Rapid Assessment on Electronic Payment in Thai Fishing
April 2019
Rapid assessment was conducted in the field in January/February 2019 on status of electronic payment in Thai fishing approximately six months after bank account requirement came into force.

- Researchers surveyed 48 migrant fishers working on 48 different (PIPO-inspected) vessels in five provinces. Not a representative study
- Structured interviews with vessel owners, labour inspectors, bank staff
- Interviews were conducted in Thai, Cambodian, or Burmese

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**Surveyed populations**
- Fishers. One crew member per vessel n=48
- Ministry of Labour PIPO inspectors n=12
- Vessel owners n=9
- Bank branch staff n=5

**Geographic coverage**
- Chonburi
- Phuket
- Ranong
- Rayong
- Songkhla

**Issue areas**
- Wage payment
- Advances/Debts
- Account, ATM control
- Inspection
- Getting support/help
- Demographics
Fisher rapid assessment findings
Demographic questions were asked on age, experiences in fishing and other sectors, number of crew on board, number of days out at sea, and language proficiency.

- **Avg. Age**: 33
- **Avg. years in Fishing**: 7.8
- **Avg. no. of crew**: 22
- **Avg. days out at sea**: 8

- **Worked in other sector**: 50%
- **Read native language**: 81%
- **Speak Thai**: 54%
- **Read Thai**: 6%

*Base N=48*
Contracts

Do you recall signing a contract for this job? 79%

Recall signing contract

Is the contract in your native language? 23%

Contract in native language

Do you understand the contract terms? 27%

Understood contract terms

Did someone explain all the terms to you? 42%

Someone explained the contract

Base N=48
Contracts

Did you ever have a copy of the contract to keep for yourself all the time?

- I do not know 29%
- I have a copy of contract to keep 15%
- Do not have a copy of contract to keep 56%

Vessel owner keeps contract 81%
Would like to have a copy of contract to keep 56%
Afraid to ask for a copy of contract 59%
How much do you usually received each month?

- **Above min. wage (9,240 baht/month)**: 60%
- **Lower than min. wage**: 40%

**Note:** Avg. monthly payment may include base pay, share of the catch, lump sum/delayed payments, deductions

**Average monthly payment:** 11,416 baht

Base N=48
Wage payments

Base N=48

THB

0-7,000: 8
7,000-10,000: 12
10,000-13,000: 8
13,001-16,000: 5
16,001-30,000: 4

9,240 Min. Wage
Wage payments

Do you have something that shows how much you were paid?

73%
Only vessel owner/chieu records

21%
Pay slips from vessel owner/chieu

An example of a hand written payslip from employer

Base N=48
Did the vessel owner pay/lend money to you for your recruitment costs to work on the boat?

60% Vessel owner paid/lent for recruitment costs

<table>
<thead>
<tr>
<th>Recruitment cost</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passport</td>
<td>27</td>
</tr>
<tr>
<td>Work permit</td>
<td>21</td>
</tr>
<tr>
<td>Travel cost</td>
<td>15</td>
</tr>
<tr>
<td>Medical check</td>
<td>15</td>
</tr>
<tr>
<td>Debt with previous employer</td>
<td>6</td>
</tr>
</tbody>
</table>

Base N=48
Did you take a big advance (>1,000 THB) on your wages when you got on the boat the first time?  

- Owner/skipper/chieu told you to take an advance: 31%  
- Refuse to get on the boat without an advance: 31%  
- Asked the chieu/skipper for money: 38%  
- Took advances on wages: 63%
Can you leave (quit) the boat before the advance/debt is paid?

- Cannot leave the boat: 50%
- Can leave the boat: 19%
- Do not know/Not applicable: 31%

Base N=48
Advances and debt

Do you have a record of how much you got for an advance?

- Yes: 31%
- No: 46%
- I do not know: 23%

How do you receive your advance money?

- Cash: 95%
- Bank account: 5%

Base n=39 Take advances
Do you have a bank account?

- Have bank account: 79%
- Do not have bank account: 4%
- I do not know: 17%

Do you know why you need to open a bank account?

- Do not know the reason to open account: 52%
- Account is for wage payment: 21%

Base N=48
How did you open your account?

- Owner/skipper helped opening my account (42%)
- Do not remember anything (16%)
- Bank staff operated a mobile unit (16%)

Base n=38 Have bank account
Bank accounts

In your hometown, have you ever had your back account before?

- 0% Have experiences with bank account in home town

In Thailand, have you ever had your own bank account before?

- 10% Had account before in Thailand

Have you ever received wages through bank account before?

- 8% Paid via account before in Thailand

Base N=48
Who keeps your ATM card?

