



# SHIP TO SHORE RIGHTS

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

**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

## 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

# Demographics

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?**

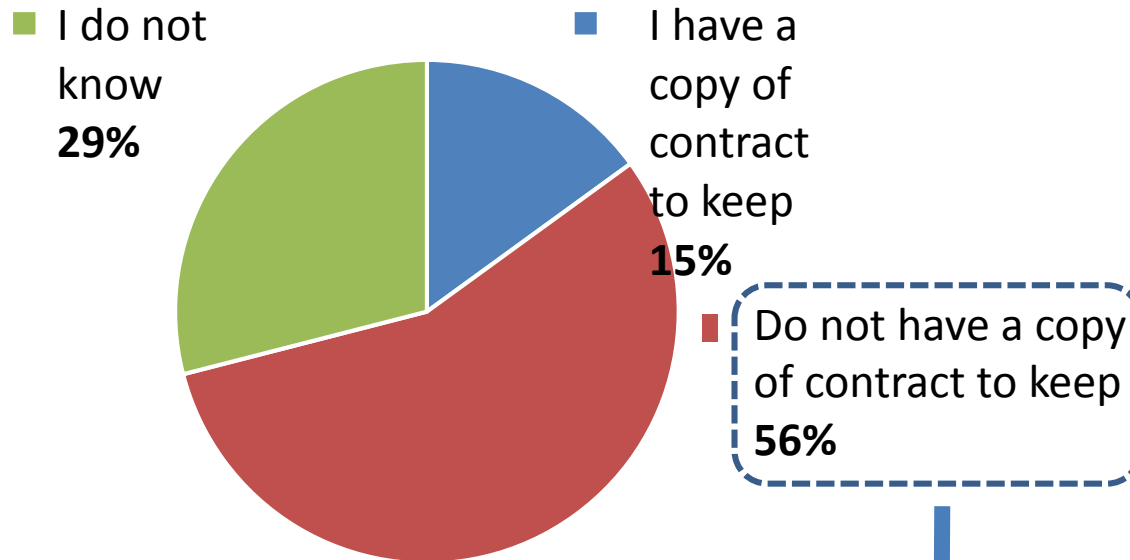
**42%**

Someone  
explained the  
contract

Base N=48

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

Base N=48



81%

Vessel owner  
keeps  
contract

56%

Would like to  
have a copy  
of contract to  
keep

59%

Afraid to ask  
for a copy of  
contract

Base N=27  
Do not have a copy of  
contract

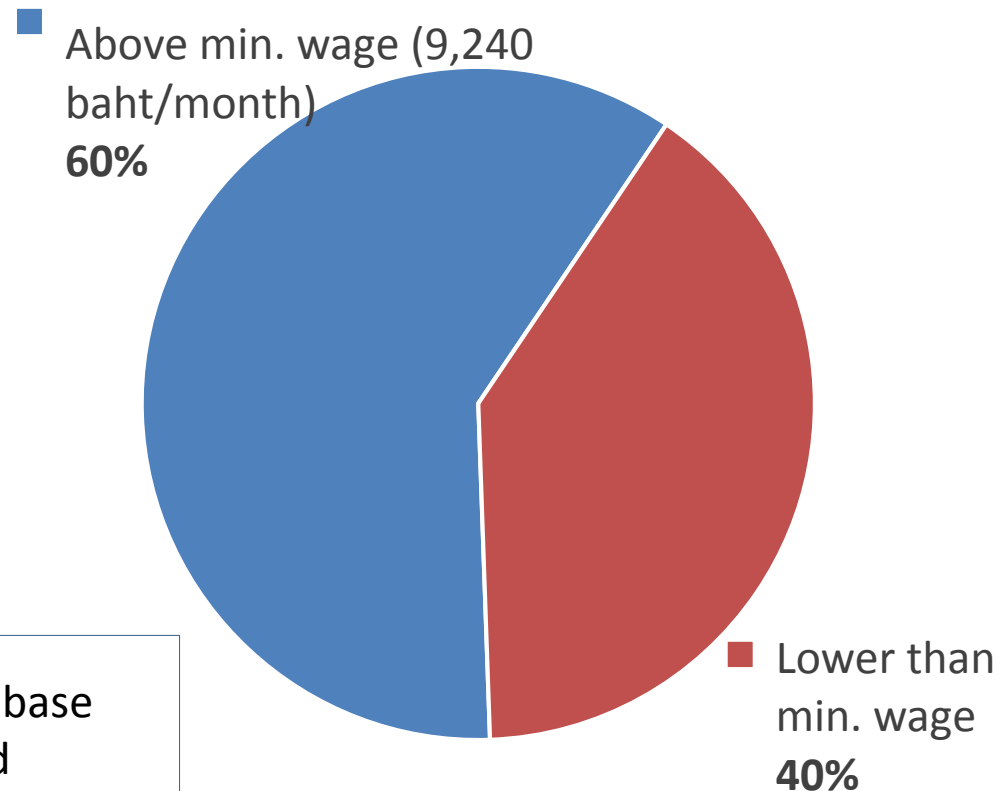


# Wage payments

How much do you usually received each month?

