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A policy paper

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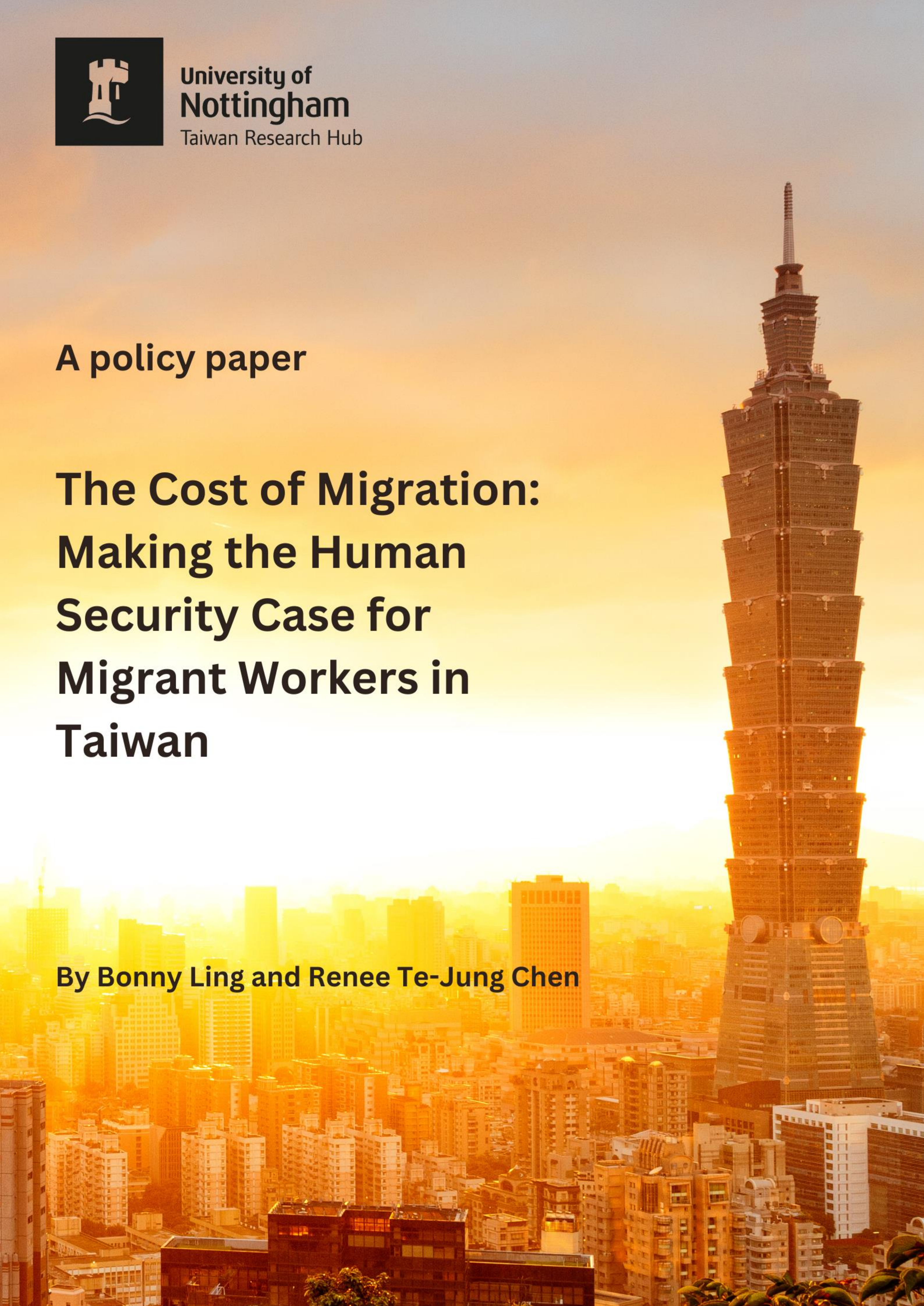

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Summary

Taiwan's foremost security concern is a state-centric view of security, which prioritises military capabilities, sovereignty protection, and territorial integrity in response to external threats. In this security landscape, the narrative is on national and civil defence. This conception of security, however, de-emphasises the aspect of security and vulnerabilities as experienced by the individual. This personal lens of security – human security – is centred on individuals leading a long and healthy life, being knowledgeable and having a decent standard of living.[1] Human rights and human security are closely related concepts: violations of human rights undermine human security, while the protection of human security can underpin states' responsibility to meet their human rights obligations.

