How much? • How do you feel about your debt(s)? • What do you think/feel about the creditors? • What do you think about the conditions for the loan(s)? • Do you feel that you knew and understood the conditions of the loan beforehand? • How did you make the decision to borrow the money? • When you borrowed the money, did you know how you were going to repay the money? • Did you have to migrate to be able to repay the money? • Did you have any concerns about borrowing the money? • Have your debt(s) been causing you any problems? <ul style="list-style-type: none"> ○ Have you had difficulties repaying your debt(s)? ○ If yes, what consequences has that had? ○ What happens if someone can't repay their debt? ○ What do people think when someone can't repay their debt? 	<p>If no:</p> <ul style="list-style-type: none"> • Is there a particular reason why you have never borrowed money? • Would you consider borrowing money in the future? <ul style="list-style-type: none"> ○ If yes, from whom, under what circumstances and why? ○ If no, why not? • Would you consider borrowing money here in Thailand? If yes, from whom?
<p>If yes:</p> <ul style="list-style-type: none"> • Did you have debt before migrating? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ Was debt part of your reason for migrating? Why? • Did you have to borrow money for migrating? (Amount, source, conditions) • Have you needed to borrow money in Thailand? (reason, amount, source, conditions) <ul style="list-style-type: none"> ○ How about for documentation? • Do you have any debt right now? How much? • How do you feel about your debt(s)? • What do you think/feel about the creditors? • What do you think about the conditions for the loan(s)? • Do you feel that you knew and understood the conditions of the loan beforehand? • How did you make the decision to borrow the money? • When you borrowed the money, did you know how you were going to repay the money? • Did you have to migrate to be able to repay the money? • Did you have any concerns about borrowing the money? • Have your debt(s) been causing you any problems? <ul style="list-style-type: none"> ○ Have you had difficulties repaying your debt(s)? ○ If yes, what consequences has that had? ○ What happens if someone can't repay their debt? ○ What do people think when someone can't repay their debt? 	<p>If no:</p> <ul style="list-style-type: none"> • Is there a particular reason why you have never borrowed money? • Would you consider borrowing money in the future? <ul style="list-style-type: none"> ○ If yes, from whom, under what circumstances and why? ○ If no, why not? • Would you consider borrowing money here in Thailand? If yes, from whom? 		

-
- Do you know of anyone who has had bad experiences? If yes, what did that make you think?
 - Have you been able to get support?
 - Have your debt(s) had any impact on your life or work here in Thailand?
 - Do you think that debts can impact your experience as a migrant in Thailand?
 - Would you consider borrowing money again in the future?
 - If you could, is there anything you would do differently or change about your debt(s)? Or is there something you would do differently if you would borrow money again?
 - Do you feel that you have had access to borrowing money when you needed to?
-

- **Indirect loans**
 - Has someone ever taken a loan on your behalf?
 - Have you ever contributed to paying off a loan, which you did not take?
 - **Remittances:** Do you send any money home to help pay off loans? If yes, how much?
-

Debt in general

- In general, what do you think about borrowing money?
 - Do you see any opportunities or positive aspects of borrowing money?
 - Do you think that it can be a good idea to borrow money sometimes?
 - Negative aspects? (When is it a bad idea? Certain things?)
 - In general, why do you think people borrow money?
 - Debt and migration
 - Is debt a reason for migration? Is migration necessary to pay back loans?
 - What do you think about borrowing money to finance migration?
 - If your son/ daughter was old enough to borrow money, is there something you would like to tell them or a piece of advice you would give to them?
 - Do you think that there is anything you should be careful with when you borrow money?
 - Is debt something that affects both men and women?
 - Moneylenders
 - If you had to borrow money today, where would you borrow them from?
 - Have you heard about these different types of moneylenders? [Use showcard with list of loan sources]
 - What do you think about them? / what do you think about the people who lend out money?
 - Are there certain types of moneylenders whom you trust more than others?
 - Do you think that you would have access to borrowing money from all of these?
 - Is there a difference between borrowing money in Myanmar and in Thailand?
 - Are there certain types of loans you think are better than others?
 - If you had the money, would you consider giving out loans to other people?
 - Social norms
 - In general, do you see debt as an individual matter or something that concerns the whole family?
 - Is debt something that can be discussed openly? Within the family? Amongst friends? In public?
 - In your home town, would you say it is normal for people to borrow money? How about amongst the people you know here in Thailand?
-