**11,416**  
baht

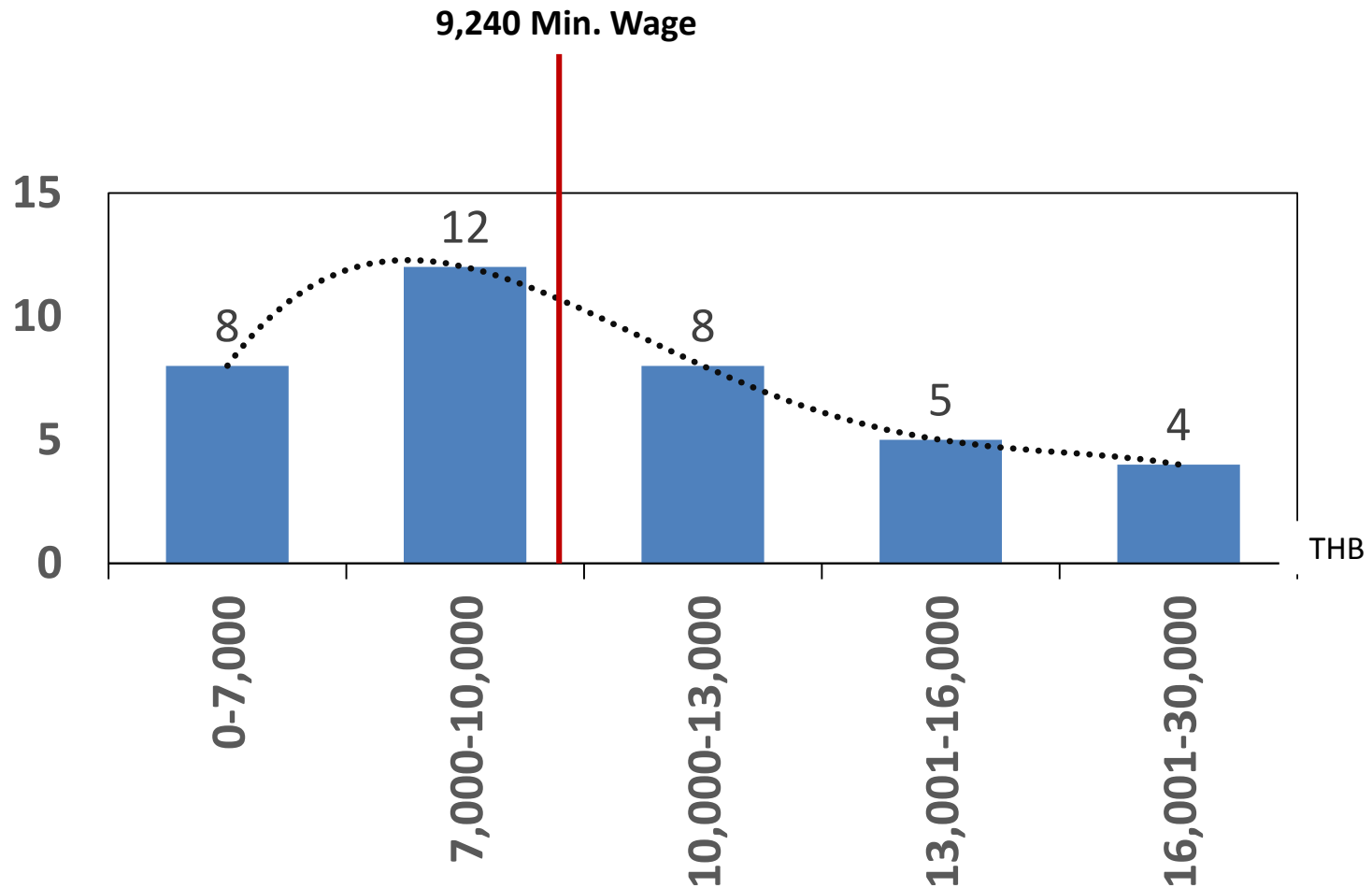
Average  
monthly  
payment



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

Base N=48

# Wage payments



Base N=48



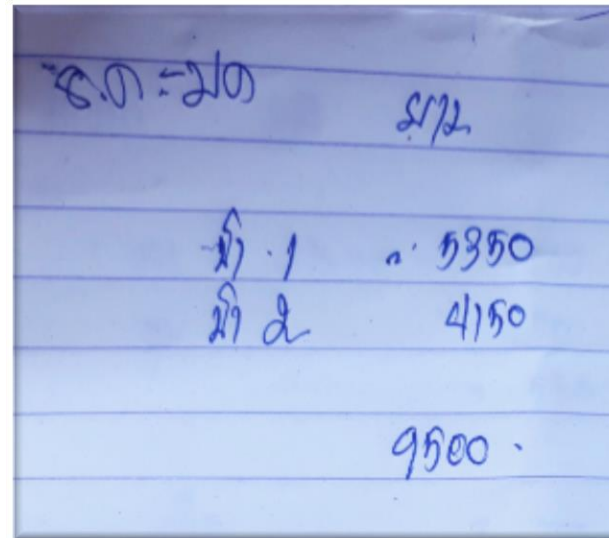
Do you have something that shows how much you were paid?

73%

Only vessel  
owner/chieu  
records

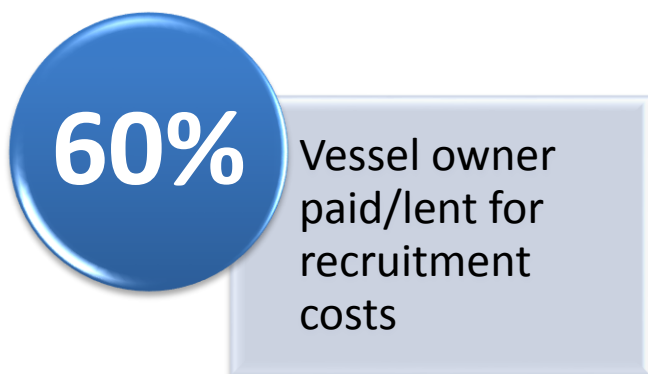
21%

Pay slips  
from vessel  
owner/chieu



An example of a hand written  
payslip from employer

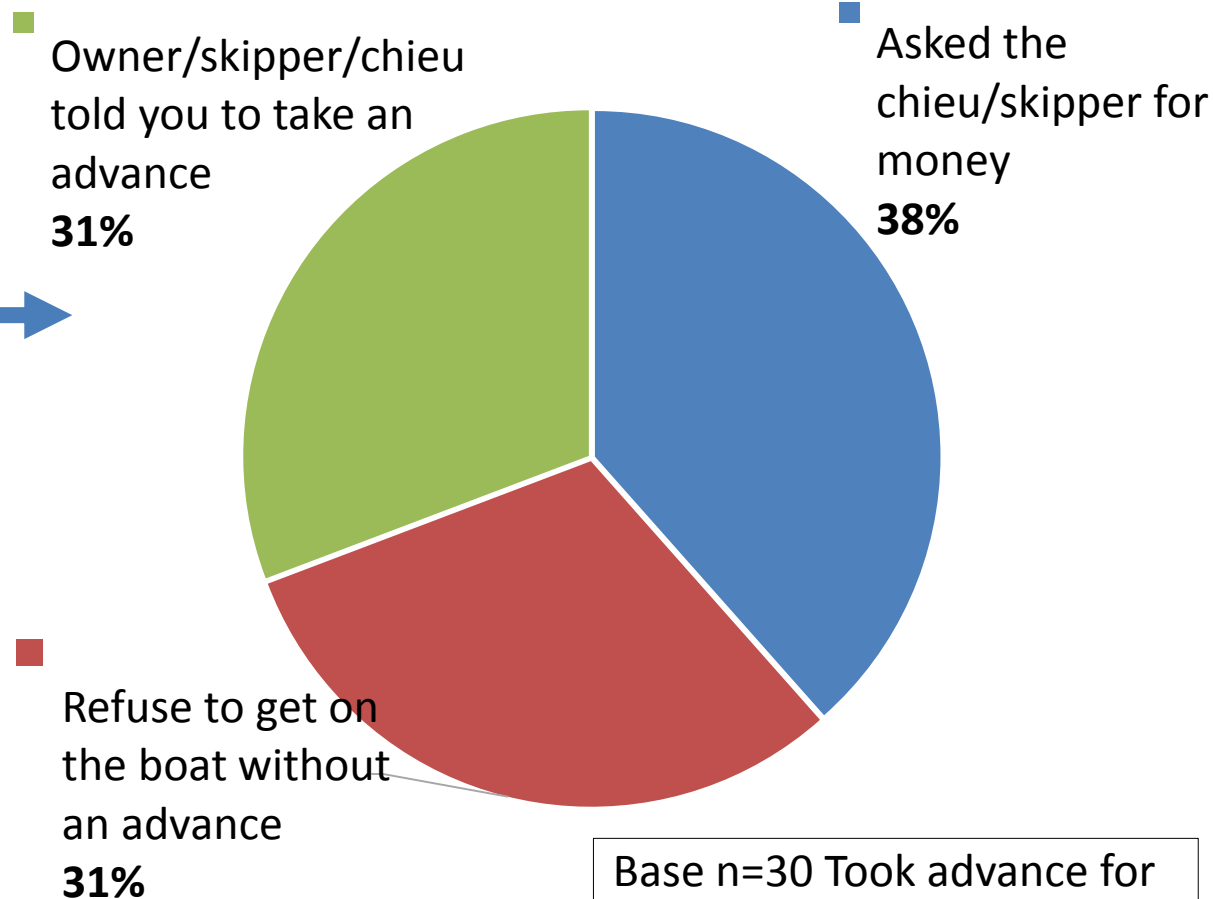
**Did the vessel owner pay/lend money to you for your recruitment costs to work on the boat?**



