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# Debt, land and labour: Cambodian migrant workers' precarious livelihood strategies

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**Abstract**
This article examines how livelihood security is co-produced through multiple strategies in Southeast Asia's agrarian transformation, by considering the case of Cambodian migrant workers, who cobble together their livelihood through a combination of land, labour and debt. These workers leverage small landholdings as collateral to take on debts to finance migration to Thailand, where low wages and insecure employment inhibit their ability to repay such debts. The traditional social welfare role of land as a safety net is superseded by the use of land as collateral to access microfinance loans, which are also commonly used to respond to livelihood shocks. In this financialised context, social protection schemes insufficiently address the combined livelihood risks that are assumed by workers and do not provide meaningful protection to workers. Drawing on field interviews, we argue that these various supposed sources of livelihood security rather act to increase precarity for workers, by exacerbating labour discipline and dependence on employers.

**Keywords**
Agrarian transition, Cambodia, debt, labour, microfinance, migrant workers, migration, precarity, social protection, Thailand

## Introduction

Rigg et al. (2016) present a core puzzle regarding agrarian transformation across East and Southeast Asia: why do so many households maintain smallholdings of land despite

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the declining importance of farming for sustaining rural livelihoods? Writing on Vietnam, the authors demonstrate that land plays a key social welfare role, given that both wage labour and farming alone are insufficient to produce a secure livelihood. Here, land is variously a source of food, shelter, reproduction and social support, and it is used to supplement low wages. This article seeks to develop Rigg's concept of co-producing livelihood security through multiple strategies, by considering the case of Cambodian migrant workers, whose livelihood security relies upon a combination of smallholder farming, land, migration, waged work, social security and debt. We situate these livelihood strategies within the prevailing neoliberal development model and with reference to the literature on precarity. We demonstrate how, in this case, a key function of land is to maintain access to credit in order to enable labour market participation through migration. The social welfare function of land is thereby increasingly undermined due to predatory loans and declining agricultural yields, which ultimately deepens worker precarity.

Cambodia's agrarian-industrial transformation is notable for its reliance on privately held microfinance debt, being the most privately indebted country on a loan-to-GDP basis worldwide. Financialisation is pervasive in Cambodia, where microfinance loans are used in various ways to support livelihoods beyond their purported use of funding investment in small-scale rural agriculture. Instead, loans are often used to fund labour migration, with workers travelling over the land border to neighbouring Thailand in search of employment opportunities and higher-paying jobs. According to official figures, over 700,000 documented Cambodians were working in Thailand immediately prior to the COVID-19 pandemic, making Cambodian workers the second largest group of migrant workers in Thailand after workers from Myanmar. Taking into account the large number of undocumented workers, the actual number of these workers is estimated to range between 1.2 and 2 million. These workers are employed in light manufacturing, construction, fisheries, hospitality and agriculture, as well as other low-paying sectors in Thailand, and makeup over 90% of out-migration from Cambodia. Moreover, this labour force is a significant feature of both the Thai and Cambodian economies. According to the World Bank, 5.9% ($1.45 billion) of Cambodia's gross domestic product was projected to come from migrant remittances in 2020. These remittances are crucial to rural economies in Cambodia, where trans-local family households are stretched across the border, with grandparents, children and relatives reliant on those working abroad for financial support.

In this article, we outline how the multi-faceted livelihood strategies outlined by Rigg conspire to expose Cambodian migrant workers to higher levels of livelihood risk because of the collateralisation of rural land to fund migration. Within this configuration, debt is a major factor both enabling and necessitating labour migration to occur. Workers are not pushed into the labour force by primitive accumulation and dispossession of their land. Rather, land acts as a tool that offers some security through access to credit and a place to live. In the absence of sufficient and functional social protections, workers have little choice but to maintain landholdings as a means for spreading risk temporally and geographically. Through the use of debt, the social protection of labour is increasingly realised through market solutions while emerging social protection schemes are designed to facilitate people's market participation rather than meaningfully protect them from market risks. As will be argued, it is by having to privately balance multiple risks through the confluence of migration, debt and land ownership that a precarious labour force of disciplined, indebted subjects is maintained to drive economic growth.

## Methods and approach

We draw on qualitative fieldwork with Cambodian migrant workers located in Cambodia and Thailand, encompassing ethnographic observation and over 200 formal interviews conducted across six research trips between 2017 and 2022. Specifically, field visits to worker housing and rural housing settings across the Thai areas of Chonburi, Rayong, Trat, Chanthaburi, Songkhla and Bangkok and Cambodian areas of Chhnang, Mondulkiri, Kampong Cham, Sihanoukville and Banteay Meanchay. In total, over 6 months of time was spent working with migrant communities. The data that inform this research have been collected with various assistances from Solidarity Centre, Cambodia and their migration team. These data are used to demonstrate the ways in which land is used as a key component of livelihood security, while also bringing with it associated risks that contribute to worker precarity.

This article is structured as follows: the next section begins with an overview of academic debates on industrial transition, partial-proletarianisation and precarity in the Global South. The subsequent section focuses on Cambodia, examining the diverse livelihood strategies of migrant workers including debt, labour migration, wages, remittances, social protection and smallholder farming. In this section, the enduring reliance on land for income security in Cambodia, amid weak social protection, is emphasised. In the following section, we delve into the ramifications of this livelihood approach with reference to the case of Kunthea, a Cambodian migrant in Thailand, which illustrates how livelihood security is individualised, and how workers are stuck servicing unmanageable debts in Cambodia and Thai worksites. We then outline how this arrangement produces a precarious migrant labour force highly reliant on their employers and disciplined by debt burdens. Finally, we conclude by drawing together the main strands of the argument.