	<ul style="list-style-type: none">• Have you ever received any form of information about loans or debt? E.g. about how to manage them or what to be careful with?
Return	<ul style="list-style-type: none">• How long do you plan to stay in Thailand?• How would you feel about returning home if you still had debt(s) to repay?<ul style="list-style-type: none">○ Would your debt(s) influence your decision to go home?○ If yes, why? What kind of concerns? (Economic, social...)○ Do you know of anyone who has returned with debts? What happened?• Overall, how has it been to live and work in Thailand?
Round-off	<ul style="list-style-type: none">• Thank the interviewee• Ask the translator if they have any questions for the informant• Ask if the interviewee have any questions

Appendix E: Interview Guide – Focus Group Discussions

Table E.1: Interview Guide – Focus Group Discussions

Introduction	<ul style="list-style-type: none"> • Introduction of researcher, translator and project • Explanation of implications and data protection measures • Obtain verbal consent for interview • Obtain verbal consent for audio recording • Clarify, if they can read and write • Clarify FGD set-up
Start	<ul style="list-style-type: none"> • How do you know each other? • How long has each of you been in Thailand?
Exercise	<p>In groups, talk about why people borrow money and make a list of reasons</p> <ul style="list-style-type: none"> - Present it to the group and discuss
Perceptions	<ul style="list-style-type: none"> • Are there any positive aspect of borrowing money? • Are there any negative aspects of borrowing money? • Is borrowing money something common amongst your friends and families? • Would you borrow money? (Why/ why not?)
Consequences	<ul style="list-style-type: none"> • What happens when someone cannot pay back a loan? <ul style="list-style-type: none"> ○ What do you think about people who cannot repay their loans? ○ Do you worry about what other people will think if you cannot repay?
Exercise	<p>Individually, write down two pieces of advice that you would give to a good friend about borrowing money</p> <ul style="list-style-type: none"> • Present it to the group and discuss
Debt and migration	<ul style="list-style-type: none"> • Is debt a reason for migration? • Do you think debt can impact your experience as a migrant in Thailand? • Would debt impact your decision to go back to Myanmar?
Exercise	<p>1) The participants make a list of loan sources in Myanmar and subsequently of loan sources in Thailand. Each type of loan source is written on a post-it. (If any loan sources from the show card is missing, ask the participants if they have heard about it)</p> <p>2) On a wall or table, using the post-it notes:</p> <ol style="list-style-type: none"> a. Divide the loan sources into two groups; one group with sources you believe you have access to, and one group with those you do not think you can obtain a loan from. b. Rank the loan sources from the ones you trust the most, to the ones you trust the least <p>Follow-up questions:</p> <ul style="list-style-type: none"> • Is there a difference between borrowing money in Thailand and in Myanmar? • Would you give out loans?
Gender and debt	<ul style="list-style-type: none"> • Who knows more about debt, men or women?
Round-off	<ul style="list-style-type: none"> • Thank the participants • Ask the translator if they have any questions for the participants • Asking if the participants have any questions

Appendix F: Socio-Economic Characteristics and Migration Data for Sample

Table F.1: Key socio-economic characteristics of sample

Variable	Category	Number	Percentage
Sex	Women	19	54 %
	Men	16	46 %
Age	<30:	9	26 %
	30-40	13	37 %
	41-50	10	29 %
	>50:	3	9 %
Ethnic Group	Bamar	22	63 %
	Karen	2	6 %
	Kayah	1	3 %
	Mon	1	3 %
	Shan	4	11 %
	Gurkha	2	6 %
	Indian Myanmar	1	3 %
	Chinese Myanmar	1	3 %
	Other	1	3 %
Religion	Buddhist	23	66 %
	Christian	12	34 %
Marital status	Married	24	69 %
	Divorced	3	9 %
	Single	7	20 %
	Widowed	1	3 %
Literacy	Yes	30	86 %
	No	5	14 %
Highest educational level	No formal education	2	6 %
	Primary school	8	23 %
	Secondary school	12	34 %
	High school	10	29 %
	Formal skills training	1	3 %
	University	2	6 %
Household size	1-2	1	3%
	3-4	12	34 %
	5-6	10	29 %
	>6	9	26 %
	(missing)	(3)	9 %
Household ownership of assets (Possible to choose multiple options)	House/apartment	20	57 %
	Land	9	26 %
	Motorcycle	16	46 %
	Car	2	6 %
	Television	17	49 %
	None of the above	4	11 %
Type of employment pre-migration	Fixed employment	1	3 %
	Daily wage work	16	46 %
	Self-employed	3	9 %
	Unpaid domestic work	5	14 %
	work	2	6 %
	Unemployed	4	11 %
	Student	1	3 %
	Other		
Type of employment post-migration	Fixed employment	6	17 %
	Daily wage work	23	66 %