Recruitment cost	%
Passport	27
Work permit	21
Travel cost	15
Medical check	15
Debt with previous employer	6

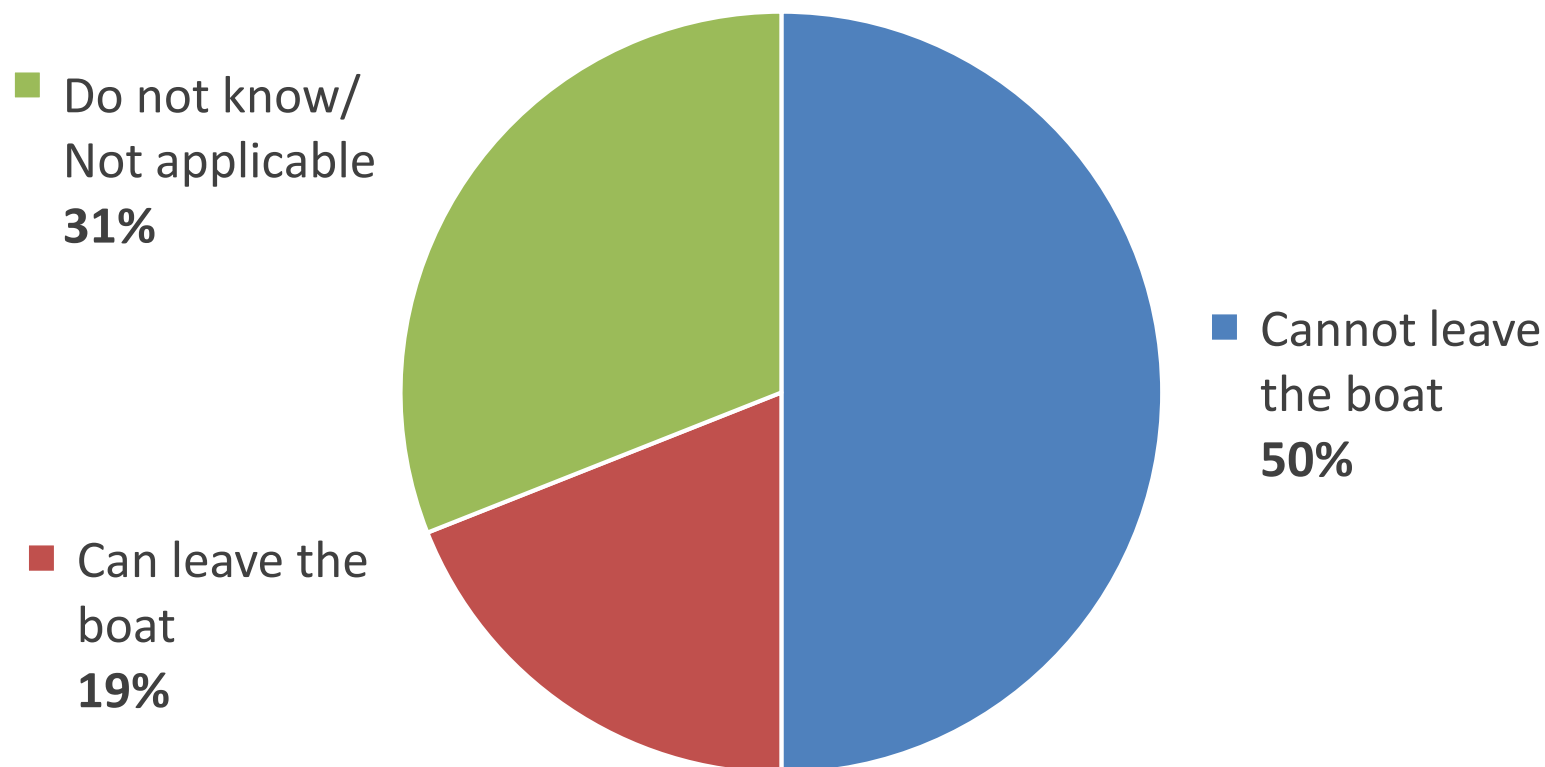
# Advances and debt

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



Base n=30 Took advance for the first time

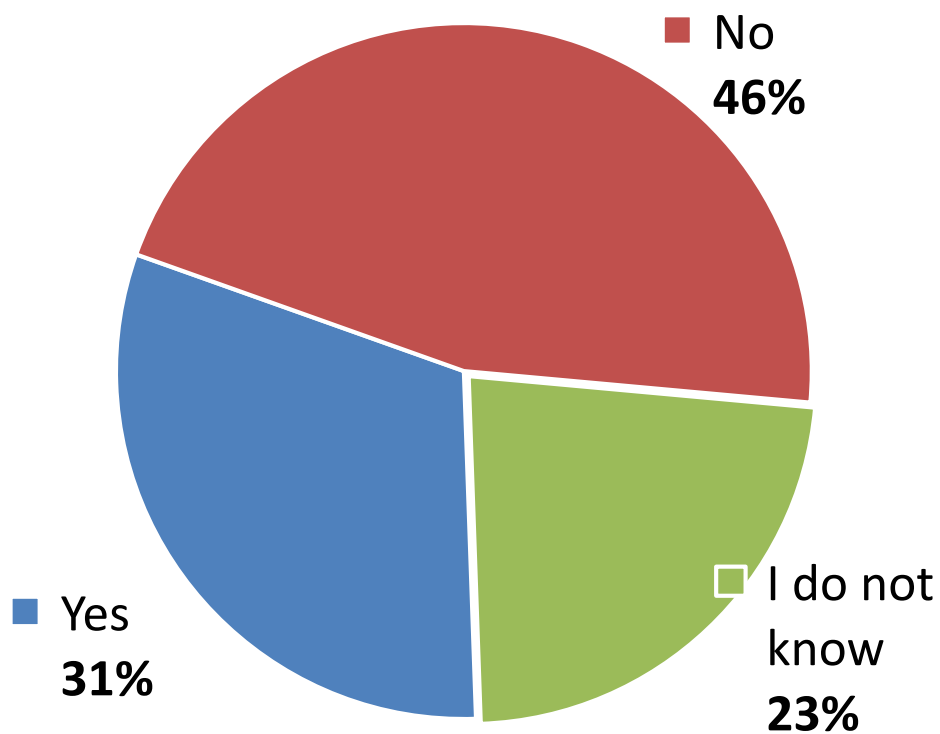
## Can you leave (quit) the boat before the advance/debt is paid?