## Maintaining land as a safety net: the 'puzzle' of agrarian transformation in Southeast Asia

Modernisation theory and its progeny describe a process of industrial transition by which various economic and social changes are underpinned by the development of the industrial sector and the displacement of pre-existing agricultural production. In this formulation, agricultural transformation should occur, characterised by land consolidation, upgrading of agricultural technology, increased returns to scale and an overall intensification of agricultural production. A foundational formulation is that of Kautsky's (1988 (1899)12) description of capital 'seizing hold of agriculture, revolutionising it, making old forms of production and property untenable and creating the necessity for new ones'. Corresponding transformations relate to urbanisation and the emergence of wage labour relations, as many subsistence agriculturalists move to cities and take up work in the industrial sector. Foundational in this respect is Marx's (1867) concept of primitive accumulation. Drawing on the historical English example of industrial transition characterised by the enclosures of common land, an essential condition for Marx was the forceful removal of existing modes of production that offered alternate livelihoods: '... these newly free men became sellers of themselves only after they had been robbed of their own means of production, and all the guarantees of existence afforded by the old feudal arrangements (Marx, 1867: 866)'.

Undoubtedly, these foundational readings have required a wider formulation over time in order to account for various contextually specific paths of industrial transition (see for example, Mezzadra, 2011). David Harvey's (2003: 144) re-conceptualisation of primitive accumulation as 'accumulation by dispossession', is characterised by practices such as:

> violent expulsion of peasants through land privatisation, the conversion of common property rights into exclusive property rights, the suppression of alternative and indigenous forms of production and consumption, the commodification of labor, the appropriation of natural resources, the monetisation of exchange and taxation, the continuation of slavery through the sex industry, and the proliferation of usury.

While Harvey seeks to stress the structurally violent and coercive nature of this process, there is here already a more expansive and less teleological description that encapsulates a variety of interrelated processes and contexts.

Agricultural transformation in Southeast Asia has nevertheless taken its own course, departing from received transitional narratives such as rural to urban and farm to factory (Li, 2017; Nguyen et al. 2020). In fact, agricultural smallholdings widely persist despite the continued burgeoning of the industrial sector. Rigg et al. (2016) empirically demonstrate that retention of land is widely the case across Southeast Asia, even as industrial production has continued to expand. They find that in general, farming is part of a multi-stranded livelihood strategy and that people have not had to give up their land. For example, smallholders often migrate to undertake waged work in urban areas and special economic zones, while choosing to retain their land both as a site of agricultural production and social reproduction – standing counter to the expectations of both modernisation theory and Marxian theories of proletarianisation and their characterisations of agricultural transformation (Sanyal, 2007). Rigg and colleagues thus describe this persistence of farming across East Asia as a 'puzzle', and pose the question of why many households choose to maintain their ownership of land, despite its decreasing importance in sustaining their livelihoods

In seeking to answer this question, Rigg and his colleagues examine several commonplace explanations. First, they refute the argument that small family farms persist because they are economically competitive. They show that classical ideas (adopted by development banks and International NGOs) of agricultural consolidation and returns to scale are not sufficient to lead to mechanisation and modernisation of the agricultural sector. Second, they show that even improvements to productivity do not sufficiently bridge the income gap between farm and non-farm work. Therefore, smallholding farmers cannot produce an acceptable livelihood without entering into wage labour. Third, they present a partial explanation that agriculture is rarely the primary source of income for subsistence for smallholders in Asia today. Rather, rural workers migrate to earn wage labour elsewhere and then send remittances back to the rural setting as a primary livelihood strategy. They therefore ask why smallholders do not abandon their land and exit farming altogether. Ultimately, they conclude that in the absence of sufficient social safety nets in formal sectors, livelihood security is co-produced through mixed livelihood sources, in particular through a mix of factory wage labour and subsistence farming at home fields. They demonstrate that wage labour alone would not deliver security, while farming alone would not secure subsistence. The answer offered by Rigg and colleagues thus centres on the role of livelihood security, highlighting that land has both a social welfare function as well as subsistence. To have land in the village not only provides supplemental food and income but facilitates ongoing access to food, social networks, informal support and social securities.

Scholars note that industrial transition in Southeast Asia today is shaped by livelihood precarity, conceived not only as low wages and insecure terms of employment but also as a lack of formal social protections. Drawing on Standing's (2011, 2014) work on the Global North, Rigg and colleagues highlight that

> 'a feature of the precariat is not the level of money wages or income earned at any particular moment but the lack of community support in times of need, lack of assured enterprise or state benefits, and lack of private benefits to supplement money earnings' (p. 5).

Extending the concept of precarity to the context of the Global South (Arnold and Bongiovi, 2013), this line of analysis highlights the confluence of precarious work and the absence of social safety nets and welfare systems in Southeast Asia. A defining element in the Southeast Asian context is the way in which the absence of social and labour protections means that the insecurities of rural-urban and international migrants' work ripple back to the farm spatially and sectorally in the guise of the inter-generational transmission of livelihood risk (Rigg, 2006).

## Livelihood security strategies in the case of Cambodian migrant workers

We seek to shed light on this theoretical debate of industrial transition and partial-proletarianisation by turning to the case of Cambodia. We now outline how migrant workers use both land and debt to guarantee livelihood security in an environment where both waged work and social protections are insufficient to shield migrant workers from precarity.