- **Keep it myself** 17%
- **Vessel owner/skipper/chieu keeps it** 63%
- **Others keep it** 7%
- **Do not know who keeps it** 13%

*Base N=48*
# ATM card control

## Where do you withdraw your cash?

<table>
<thead>
<tr>
<th>Where do you withdraw your cash?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM that you have an account with</td>
<td>10%</td>
</tr>
<tr>
<td>ATM with your local language</td>
<td>15%</td>
</tr>
<tr>
<td>Nearest ATM</td>
<td>17%</td>
</tr>
<tr>
<td>At the bank branch with staff</td>
<td>2%</td>
</tr>
<tr>
<td>Other withdraw for you</td>
<td>38%</td>
</tr>
</tbody>
</table>

Base N=48

Vessel owners 94%

Family 4%

Base n=18

Other withdraw
Can you get your ATM card back if you request it?

- **Got ATM upon request**: 30%
- **Did not get ATM upon request**: 8%
- **Never requested ATM**: 62%

Base n=40 (do not keep ATM/do not know)
Do you use ATM card yourself?

- Do not use ATM by themselves: 54%
- Use ATM by themselves: 17%
- I do not know: 29%

Do you know your pin code?

- I do not know ATM pincode: 44%
- I do not remember: 31%
- I know ATM pincode: 25%

Base N=48
Account and ATM card control

Who taught you about ATM usage?

- Never received ATM support 48%
- Received ATM support 52%

60% Vessel owner helped
40% Other helped

Base N=25
Received support

Base N=48
Wage payment preference

If you had an ATM at the port and knew how to use the ATM, how would you like to get paid?

- I do not know/ No preference: 48%
- Bank Account: 29%
- Partly account, partly cash: 6%
- Cash: 17%

Base N=48
Inspection

Do you usually have a government inspection at your boat when you come in or go out?

- Yes, inspection 94%
- No inspection 2%
- I do not know 4%

Do you usually have a private interview with a government official when you come in or go out?

- Yes, interview 71%
- No 23%
- I do not know 6%

Base N=48
During inspection regarding electronic payment

- Asked about wage payment: 50%
- Asked to show payslip: 12%
- Asked about ATM pincode: 21%
- Asked to see ATM receipt: 15%
- Asked about ATM card control: 47%
- Translator for inspection: 97%

Base N= 34 (private interview)
Vessel owner, labour inspector, and branch bank staff responses
Compliance All nine vessel owners interviewed reported that they encountered payment inspections by MOL and all reported that they comply with regulations and documentation requirements for electronic payment. However,

- One-third reported that they continue to use the same pre-bank requirement payment practices
- Some acknowledged that ATM cards are kept by others—vessel owners, skippers, or chieu
- Most owners reported making salary advances/loans to fishers from 3,000-20,000THB, with one-half paying advances via bank transfer

Advantages and Challenges

+ Electronic payment provides sufficient proof for inspection
- Fishers reportedly lost cards
- Fishers want cash not accounts
- ATMs—not enough, not all the languages, not enough cash
- Vessel owners must help workers with ATM use
Compliance Eleven labour inspectors interviewed with a median experiences in PIPO inspection of 13 months. All reported that they conduct payment inspections and all interviews in all PIPO inspections.

- One-third reported that they check on fisher possessions of ATM cards
- One-half have encountered wage violations
- One-quarter received wage complaints from unions or CSOs

Advantages and Challenges

+ Fisher can give ATM to family for safe keep
+ Fisher do not have to carry a lot of money
- Fishers reportedly lost cards
- ATMs—not enough, not all the languages, not enough cash

Deduction

- One-third reported that the deduction was made for advance money
- One-quarter found the deduction was made for recruitment cost
- One-third found no deduction
Interviews were conducted with five provincial branch bank staff (GSB, SCB, KTB, and BBL). Sixteen fishers could identify their employers’ bank (by colour). Of those, nine had accounts with GSB (pink). All others had one or two.

**Services** provided for fisher accounts include account-opening, ATM card issuance, deposits, and mobile unit services (some banks)

- All reported that account-opening required presence of account holder
- Different requirement for documents for fishers’ account opening
- Fishers are not high-value customers but employers are important

**Advantages and Challenges**

+ Less than five percent (5%) of fishers lost cards
  — Bank remittances are considered high cost (RIA, Western Union)
  — No bank interpreters available so bank must deal with fishers via employers or their representatives
  — ATMs in Burmese but not Khmer. Mobile app is Thai and English only
SHIP TO SHORE RIGHTS

COMBATTING UNACCEPTABLE FORMS OF WORK IN THE THAI FISHING AND SEAFOOD INDUSTRY

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