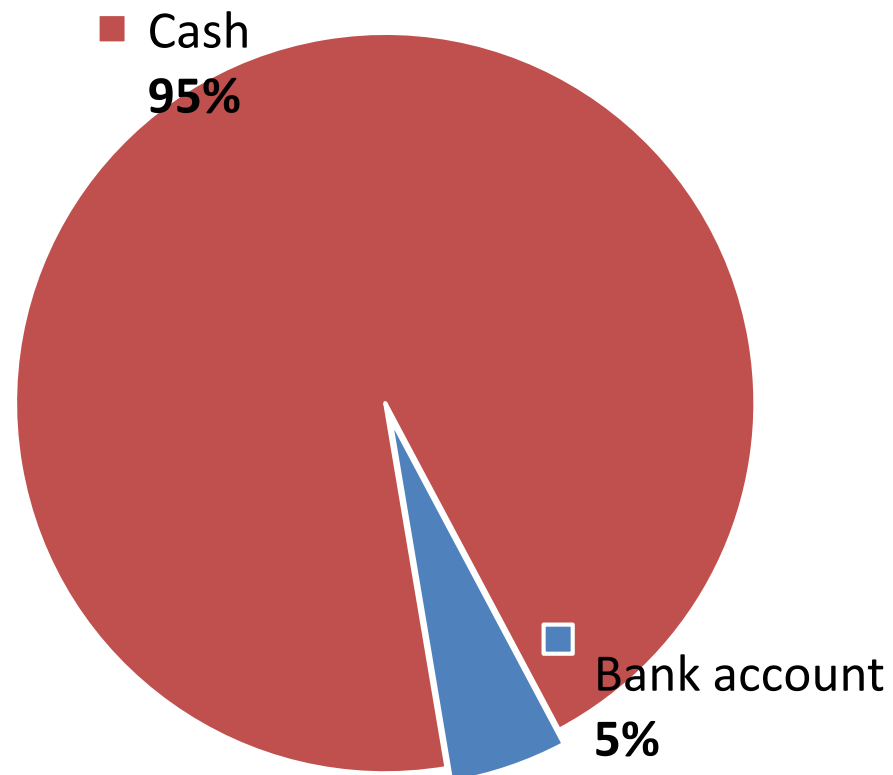
Base N=48

# Advances and debt

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



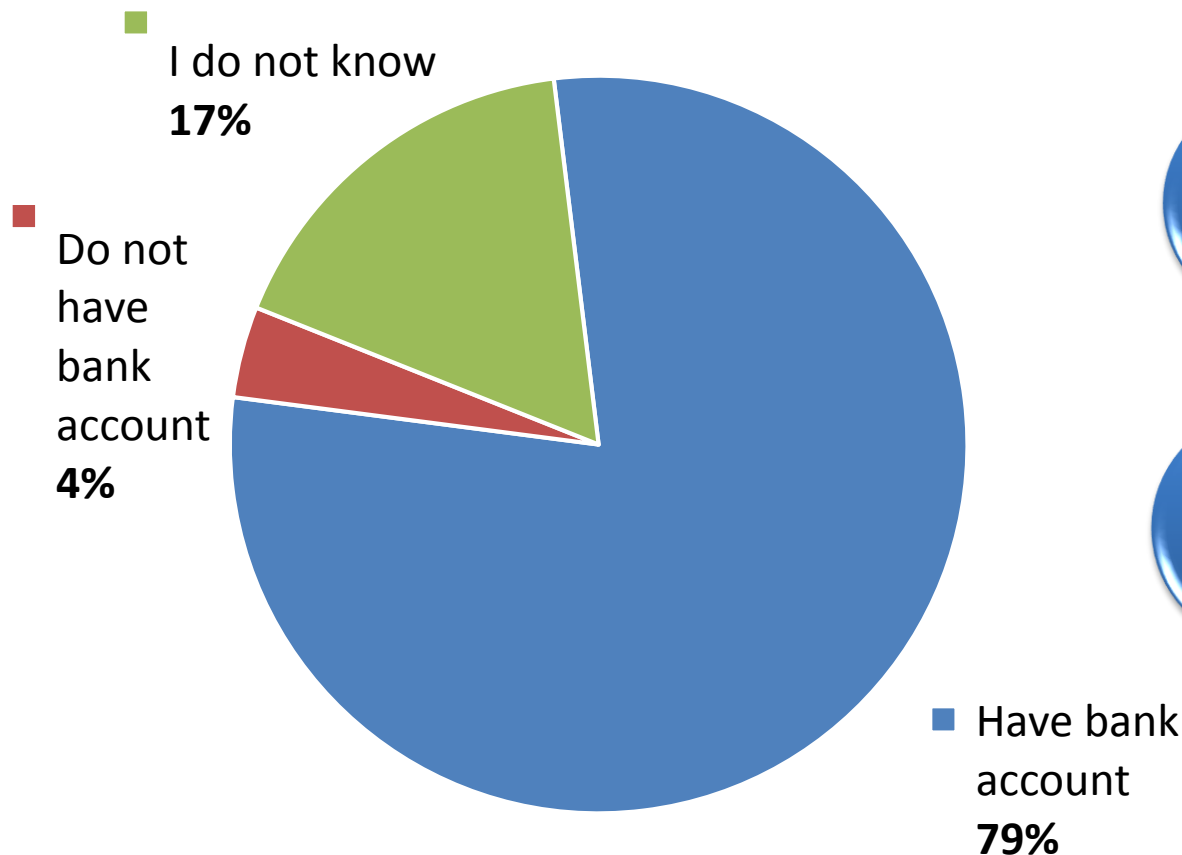
**How do you receive your advance money?**