	Self-employed	1	3 %
	Unpaid domestic work	2	6 %
	Unemployed (Missing)	1	3 %
Daily wage* (in TBH)	<318	10	29 %
	318-400	15	43 %
	>400 (missing)	5 (5)	14 %
Monthly wage (in TBH)	<4,000	5	14 %
	4,000-8,999	7	20 %
	9,000-14,999	13	37 %
	>15,000 (missing)	4 (5)	11 %
Remittance sending	Yes	21	60 %
	No (missing)	13 (1)	37 %

*The average minimum daily wage is 318 THB (IOM 2018b: 2)

Table F.2: Key migration data for sample

Variable	Attribute	Number	Percentage
Documentation held (Possible to choose multiple options)	None	3	9 %
	Work permit (MoU)	3	9 %
	Certificate of Identification	15	43 %
	PJ passport	3	9 %
	Pink Card	4	11 %
	Border Pass	2	6 %
	Border Pass	2	6 %
	Tourist visa	10	29 %
	Labour visa	1	3 %
	Other visa	1	3 %
Assistance used during migration (Possible to choose multiple options)	Government agency	1	3 %
	Recruitment agency	3	9 %
	Broker	9	26 %
	Employer	2	6 %
	Family and friends	12	34 %
	Migrated independently	9	26 %
Migration cost	Lowest	20 TBH	-
	Average	11,320 THB	-
	Median	12,000 THB	-
	Highest	27,000 THB	-
Migration costs payed via (Possible to choose multiple options)	Savings	12	34 %
	Loans	9	26 %
	Wage deduction	11	31 %
	Selling assets	4	11 %
	Other	3	9 %
Financial situation better after migration	Yes	26	74 %
	Unchanged	7	20 %
	No	1	3 %
	(missing)	(1)	3 %
More savings than before migration	Yes	25	71 %
	Unchanged	3	9 %
	No	5	14 %
	(missing)	(2)	6 %

Appendix G: Interview Locations

Table G.1: Interview locations

Location	Site	Site characteristics
Mae Sot, Tak	IOM Field Office	Interview 1-8, FGD 1 and FGD 2 were conducted at the IOM Field Office in Mae Sot. The IOM Field Office is an official looking compound located on the outskirts of the town of Mae Sot. Two meeting rooms were utilised for the interviews and they were conducted without any interruptions. Overall, conducting the interviews at the IOM Field Office created a more formal atmosphere compared to the remaining interviews, and highlighted the researcher's affiliation with IOM. Both aspects can be assumed to have influenced the interviewees' perception of the researcher and of the interview situation. On one hand, it is possible that the formal setting made the interviewees feel out of their comfort zone. On the other, the interview setting may have inspired a certain degree of trust and created a space where the interviewees could speak openly without being cautious of family members or neighbours overhearing the interviews. To manage expectations, the researcher clarified at the beginning of each interview that the purpose of the interview was to conduct research for a master's thesis and that participation would not lead to any type of benefits from IOM.
Mahachai, Samut Sakhon	Office of the Migrant Worker's Rights Network (MWRN)	Interview 9-10 and FGD 3 were conducted at the MWRN office in Mahachai. MWRN is a CSO working to promote the rights of Myanmar migrant workers in Thailand. The interviews were conducted at the MWRN office in Mahachai, a small building in several stories. Due to the language barrier between the researcher and the MWRN contact person, insufficient instructions had been given with regards to the requirements for the interview setting. As a result, the first individual interview (interview 9) and FGD 3 took place in an open space located on a staircase that was in frequent use. Moreover, the space only had three walls and faced a heavily trafficked road. Thus, these initial interviews were characterised by a lot of noise and interruptions. For the second individual interview (interview 10) a quiet, secluded room became available. Like the IOM Field Office, the MRWN office provided a relatively formal setting for the interviews and can be assumed to have inspired