### *Debt-fuelled transition*

In line with Harvey's 'accumulation by dispossession', scholars of Cambodia such as Springer (2009, 2013) have argued that contemporary Cambodia's 'violent neoliberalism' is similarly characterised by 'dubious land title procurements', 'forced evictions', and 'pestilent land grabbing by high-ranking officials' as structural drivers of Cambodia's developmental transition. While it is true that some of Cambodia's most economically valuable land has been appropriated by officials for commercial and agricultural development, other scholars (Bylander, 2014, 2015a,b; Green, 2019, 2022a,c) have shown that land titling and maintaining land ownership are a key factor driving Cambodians into waged labour due to Cambodia's heavy reliance on microfinance loans. Following their analysis, it is through the mechanism of debt that smallholders are coerced into wage labour. Drawing on ethnographic fieldwork at Cambodia' leading microfinance bank, ACLEDA, Green (2019), shows that land ownership is critical as loan collateral in providing access to credit for peasants. They argue that such collateral is a 'kind of technology of control that reworks and respatialises household social reproduction for the benefit of financial accumulation'. Crucially for our argument, Green (2019) notes that dispossession is active as a threat rather than realised:

> Land is now used as collateral on nearly all microfinance loans in Cambodia, which grants microfinance institutions and banks the power to seize borrowers' property. Yet the direct seizure of land rarely takes place. Creditors like ACLEDA Bank instead use the fear of land seizure to pressure borrowers into repayment. Because households can no longer repay their loans solely through their productive activity on the land, family members must seek out wage labor to repay their loans. (p. 2)

Moreover, this situation is pervasive. As early as 2010, one researcher described Cambodia as a 'microfinance saturated country' (Bateman, 2010). By 2020, a total of 2.6 million Cambodia borrowers owed US$10 billion in microfinance debt (Licadho, 2020). The average loan, at US$3,804, is considered to be the highest in the world in relation to GDP per capita, more than doubling it. Despite working long hours, most workers continue to see their level of debt grow, often seeking secondary and informal loans in order to maintain repayments (Green et al., 2023; Ovesen and Trankell, 2014).

Scholars such as Green and Estes (2019) and Lawreniuk and Parsons (2017b) have demonstrated how the deepening financialisation of Cambodian life under the neoliberal project has resulted in the production of precarious subjects (see also Seng, 2018). In particular, they highlight how precarity restructures and intensifies social relations of dependency both within and outside of the household unit. Similarly, debt bondage has been explored in the scientific literature (Guérin and Venkatasubramanian, 2022; LeBaron, 2014; Strauss and McGrath, 2017), as has debt and its myriad implications on households in the Cambodia case (Bylander, 2014, 2019; Green, 2019; Green and Bylander, 2021; Guermond et al., 2023) yet debt and its links to labour discipline remain understudied. In Cambodia, we find that migrants' labour is typically more valuable than their land, with workers paying interest rates (legally capped at 18%) that far exceed rates of return that can be achieved from land speculation in rural areas. In addition to loans at home, workers often take on additional loans from employers in Thailand. This creates a pincer effect which reproduces not only precarity but also curtails workers' capacity to push for improved work conditions. This is a key argument we will take up further in our case studies below.

## *Migration and remittances*

In many parts of Cambodia, opportunities for those with low or limited education to find paid work are scarce, as the economy has not diversified and labour market opportunities beyond garment manufacturing, construction and agro-industry are extremely limited. Consequently, migration to Thailand has been a major strategy for Cambodians to manage livelihood risks over the past two decades, and it is now a structural part of both the Thai and Cambodian economies. Considering a large number of undocumented workers, this workforce is estimated to range between 1.2 and 2 million, and contribute around 5.9% of Cambodia's GDP via remittances.

As shown by Bylander (2014) and Bylander and Hamilton (2015), debt also plays a crucial role in providing access to opportunities for wage labour, with microfinance loans used to fund labour migration. In many situations, Cambodians have little choice but to migrate and take on debt when they face financial shocks such as paying for healthcare or loss of employment. In what Bylander terms 'migra-loans', debt plays a key role in both financing migration and acting as a push-factor causing migration. However, a great portion of migrant workers' remittances are ultimately used to repay debts, preventing social mobility and wealth accumulation hoped for by workers. In addition to household debts which contribute to the supply side of a highly precarious labour force, migrants also tend to become further indebted at worksites in Thailand. The uncertainty and insecurity that workers face can thus travel back and forth between the household and the workplace, replicating what Parsons (2016) refers to as 'mobile inequalities' (see also Parsons et al., 2014). Green and Estes (2019) similarly show that not only does debt-based precarity intensify relations of dependency but also that these relations can be restructured across spatial distance and give rise to new relationships of dependency. Accordingly, we see how migrant work can reorder household divisions of labour, and how new debts and relations of dependency in the workplace can result in precarity back home in the rural setting despite vast distances.