Base n=39 Take advances

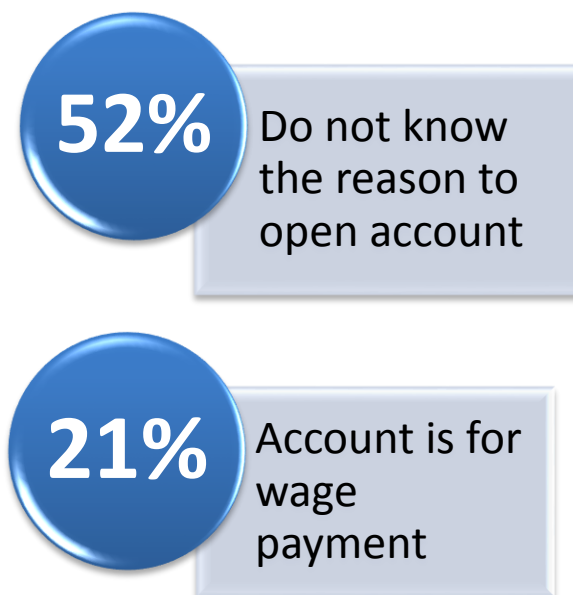
# Bank accounts

## Do you have a bank account?



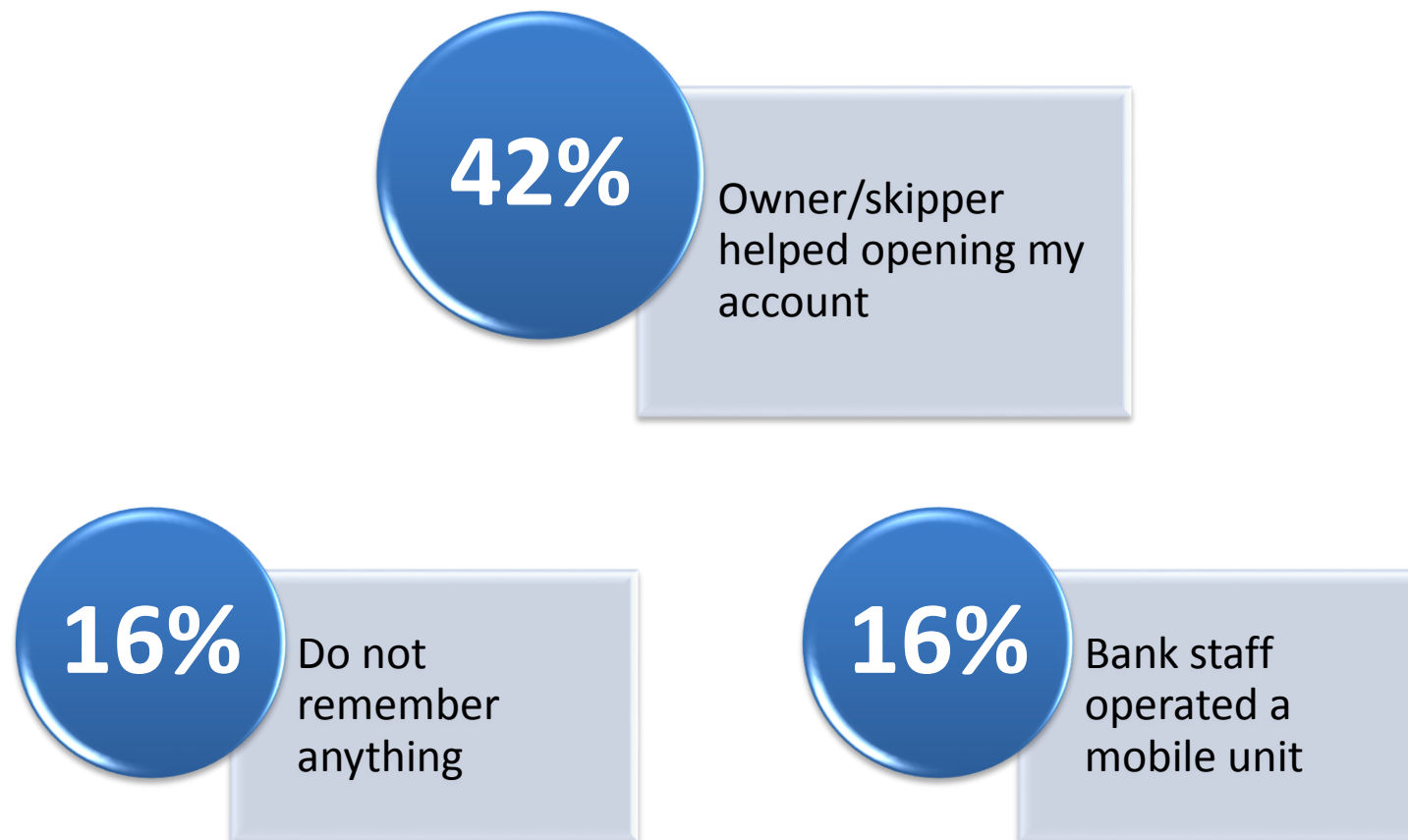
Base N=48

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



## How did you open your account?

Base n=38 Have bank account





# Bank accounts

**In your hometown, have you ever had your bank 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?**

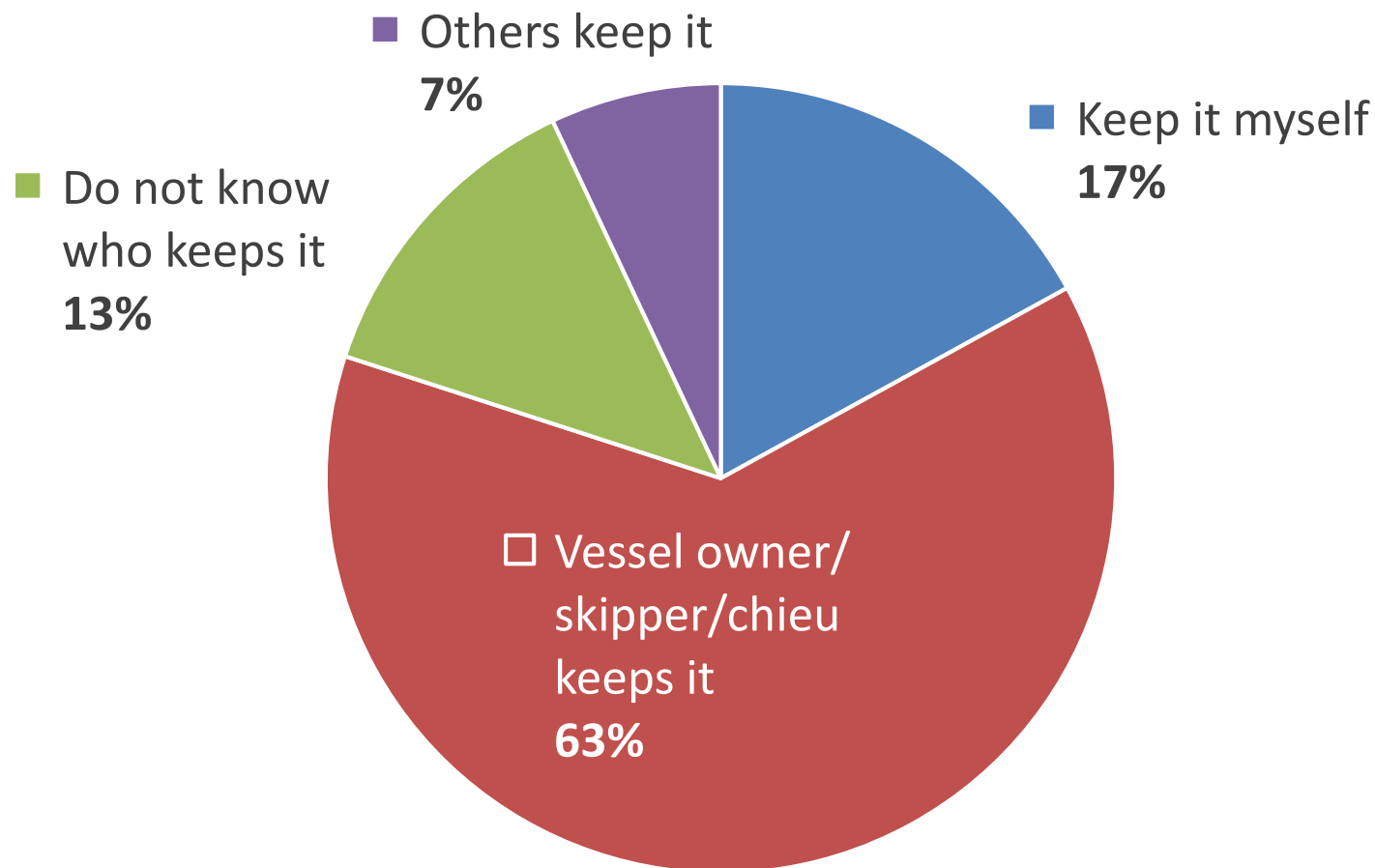
**8%**

Paid via  
account  
before in  
Thailand

Base N=48