		some degree of trust amongst the interviewees, not least as the organisation specifically works on assisting and promoting the rights of Myanmar migrant workers.
Bangkok, Bangkok	Researcher's apartment	Interviews 11-13 were conducted in the researcher's apartment in Bangkok. This interview setting created a more private and intimate atmosphere than the first two locations. The researcher was arguably in control of this setting and being in the home of the researcher may have left the interviewees feeling outside their comfort zone. However, the three interviewees seemed relaxed in the situation and the atmosphere of the interviews appeared friendly and informal.
Anonymous village, Samut Prakan	Residence of migrant workers	Interview 14-17 and FGD 4 took place in the shared residence of a group of migrant workers. The residence building was placed in a small settlement in Samut Prakan and comprised on around 20 single bedroom apartments. One family offered the researcher to use their room for conducting the interviews. The setting was informal and intimate, and the interviews were undertaken sitting on the floor. This setting arguably created a space where the interviewees were in control and more at ease. Nevertheless, being in the shared home of the migrants also meant less privacy and the nearby presence of neighbours may have influenced the degree to which the interviewees felt like they could speak openly.

Appendix H: Description of Translators

Table H.1: Description of translators

Translator	Description	Interviews translated
Translator 1	<p>Translator 1 is originally from Myanmar, belonging to the Karen ethnic group. She fled to Thailand when she was 14 years old. She holds a master's degree in International development (from Thailand) and has worked with several NGOs and CSOs in Mae Sot. She is now working freelance (doing e.g. translation) and has a small business that sells weaving products produced by Karen women. She told the researcher that she is a practicing Christian.</p> <p>Through her NGO/CSO work she has acted as interpreter between donors and beneficiaries. Additionally, she has worked as an interpreter for refugee resettlement projects. Finally, she has translated for an IOM colleague who came to Mae Sot to do research.</p> <p>Appeared to have good rapport with all respondents.</p>	Interviews 1-5, 7 & 8 FGD 1
Translator 2	<p>Translator 2 also belongs to the Karen ethnic group and came to Thailand when he was 12 years old to live with his aunt in a refugee camp on the border. His parents stayed behind in Myanmar. However, when he arrived to Thailand, the aunt had been accepted for a resettlement programme and left the camp. He went to school in the camp and graduated college there. After graduating, he started working with IOM and has now been with IOM for four years. He is currently working on a project that aims at helping Muslim Burmese communities in Tak.</p> <p>Translator 2 had some interpretation experience from his time of living in the refugee camp. Moreover, his work at the IOM at times requires him to function as an interpreter.</p> <p>Appeared to have good rapport with all respondents.</p>	Interview 6 FGD 2
Translator 3	<p>Translator 3 is originally from Mon State in Myanmar, the daughter of a Bamar mother and Pao father. She came to Thailand when she was 16 to work as a domestic worker. During her time as a domestic worker, she taught herself English and began attending courses at a migrant learning centre. She has subsequently worked in a range of different occupations, for example as a social worker in an NGO helping street children in Thailand. At the time of the interviews, she was in the final year of her bachelor's degree in Social Policy at a university in Bangkok.</p> <p>Translator 3 had done a lot of interpretation work previously, mostly for researchers working on migration related topics in Thailand.</p> <p>Appeared to have good rapport with all respondents.</p>	Interview 9-15 FGD 3 & 4

Appendix I: Codebook

The following codebook was developed inductively, meaning that the codes were generated from the empirical material. The codes have been developed through an iterative process, spanning from the data collection to the transcription and coding of the interviews.