Meanwhile, migrant workers must accept other livelihood risks in exchange for access to waged work and social protection rights in Thailand. This often places them in a position of dependency and vulnerability with respect to their Thai employer and the intermediaries they encounter. Most Cambodian migrant workers engage in a 'precarious economy of the border' (Arnold and Pickles, 2011), risking exploitation, abuse, trafficking and debt bondage. The migration system requires the navigation of a network of unreliable recruitment agents, government officials, policemen and brokers in order to attain documented status, cross the border and secure a job (Lawreniuk and Parsons, 2017a). Within this process, an unreliable actor can at any stage fail to fulfil their end of the bargain, leaving a worker undocumented, jobless, indebted and/or bonded to their employer. This ranges from brokers and recruitment companies failing to deliver valid passports and migration documentation after accepting expensive fees, employers retaining passports and identity documents, police extracting bribes by threatening deportation, employers failing to correctly register workers for work permits and/or social security benefits; to withholding of wages and undefined debt repayment obligations to employers.

These risks are widespread and not limited to undocumented migrant workers. As in the case of Kunthea, described below, the migration system itself and its documentation processes are a source of indebtedness and livelihood risk to the workers. Analysing extensive data sets, Bylander (2019) has shown that livelihood and well-being outcomes are, at best, ambivalent when comparing documented and undocumented Cambodian migrant workers in Thailand. In this context, no migration option can be considered 'safe migration', and all pathways are beset by risk.

## *The declining social welfare function of land in Cambodia*

Land has long played a social welfare role in the wider arc of Cambodia's socio-economic development, traditionally playing a key role within a diversified livelihood strategy. Notwithstanding the fact that agricultural production has been fundamentally reordered several times under various political regimes, Cambodian society draws on a history characterised by highly fragmented smallholder subsistence rice farming, supplemented by fishing, raising animals, and gathering produce from common land (Hou, 1942; Kiernan and Boua, 1982; Hu, 1942).

The reliance on this 'diversified, range-dependent survival strategy' has remained the case in rural Cambodia until very recently, as noted by International Organisation for Migration (IOM) migration expert Dr Bruno Maltoni (2007: 20):

> The traditional Cambodian society safety net relies on most people having almost enough land, water and forest to produce almost enough food to feed their families. Most Cambodians survive by seasonally switching between three different modes of production – farming, fishing and foraging. In the absence of any formal social security services or other income support mechanism, access to farmland, wetlands and forest is all that stands between most Cambodians and chronic food insecurity.

However today, the ability to support oneself through such a combination of farming and foraging is no longer a viable strategy as the result of various factors. Climate change, over-fishing, governmental land grabs, land privatisation, appropriation of the commons, and population growth have all reduced access to both private and public land, as well as supplemental access to the commons. In fact, even with funds to invest to maximise farming – such as for fertiliser and equipment – farmers report that rice farming is not really a viable strategy for supporting oneself (Green, 2022b). As Maltoni noted, restricting public access to any of these domains would have jeopardised livelihood options for rural Cambodians, and now with 15 years of hindsight, this has proven the case. In interview, informants reported that it was not unusual for farmers to lose up to $150 for farming one hectare for one season, and in some areas, it would not even be possible to rent out untilled fields to other farmers. Given this lack of profitability, the farmland can become an additional site of risk.

As a social safety net, however, the role of land is much more ambivalent in the case of Cambodian migrant workers. The farm still remains a place for many families to house older generations and to raise younger generations. In many villages, it is not uncommon for everybody of working age to be living in Thailand, while the village remains populated only by the parents and younger children of the workers abroad. Similarly, migrant workers are offered no path to citizenship, land ownership and social inclusion in Thailand, and as a result, the farm remains the home to which they will return when they are unable to work, either through age, financial security or deportation. The farmland usually remains the site for both social reproduction and the repository for the intended accumulation of wealth. Ubiquitously, migrant workers interviewed report their intention of saving enough money abroad to one day return to the 'homeland' to run a small business and be close to family. However, with limited surplus income, many find themselves getting no closer to such a goal.

The central role of land in Cambodian socio-economy became apparent during the employment crisis generated by the COVID-19 pandemic. While government pandemic support payments of $40 per month were extended to laid-off workers in certain major industries domestically, such as the country's flagship garment sector, such measures were not available to returning migrants, many of whom returned to the countryside with little prospect of income. Rather than extend social protections, the government undertook a campaign to encourage the newly unemployed to take up farming (Sonyka, 2020), by going back to the fields to work alongside family members, and harkening back to Cambodia's (idealised) rural past (*Khmer Times*, 2020). The government lauded the role of land as a provider in times of emergency, citing the example of the 2008 global economic crisis and drawing a contrast to industrialised countries where families of the unemployed no longer held land. In doing so, the state not only presented land as an informal safety net but also continued to cultivate a discourse of self-sufficiency, fostering agricultural productivity, entrepreneurialism and access to credit.

However, in practice, using smallholder plots for farming is producing rather than mitigating financial insecurity as it has become increasingly unprofitable. It is not unusual to find migrant workers who have sought out livelihood security through farming their land but have been forced to migrate to Thailand due to farming debts. In a recent newspaper interview, a Cambodian civil society leader pointed out that in Cambodia, farming is not viable due to weak domestic markets and a lack of export markets:

> so if [workers] farm domestically [in Cambodia], their incomes from agricultural produce are not enough because they have to buy fertiliser, rent equipment like power tillers and buy gasoline. Farming has many expenses. But when they sell their produce, they do not make a profit [. . .] On the contrary, they find they are further in debt. So, despite Covid-19 they have to go to Thailand to work to pay off their debts[. . .] If we want to solve this matter, our state must carry out deep reforms in the agricultural sector so that we do not force our farmers to become migrant workers or labourers (*The Phnom Penh Post* and Samean, 2021)

Further complicating the ambivalent status of smallholder farmland is the fact that rather than merely placing workers into debt through failed farming, farmlands are also central in providing landholders with access to loans through microfinance institutions. As the microfinance sector has developed over time, land titles are now generally required as collateral for obtaining loans. Bylander (2014) demonstrates that in a majority of cases, these loans are actually used to fund migration abroad in order to secure waged income. The livelihood strategy attached to land, we argue, is only remotely one tied to food production. Rather, the attachment to land is as much a livelihood strategy bound up with sourcing and maintaining access to credit and, thereby, access to securing work abroad. Thus, overall, land plays an ambivalent role as a safety net, as it can be a site of further risk and exploitation in itself, as well as incorporating smallholders into a network of further hazards.