# ATM card control

## Who keeps your ATM card?

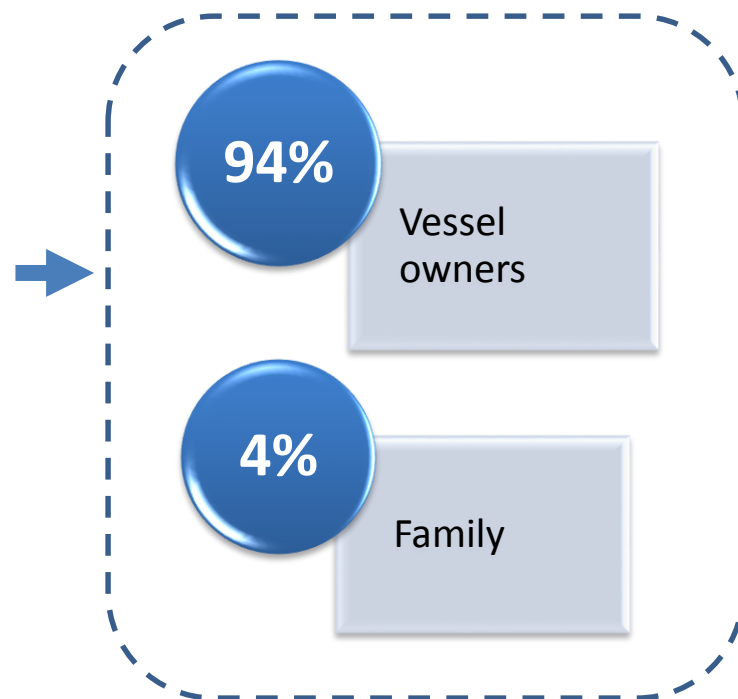


Base N=48

# ATM card control

## Where do you withdraw your cash?

Where do you withdraw your cash?	
ATM that you have an account with	10%
ATM with your local language	15%
Nearest ATM	17%
At the bank branch with staff	2%
Other withdraw for you	38%



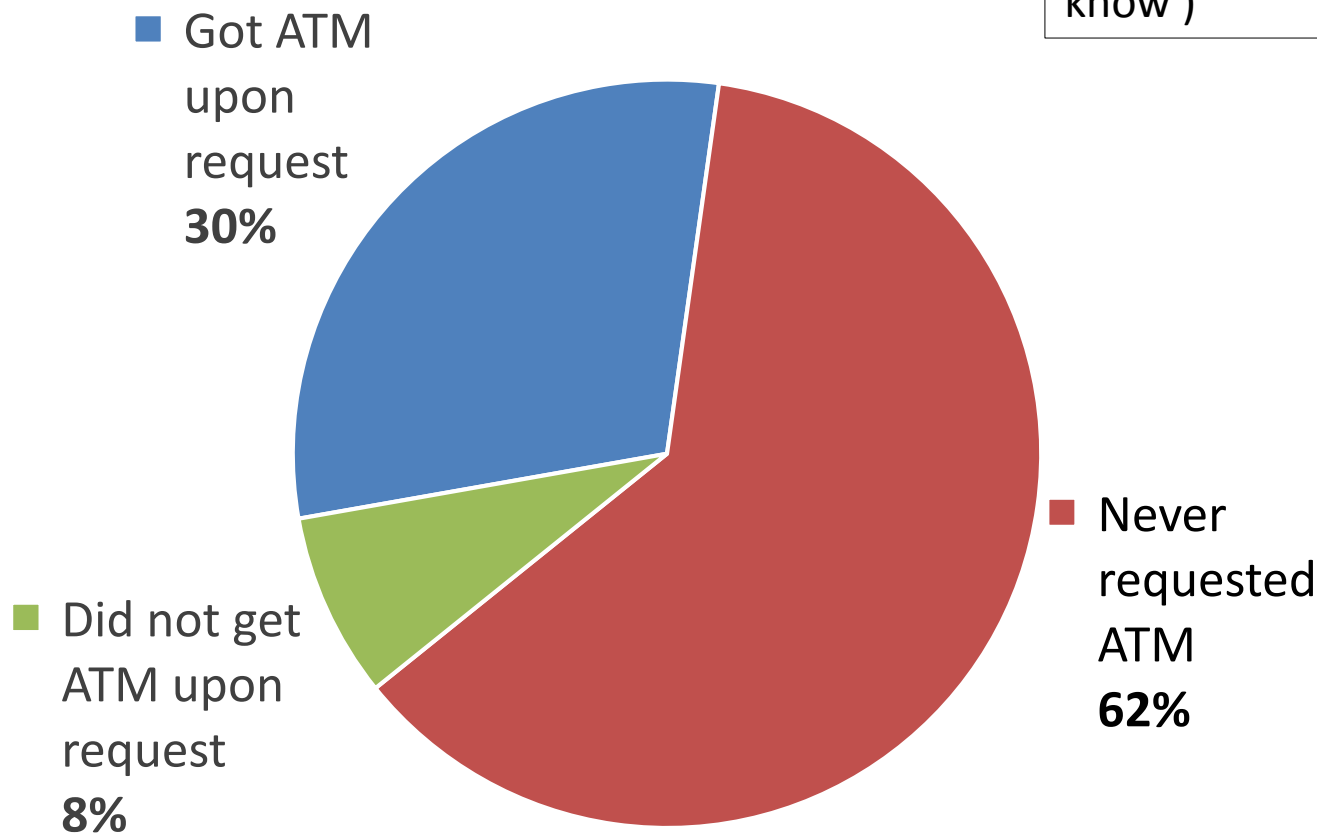
Base N=48

Base n=18  
Other withdraw

# Account and ATM card control

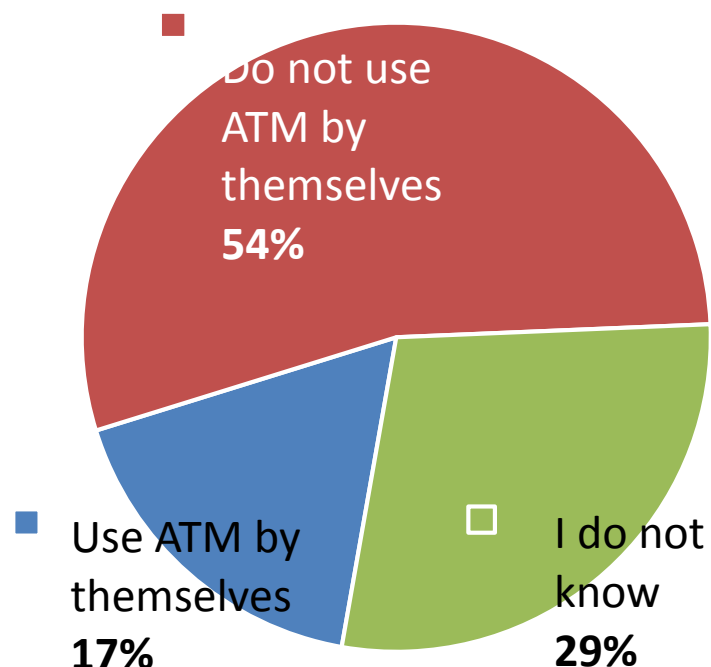
**Can you get your ATM card back if you request it?**

Base n=40  
(do not keep ATM/do not know )