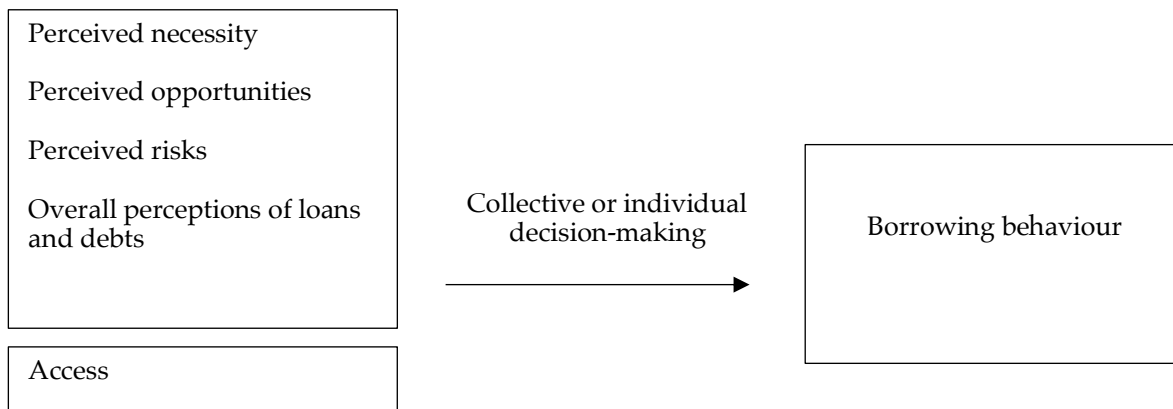
Table I.1: Codebook

Codes	Sub-codes 1	Sub-codes 2
Reasons for loans	Immediate factors	<ul style="list-style-type: none"> • Costs of living • Migration costs • Documentation costs • Remittances • Gambling • Running business • Buying house/land • Education • Broker fees in Thailand
	Structural factors	<ul style="list-style-type: none"> • Lack of livelihood opportunities • Precarious working conditions
Loan characteristics	Formal / Informal	<ul style="list-style-type: none"> • Formal loans • Informal loans
	Loans in Myanmar vs. in Thailand	<ul style="list-style-type: none"> • Loans in Myanmar • Loans in Thailand
	Loan conditions	<ul style="list-style-type: none"> • Interest rates • Collateral • Wage deductions
	Access to loans	
	No experience with borrowing	
Perceptions of loans and debt	Positive	<ul style="list-style-type: none"> • Opportunity • Benefits
	Negative	<ul style="list-style-type: none"> • Risks • Stressful • Worrying • Shameful • Inferior • Unhappy • Useless • Should be avoided
	Necessity	
	Collective/ individual	<ul style="list-style-type: none"> • Collective • Individual
	Normal	
	Sensitive/ discuss openly	<ul style="list-style-type: none"> • Sensitive • Can discuss openly
	Not a problem	

Perception of creditors	Source	<ul style="list-style-type: none"> •Family •Friends •Employers •Moneylenders •Bank •Microfinance institution •Migrant community •Broker
	Creditors in Myanmar vs. Thailand	<ul style="list-style-type: none"> •Creditors in Myanmar •Creditors in Thailand
	Migrants as creditors	<ul style="list-style-type: none"> •Willingness to lend •Own experience as creditor •Moral aspect
	Gratitude towards creditors	
	Empathy	<ul style="list-style-type: none"> •From creditors •From migrants
Social entrenchment	The family/ household	
	Social consequences	<ul style="list-style-type: none"> •Rumours •Stigma •Conflict •Violence •Suicide •Running away
Decision-making	Reason for migration	<ul style="list-style-type: none"> •Livelihood •Debt
	Loan-taking decision Return decision	
Borrowing in the future	Borrowing in the future	<ul style="list-style-type: none"> •Yes •No

Appendix J: Inductive Working Model

Figure J.1: Inductive working model



Appendix K: Loan and Debt Patterns Amongst the Interviewees

Of the 35 interviewees, all but one had personal experience with taking loans and having debt⁴¹. Amongst these, 18 reported having debt at the time of the interviews and nine replied that they had no current debt⁴². The 17 individual interview participants were asked where their loans had been taken, revealing that 16 had borrowed money in Thailand and 12 had taken loans in Myanmar. Of these, 11 had experience of borrowing in both countries.

Looking closer at the loans taken in Myanmar, the interviewees painted a picture that is highly reminiscent of the findings presented in the Literature Review. Namely, loans were articulated as a response to lack of job opportunities and, correspondingly, poor and irregular income opportunities. Moreover, lack of state services, such as health care and education, were mentioned as structural factors that add pressure to the economic situation of households in Myanmar. In response to these challenges, loan-taking and migration appeared to be two correlated coping mechanisms. Of the interviewees, 69 percent (24 interviewees) had needed to borrow money to finance their migration to Thailand, particularly amongst those who had come to work in Bangkok, Samut Sakhon and Samut Prakan (16 out of 17 interviewees in these provinces).