## *The limited impact of social protection schemes in both Cambodia and Thailand*

While classical economics overlooks the potentially exploitative nature of finance, it commonly views debt as a means to smooth income and expenses across time periods, allowing borrowers to draw on future earnings to meet basic livelihood expenditures at time of need. This is one reason that microfinance can be lauded as a livelihood security measure in parts of the development sector. By comparison, social protection measures are built on a collective sharing of risk, by way of insurance contributions, compensation schemes, social welfare payments, or direct access to health care and services. In this sense, social protection and debt can be seen as partially substitutable techniques for smoothing out the peaks and troughs of economic activity, by ensuring that a worker has access to income security in times when work is not available, and access to health and basic services when risks materialise.

Yet in Rigg's analysis, South East Asian smallholders across sectors and geographies remain dependent on land because social safety nets in formal sectors are insufficient to produce livelihood security, and the contemporary conditions of 'precarity' are palpable. Indeed, for Cambodian migrant workers, formal social protections provided by the Cambodian and Thai states are insufficient to displace the high reliance on land and debt. Despite their intent to extend coverage, systems of formal social protection on both sides of the border not only fail to protect migrants from market risks but can even help to increase the risks to which workers are exposed. Here, we wish to briefly outline the social protections available to Cambodian migrant workers and subsequently show them that they are limited in effect.

*Social protection in Cambodia.* Cambodia's social security schemes are overseen by The National Social Security Fund (NSSF), a government agency established in 2008. It oversees three schemes for registered, formal workers – a pension scheme, health care scheme and occupational risk scheme – as well as a (yet to be implemented) unemployment scheme. Together, these schemes provide access to employment injury insurance, social health insurance, maternity and sickness benefits and retirement pensions (Parliamentary Institute of Cambodia, 2018). Cambodia is also currently working on the establishment of a voluntary regime for the self-employed. In addition, Cambodia's social protection entails non-contributory social assistance payments. These include one-off maternity payments and support for the most destitute people who can qualify for an 'ID Poor Card'.

In practice, Cambodia's social protection schemes (as set out in Table 1) exist only in fragmentary form for those labelled as the 'poorest of the poor' and those with the best jobs. Limited social protection coverage has led commentators to claim that in Cambodia, 'social protection leaves a "missing middle" between social assistance programmes targeted at the poorest individuals and social security schemes that cover those in more

**Table 1.** Summary of social protection schemes under Cambodia's NSSF (adapted from ILO, 2023).

| Scheme | Purpose | Benefits | Employer contribution |
|---|---|---|---|
| Occupational Risk Scheme | Compensation for workplace injuries and occupational diseases | - Emergency service<br>- Medical care treatment<br>- Temporary disability allowance<br>- Permanent disability pension<br>- Funeral allowance<br>- Survivor benefit | 0.8% of wage |
| Health Care Scheme | General health care services | - Health prevention service<br>- Medical care<br>- Inpatient and outpatient care<br>- Emergency services<br>- Physiotherapy and kinesiotherapy<br>- Delivery, prenatal and postnatal services<br>- Daily allowance in case of medical treatment, non-occupational accidents and maternity leave<br>- Patient referral services<br>- Funeral transportation | 2.6% of wage |
| Pension Scheme | Retirement pension | - Old-age pension<br>- Incapacity/disability pension<br>- Survivor pension<br>- Funerary benefits | 2% of wage, matched with 2% employee contribution (contributions to double in 2028) |

stable forms of employment' (International Labour Organisation (ILO), 2023). Thus, social protection is largely absent for the labouring poor who are not destitute but are typically a crisis away from being so. In recent years, the NSSF has worked to gradually extend the coverage and range of social protection benefits available to waged employees. Despite significant progress, recent studies show that the vast majority of Cambodian workers still lack social security. As of 2022, NSSF (2022) has registered a total of 21,430 formal and informal establishments, consisting of 3,120,208 members (1,798,510 women). Among those registered, a high proportion is employed in the garment sector, the most formalised sector in Cambodia. In this context, Cambodian migrant workers fall squarely in the 'missing middle', struggling to qualify for such schemes even during times when they are living in Cambodia.

## *Social protection in Thailand*

Cambodian migrant workers are in fact offered numerous social protection rights in Thailand, as set out in Table 2. The NSSF offers benefit payments to migrant workers holding documented migration status, covering healthcare, maternity care, disability, death, childcare, unemployment and retirement. In addition, there is a Workmen's Compensation Fund for workplace injuries.