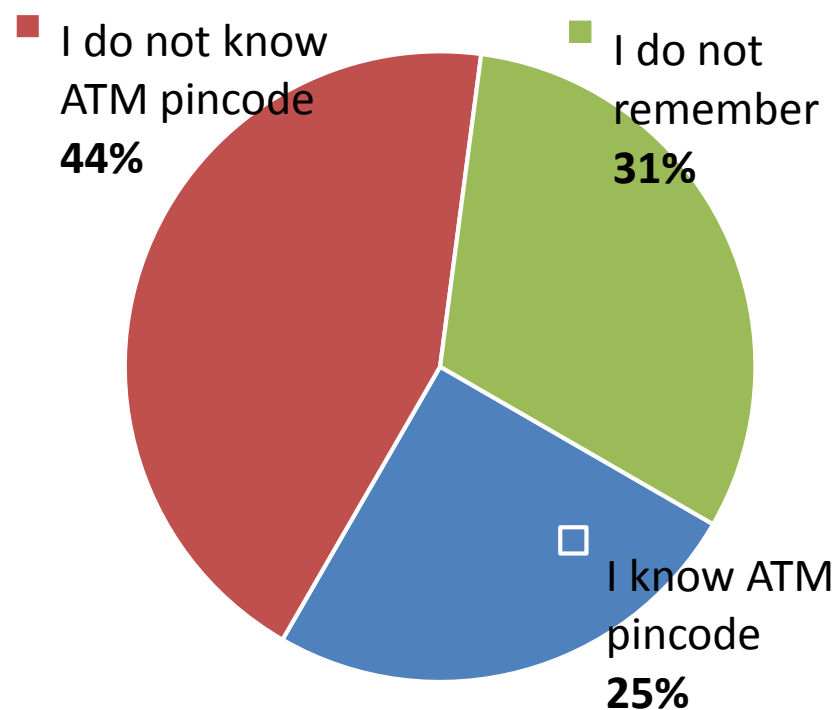


# Account and ATM card control

## Do you use ATM card yourself?



## Do you know your pin code?

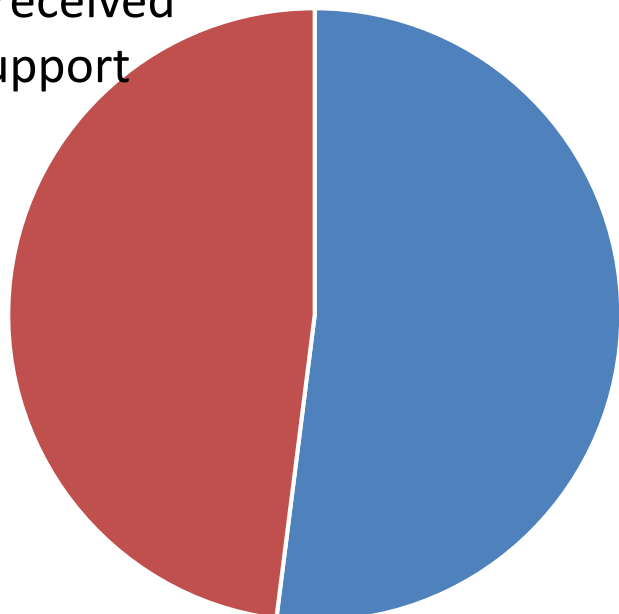


Base N=48

# 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%**

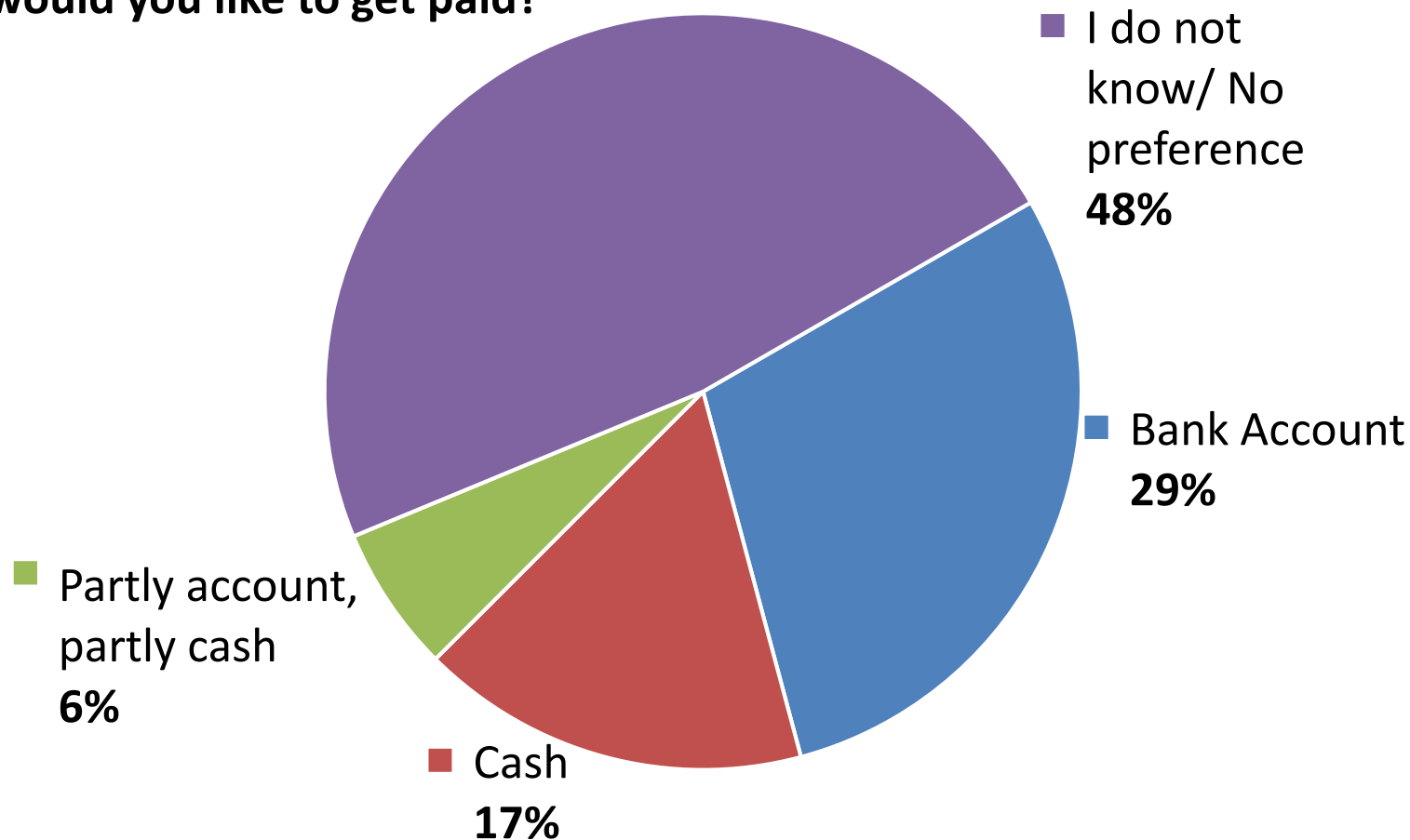
**Other  
helped**

Base N=25  
Received support

Base N=48

# Wage payment preference

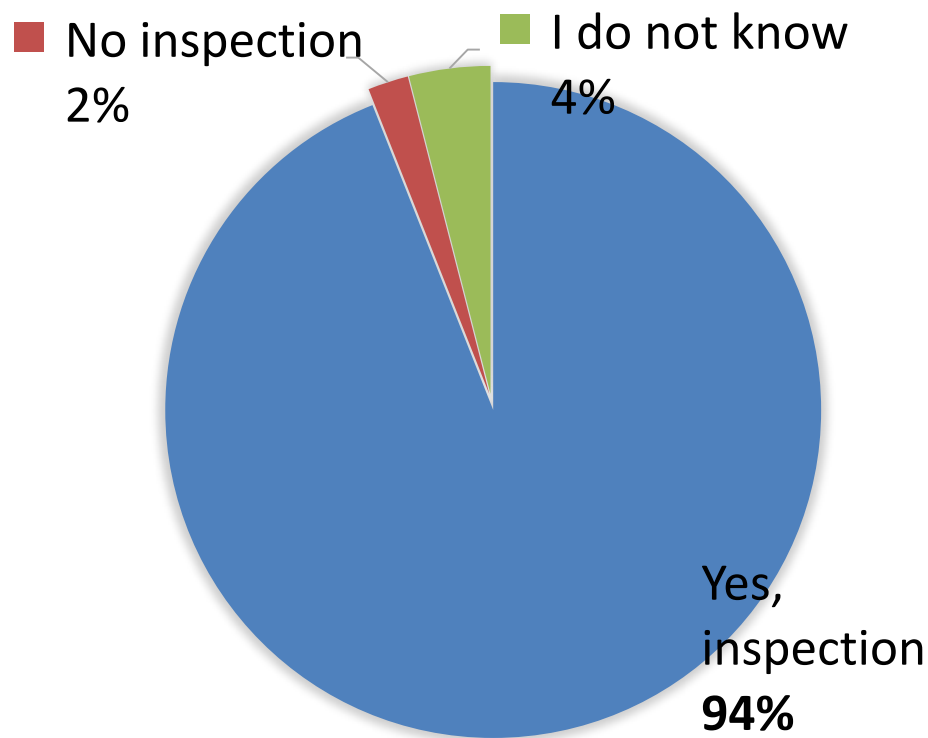
**If you had an ATM at the port and knew how to use the ATM,  
how would you like to get paid?**



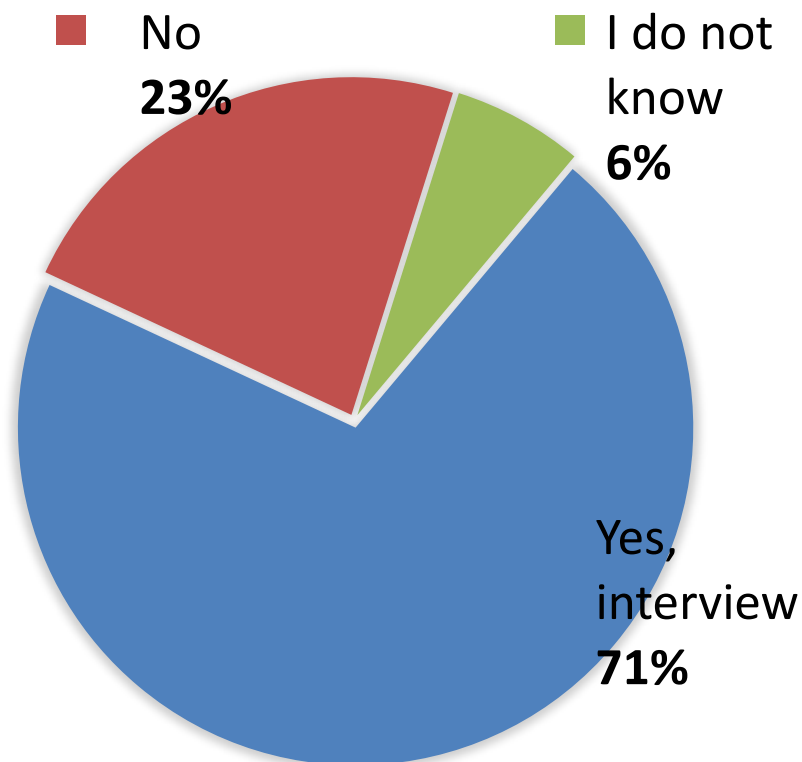