Considering that the knowledge about loans taken by migrants in Thailand during their migration is currently limited, it is noteworthy that such loans appeared to be common amongst the interviewees. The reported immediate factors linked with the interviewees' loan-taking in Thailand were costs of living, documentation costs, and remittances. Moreover, the interviewees mentioned periods of unemployment, often at the beginning of their stay in Thailand, as a central reason for these loans. Similarly, periods without income in connection with job change and the costs incurred in such a change (often both documentation costs and broker fees), were also a frequently mentioned cause, particularly amongst the interviewees in the inner provinces. Looking at a more structural level, the interviewees saw loan-taking in Thailand as connected with difficulties in finding jobs and low wages, thus displaying similarities with the reasons for loan-taking in Myanmar. In this regard, some differences could be observed between the accounts of the migrant workers in Tak and those in the inner provinces. Whilst the majority of the interviewees in Tak were daily workers with irregular incomes, typically earning a daily wage below the legal minimum (10 out of 14 interviewees⁴³), the workers in the inner provinces were generally employed on a more regular basis and all of them earned the minimum wage or above. For the former group, costs of living, lack of

⁴¹ F4.4 was the only interviewee who reported never having had debts. He was in his late 20's and explained his ability to avoid loans with reference to being single and not having any family members to care for. Whilst he had never borrowed money himself, he reported having frequent experience of lending money to other migrant workers.

⁴² Seven interviewees chose not to answer the question about current debts.

⁴³ Of the 18 migrants interviewed in Tak, two did not wish to answer the question about their salaries and two were unemployed.

work and low wages appeared to be the main reasons for loan-taking, whilst there was a tendency within the latter group to explain loan-taking in Thailand as a result of documentation costs and remittance-sending. These findings expand and nuance the list of causes of *at-destination* loans presented in the Literature Review. In particular, it is worth remarking that whilst the Literature Review suggested that debt can inhibit migrants' ability to send remittances, this study has found that loans also appear to play an enabling role in relation to remittance-sending.

For both Myanmar and Thailand, the sources of loans⁴⁴ used by the interviewees were exclusively informal, including relatives, friends, employers and informal moneylenders within the interviewees' communities⁴⁵. The interviewees expressed being either unaware of any formal loan avenues or explained that formal loans were unavailable to them. In line with findings presented in the Literature Review, relatives and friends appeared to be the preferred option for loans, particularly motivated by such loans generally being interest free⁴⁶, relatively flexible and not requiring collateral. By contrast, several interviewees expressed reluctance towards borrowing from moneylenders, with interest rates being the main reason. Moneylenders were typically described as more affluent community members, who lend out money for profit. In the Thai context this referred to other Burmese migrant workers. The reported interest rates fluctuated from five to 40 percent, with most being charged on a monthly basis, although daily or biannual rates were reported as well. Whilst employers were generally reported not to charge interest rates, the interviewees' views on loans from employers appeared to differ considerably. Some interviewees saw their employers as the most reliable sources of loans, whilst others linked such loans with experiences of being deceived in relation to the loan terms or being forced to perform unwanted tasks whilst indebted. Finally, it should be mentioned that roughly half of the interviewees had experienced not being able to access loans when needed and 43 percent (15 interviewees) found it difficult to obtain loans in general. Overall, the interviewees' perception of access to loans appeared to hinge on whether they believed that any actors within their network had the financial capacity to lend out money, and whether the interviewees believed that they were trusted by the potential creditors.

⁴⁴ Previous studies on debt and migration from GMS have found that microfinance institutions play an increasing role as loan providers, particularly in Cambodia (IOM 2019; Harkins *et al.* 2017:42-43; Bylander 2014). However, although the microcredit market is expanding in Myanmar, the use of microcredit loans still appears to be limited and play a minor role in relation to Myanmar migrants (IOM 2019: 17-18; Harkins *et al.* 2017:42-43). Amongst the interviewees of this study, none had experience with microfinance loans.

⁴⁵ As experiences with loans from brokers were only mentioned in two interviews (FGD 3 and Interview 12), these types of loans are not included in the chapter. However, a brief summary of these experiences is as follows; Interviewee 12 had borrowed money from a broker to finance her migration costs and reported having had to work unpaid for a period of six months until the loan was repaid. F3.3 and F3.4 from FGD 3 had also borrowed money from a broker to cover their migration costs and explained that whilst repaying their migration loans, they were forced to stay in accommodation provided by the broker and give their salaries to the broker, who in turn would provide them with an allowance for food. They said that if their salary was THB 5500 (USD 173), the broker would deduct THB 5000 (USD 157) for debt repayment and let the migrant workers keep THB 500 (USD 16) for food (see page vii for applied exchange rates).

⁴⁶ In few case interviewees reported being charged interest rates by either relatives or friends. For example, Interviewee 16 had been charged 20 percent interest by a relative on her migration loan, and interviewee 7 had equally been charged 20 percent interest by friends who had lend her money in Myanmar.