**Table 2.** Summary of social protection benefits potentially available to Cambodian migrant workers under Thailand's NSSF (adapted from IOM, 2021).

| Fund | Purpose | Benefits | Coverage | Contribution |
|---|---|---|---|---|
| National Social Security Fund | Comprehensive | - Healthcare (non-work-related)<br>- Maternity benefit<br>- Disability benefit<br>- Death coverage<br>- Childcare benefit<br>- Retirement pension<br>- Unemployment benefit | - Yes, for documented migrants working in permanent year-round employment.<br>- No, for undocumented migrant workers, temporary employment, domestic work and street vendors | - Worker and employer each pay 5% of wage<br>- Government pays 2.5% of wage |
| Workmen's Compensation Fund | Compensation for workplace injuries and occupational diseases | - Medical expenses.<br>- Occupational rehabilitation expenses<br>- Funeral expenses | - As above | - Employers payment into fund |
| Migrant Health Insurance Scheme | Healthcare | - Annual health check-up<br>- General medical treatment<br>- Maternity care<br>- Dental care<br>- Vaccinations for children<br>- Emergency medical treatment<br>- Communicable diseases prevention<br>- HIV/AIDS medication | - Yes, for documented migrant workers not covered by the NSSF (such as temporary workers and those with under 3 months contribution)<br>- No, for undocumented migrant workers | - Worker pays total contribution<br>- Employer pays total contribution in fishery sector |

Despite better entitlements, accessing these social protections is often not easy for migrant workers, as outlined in a 2021 study conducted by the IOM (2021). At the outset of employment, there are several barriers to registration and enrolment for eligible migrant workers, including the use of 'irregular' recruitment channels, the high cost of 'regular' recruitment channels, the failure of employers to enrol workers, weak monitoring of employers, language barriers and workers being unaware of their entitlements. For example, some workers reported that their employer was deducting employee contributions from their pay, only to find that in their time of need they could not access support because their employer did not enrol them in the first place.

Similarly, even when a migrant worker is enrolled, their ability to access their benefits is often limited. Administrative documentary requirements and associated time barriers often prevent migrant workers from accessing survivors' benefits, unemployment benefits, child allowances and maternity care. Minimum continuous contribution periods to qualify for benefits do not accord with the insecurity of working arrangements, and lack portability, often resulting in lack of access. Discriminatory behaviour by service providers is commonly reported. Workers are often unable to pay fees and other associated costs for receiving emergency medical services. All these challenges are exacerbated by the fact that employers do not always comply with their obligations under the social security legislation, and the system does not allow workers to directly navigate their benefits themselves. This can place workers in a position of great dependence on their employer in exchange for accessing their entitlements.

## A pathway to precarity

On the face of it, Cambodian migrant workers are able to earn significantly higher incomes in Thailand than they would in Cambodia, as well as access a more expansive social protection scheme that includes health coverage, schooling and unemployment benefits. In the cases where all conditions are right in terms of migration and employment, the access to benefits in Thailand are indeed much better than in Cambodia. A seafood processing worker explains:

> 'It's easy to bring up kids here because study fees are low, health is free, and food is good. From 7 or 8 am to 3pm there is school, and the student can sleep there, and milk is provided. The teacher provides 300 baht to me for my child to get school uniform. At the other school in Chantaburi, the parents have to pay 90 baht to the school, which provides the uniform and life insurance. If you are poor in Cambodia, the teacher does not allow you to join school. The food is not safe and some teachers sell food to students, which is wrong'.

However, all too often, when Cambodian migrant workers use social protection, debt, migration and land as a source of livelihood security, these factors conspire to undermine the livelihood security sought by workers. Here, the following case of Kunthea is illustrative.

### *Case study: Kunthea, a Cambodian migrant worker in Thailand*

Kunthea is a middle-aged female Cambodian worker interviewed in Trat, Thailand, who is working and living at a fish processing centre. Kunthea and her husband had migrated from Kampong Cham, where they had been farmers. In order to buy supplies to live and materials to farm, they had taken a loan from a local microfinance institution. After a few seasons, it became apparent to them that the harvest from farming would not be sufficient to repay their loan, on which they still owed USD$800. Without any job opportunities at home or the ability to qualify for any income support, they decided to migrate, leaving their daughter with their parents in their homeland. Having not enough money to pay for migration documents, nor any particular links to recruitment agencies or people working in Thailand, the couple sought to migrate with the help of a broker. The broker told them that he could help them find a job and that they could earn more money in Thailand. This was the standard practice for people looking for work from their village. Other people they knew had used the same broker, so they trusted him. The broker helped them arrange a 1 month border pass visa at Ban Laem border crossing and brought them to cross the border, where they were picked up by their new employer and taken to work in a fish processing centre near the port in Trat.

Once in Trat, the couple found that working in Thailand was harder than they anticipated. They considered the work to be difficult due to having to perform their tasks outside in the heat. Also, they did not make as much money as the broker had suggested they would make because they were paid on a piece rate of 1 baht per kg of fish dried and processed. On average, they had been earning around 5–6 thousand baht ($150-$180) per month. As part of their employment, the employer provided worker housing at the job site, which Kunthea and her husband shared with tens of other Cambodian migrants. The employer also provided workers with rice to eat.

After employing them for some time, the employer assisted the workers to become documented workers in response to government pressure to regularise the status of undocumented migrant workers. As often the case in Thailand, the employers did not know how to undertake the complicated bureaucratic process alone, so they hired a broker. Although the stipulated government fees for migration documents totalled only approximately 5,000 baht, the broker charged a high fee for their services, requiring 28,000 baht per person for arranging migration documents. Although Kunthea and her husband were aware that other workers they had spoken to were charged only 9,000 baht when they had procured migration documents in the past, Kunthea said they felt they had no other option but to pay the sum for documentation. The employer was compelling them to comply with the migration policy, and they did not know any other broker or way to undergo the regularisation process. This cost was advanced by the employer to the broker on behalf of each worker but then passed on to each worker to be repaid by wage deductions. When the verification process was completed, the employer gave the workers their migration documents to keep, such as their passport and visa, unlike many employers who retained workers' personal documents until the loan was repaid. In regularising their migration status, the employer also qualified Kunthea and her husband to be eligible under Thailand's health and social welfare schemes.