Base N=48



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

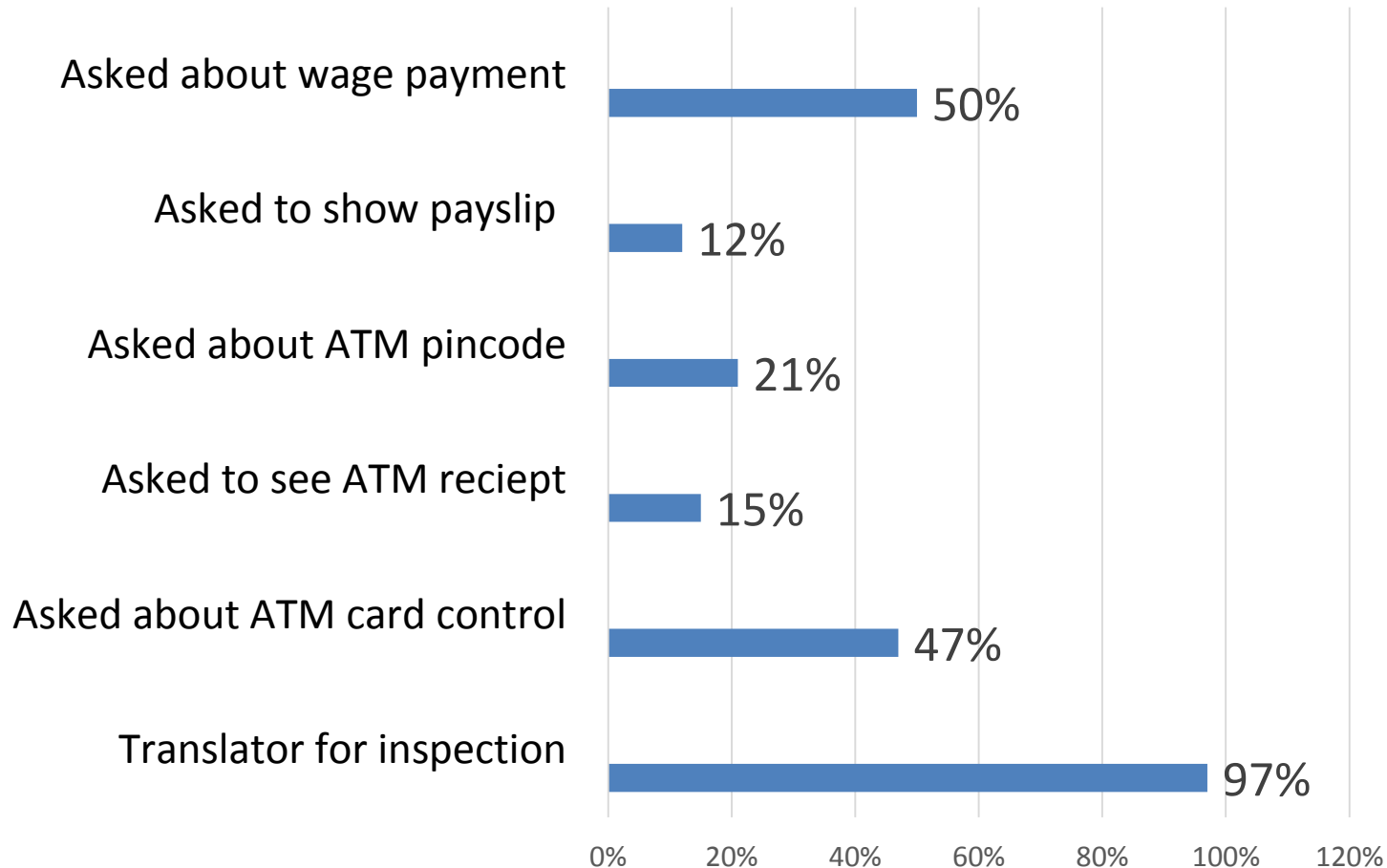


**Do you usually have a private interview with a government official when you come in or go out?**



Base N=48

## During inspection regarding electronic payment



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

# Labour Inspectors' Perspectives

**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

# Branch Bank Staff Perspectives

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





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