Despite constantly working, Kunthea and her husband had only reduced their debt to 24,000 baht each over the ensuing months, meaning that they had more than doubled their debt by migrating to Thailand rather than relieving their debt as they had planned. While their employer did not pressure them for repayment, Kunthea was starting to become increasingly concerned about her levels of debt. She began receiving regular calls from her mother in Cambodia, who told her that microfinance loan officers had started to visit their house regularly to demand repayment of loan instalments. The loan officers were threatening to foreclose on the couple's land on which the title was mortgaged. While Kunthea had previously been sending home 2,000 baht per month, these remittances had become unsustainable in response to the new debts incurred by her employer in Thailand. Moreover, the income of both Kunthea and her husband began to wane. In the rainy season, from June to October, when it was too wet to sun-dry fish, there was not a lot of work at the fish processing centre. The employer had stopped providing the couple with rice, saying that they were no longer undertaking work. The couple had searched for other ways to make money, but their employer would only let them take up odd jobs for 1 day at a time in the immediate vicinity, which was only enough to cover living expenses.

At the time of retelling this story, Kunthea was acutely distressed and felt she had little option to improve her situation. On the one hand, she did not believe it was viable to leave her workplace to find an alternative source of income. She felt morally obligated to her employer for lending her money and arranging her migration documents. She also believed that her financial indebtedness to her employer tied her legally to her employer, to the extent that the employer would notify the police to imprison her if she attempted to leave her job or find employment elsewhere. On the other hand, Kunthea could not see any advantage of returning home, because even if she did so, she would have no income. She said that this would ultimately cause her to lose her land in Cambodia, leaving her mother and child destitute and homeless. Kunthea saw few options available to her other than remaining with her employer and getting further into debt in the hope that she would be able to work again once the weather cleared.

This example is by no means unique among Cambodian migrant workers in Thailand. While there are significant variations across cases, we can nonetheless see several major themes. Although Kunthea and her husband are supposedly covered by two social protection regimes, entitlements have proved inaccessible or insufficient, hardly offering meaningful protection.

## *Debt, dependence and discipline*

Even for workers that have a positive migration experience, these benefits come with risks and costs of being a migrant, including limited rights at work, and barriers to participation in society (Chaisuparakul, 2015). In order to access their rights and benefits, workers are placed in relationships of great dependence on employers. As mentioned, the administrative requirements of the Thai migration system ensure that workers are reliant on their employers to become documented workers and access social protection. The goodwill of employers must be relied upon to obtain work permits, as well as register employees for health insurance and social welfare, and make the necessary contributions. In short, migrant workers in Thailand – both documented and undocumented – are rarely free-wage labourers able to make choices in supplying their labour but rather are placed in an unequal patron–client relationship of protection and dependence.

This inequality is commonly reflected by workers describing their employment in terms of familial dependence:

> ‘A good relationship with your employer is like between a mother and son’
>
> ‘My employer can be like a father’.
>
> ‘Working with my employer is like living with parents. Parents get angry when you do not do as you should, same as employer’.
>
> -Fishery sector workers, Sattahip

Similarly, workers tell of their employers as benevolent protectors against pernicious Thai state authorities that seek to fine them and deport them:

> 'I am not afraid of the police. My employer engaged this policeman to keep the area safe. I am afraid of the army (black uniform) and immigration police, but I should be ok because I have documents. But if the immigration police come to check, my employer knows when they are coming and hides undocumented workers. They have visited before, but there was no problem for any workers. My employer said "don't worry, I will protect the migrant worker"'.
>
> - Factory worker, Rayong

While these dependencies are inherent in prevailing migration policy, debt plays a mediating role in amplifying risk across migration experiences by intensifying precarity and dependency for workers. First of all, ties of dependency are made through debts that are incurred between worker and employer. The practice of advancing migration-related costs to be deducted from future wages is common, even when migration has been arranged via the official channels provided by recruitment agencies in Cambodia. These agencies can offer low up-front costs to attract workers, and workers find when they commence employment they will have wages garnished for outstanding documentation costs, which have often been advanced by the agency or employer. Similarly, for workers who obtain their migration documentation after migrating to Thailand, their employers usually pay an agent or broker to assist with the process, inflating fees borne by workers. Yet despite the lack of transparency in such transactions, in many cases, the worker views the employer as being benevolent to loan money for documentation:

> 'All fisherman borrow money from the employer. Our employer trusts us. If we trust our employer, we will stay with them a long time. We must be responsible, show our capacity as worker and earn respect. Work hard to build good relations. Then we come to know the character of our employer over time, not just from looking'.
>
> - Fisherman, Sattahip

These debts are also used by employers as justification for the (illegal) withholding of worker's IDs, visas and work permits. Employers will say to workers that they can have their documents once they have paid off their debts, with the employer saying that they had been the ones to pay for such documents. This is used to prevent workers from leaving the job or even the worksite, as the worker becomes afraid of arrest and deportation. Such workers can become fearful of both their employer and state officials:

> 'I stay in my room because I don't want my employer seeing me talk to you. I am scared that HR will call the police; they threatened to call immigration and stop my work. I am scared because it's not my country. Police are Thai, not Cambodian, so they will listen to people of Thailand, not me'.
>
> – Factory worker, Laemchabang

Ultimately, we argue that debt and this relationship of extreme reliance on employers is commonly used to instil labour discipline among workers. On the one hand, this can be done through direct threats of deportation, or withholding personal documents. In these situations, debt absolves employers of such behaviour. Even as a worker becomes highly indebted to an employer, which is used as a disciplinary mechanism, workers rarely see this as blight on their employer. A Thai CSO worker said that in their experience, Khmer workers had been hesitant to see their work issues as a result of their employer's exploitation:

> 'In the case I've seen Khmer workers are so grateful to their employer. Even when we rescued workers from situations of abuse they said 'please don't do any bad action against my employer, actually they have been good to me''.
>
> - Thai CSO worker

On the other hand, debt also produces labour discipline through financial need. This allows employers to maintain a disciplined workforce prepared to work long hours for low wages and few benefits:

> 'When someone has a debt, then all they think about is work'.
>
> - Village Chief, Banteay Meanchey
>
> 'I have to pay my loans or I will lose my land. It is important for me to make the employer happy and keep working'.
>
> - Service worker, Rayong
>
> 'Although this job is hard, the employer is good because they give workers much O/T (overtime). We need that so there is something to send home to our family and the bank'.
>
> - Factory worker, Chonburi

This high level of obligation, debt and labour discipline ultimately has implications for migrants' ability to press for access to better wages and social protections. For most workers, avoiding debt bondage vis-a-vis their employer is a more pressing concern than pressing for access to sufficient wages, affordable health care, entitlements and better work conditions. In short, they are rendered easily exploitable, precarious workers. This labour discipline also creates a situation where wages remain too low to justify the costs and debts of this mixed livelihood strategy. For many workers, like Kunthea, low wages are insufficient to fully satisfy workers' social reproduction needs and allow for expanded consumption. All too often, we see Cambodian workers toiling tirelessly, only to find themselves further in debt and having to take out secondary microfinance loans and informal loans that have little hope of being repaid (see Natarajan et al., 2021a,b).

Here, we wish to link these findings to other scholarship about precarious Cambodian workers and their role in global capital accumulation (Arnold and Han Shih, 2010;

Chang, 2022; Lawreniuk and Parsons, 2020). For instance, Lawreniuk (2020) outlines this formulation in the context of domestic (rural-urban) Cambodian garment workers, for whom wages are below living wage levels needed to sustain workers, leaving many struggling to meet basic nutritional requirements. As these workers are pushed into greater levels of debt to make ends meet, they are 'effectively subsidising global industry through astronomic levels of personal debt and bodily depletion', a situation characterised as 'superexploitation'. Such a finding is similarly supported by Lin and Nguyen (2021), who demonstrate how subsistence farming in the village practically subsidises the reproduction of migrant labour, and by Prasse-Freeman (2021) in Myanmar.

This points to the contention that debt, as a technology of power, is a mechanism used to discipline labour as well as extract value from workers (Campbell, 2020). We see that workers keep going to further extremes of debt and exhaustion to ensure that they do not become landless, which in turn would bar access to shelter, farming and credit. Giving further weight to this argument is the fact that Cambodia, to this point, has not seen a wave of land consolidation and foreclosures affecting the working poor. For microfinance institutions, the returns of indebted Cambodian labour – that is, through debt repayments – far exceed the returns of foreclosed land. While it is true that a degree of land consolidation has been reported (Green and Bylander, 2021), it is far more common for influential community members to pressure the most indebted families to send a young family member abroad for the first time to find work in order to continue servicing debts, than to sell land and repay loans.

## Conclusion

We have outlined a core livelihood strategy pursued by Cambodian migrant workers, who variously use smallholder land to access debt, to undertake farming and as a site for social reproduction. We seek to contribute to theoretical debates on agrarian-industrial transitions in Southeast Asia, which explain the persistence of small landholdings despite the declining reliance on smallholder farming production.

Specifically, this article considers how the collateralisation of land for microcredit has produced labour precarity among migrant workers for the benefit of capital accumulation. Rather than through land appropriation, debt has played a key role in driving Cambodia's transition towards wage labour, both by compelling and enabling participation in the labour market. However this reliance on financial market mechanisms and migration, has all too often trapped wage-seekers into precarious patron-client relationships, low wages and unpayable indebtedness. We argue that such precariousness drives labour discipline, producing a low-cost and easily exploitable workforce. Rural land thus has the economic function of facilitating industrial access to a readily manageable low-wage labour force rather than for the presumptive goals of agricultural production or urban development.

We have attempted to show how migrant workers are subjected to heightened levels of risk assumption in their multiple and mobile livelihood strategies, which are in turn further entrenched by the inability of welfare systems to provide adequate social protection that responds to real livelihood risks faced by workers. Currently, available social protection measures remain insufficient to displace the precarious livelihood strategy we have outlined, and workers continue to rely on predatory debts as a means for guaranteeing access to the labour market, healthcare and services. In this configuration, existing social welfare schemes do little for workers to maintain minimum standards, reduce livelihood risk and ensure social reproduction.

An avenue for further research would be to develop a better understanding of how cycles of debt, precarity and a labour force defined by low skill reproduces Cambodia's low value-added development regime.

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