Whilst human security has seen less prominence than other concerns for Taiwan's defence, it can serve an important strategic role to Taiwan's regional engagement. When the state-centric lens of security is complemented by a human-levelled view, additional channels for meaningful citizen engagement for why Taiwan matters to the Asia Pacific and the world emerge, aligning the rhetoric of Taiwan's New Southbound Policy on "People-to-People Exchange'' with practices that truly promotes the human security elements of Taiwan's labour migration relationships.

Migrant workers in Taiwan from Indonesia, the Philippines, Thailand and Viet Nam – soon to also include India – serve as tangible human connections to important regional allies. Their participation in Taiwan's labour force is indispensable to the island's industries and social care. Through their personal and employment ties to Taiwan, this policy brief argues that various elements related to the financial (in)security of Taiwan's migrant workforce undermine Taiwan's broader ambitions to make the people-to-people argument for why the security of Taiwan matters to the world.

By not fully recognising the migrant workforce of Taiwan as a strategic national asset to build meaningful regional relationships through citizen diplomacy, Taiwan overlooks an important conduit for building regional and international support for its existence as a responsible global actor. We focus on the two most immediate, though not exclusive, practices that have a significant impact on a migrant worker's financial insecurity related to their employment in Taiwan: migrant-borne recruitment fees and related costs and high remittance transactional costs above best-practice international standards.

We propose the following policy recommendations:

- Implement the "Employer Pays Principle" by prohibiting monthly service fees charged to migrant workers in Taiwan and shifting all worker-borne recruitment fees and related costs to employers.

- Establish regulatory separation between recruitment and remittance services to prevent a closed, vertical integration that traps migrants in exploitative financial ecosystems, where a power imbalance between labour agencies and migrant workers effectively constrains choices

of remittance channels available, resulting in migrant workers using money transfer services connected to their agencies that secured their employment opportunities.

- Reform remittance fee structures of the Small-Amount Remittance Services for Foreign Migrant Workers (SARSs, 外籍移工國外小額匯兌業務) by implementing progressive fee caps within the existing NTD 50,000 monthly limit to prevent excessive cumulative costs whilst expanding accessibility through extended hours and mobile solutions to better protect migrants from financial fraud.

- Strengthen bilateral cooperation with migrant-sending countries to establish joint regulatory oversight of the entire migration corridor, such as standardised fee transparency requirements on recruitment processes and remittance transactions.

- Institutionalise a human security framework through an inter-ministerial working group that evaluates migration policies based on a fundamental recognition of migrant workers' strategic importance to the Taiwanese economy and society.

Security from a Migrant Financial Perspective

Taiwan's unique international position, characterised by limited formal diplomatic recognition, necessitates the development of unofficial channels for engagement with global stakeholders. Migrant labour agreements have emerged as strategic assets that can create resilient people connections beyond traditional state diplomacy. In 2024, Taiwan officially signed a Memorandum of Understanding to facilitate employment of Indian workers.[2] This landmark agreement will expand Taiwan's migrant workforce beyond the current four Southeast Asian corridors of Indonesia, the Philippines, Thailand, and Viet Nam, reflecting Taiwan's ambition to diversify its labour source countries amidst intensifying regional competition with Japan and South Korea for migrant workers.[3]

These migration corridors serve as more than just labour exchanges but establish meaningful economic and geopolitical relationships. The bilateral trade between Taiwan and these migrant-sending countries demonstrates their economic significance, of which all four rank amongst Taiwan's top 17 trading partners, with Viet Nam holding the highest position at 5th place in 2023.[4] Moreover, these countries hold strategic geographic importance, with both the Philippines and Indonesia's archipelagic locations offering vital maritime strategic significance in cross-Strait scenarios.[5]

Although traditional state-centric security views prioritise military capabilities, sovereignty protection, and territorial integrity, this framework often overlooks the substantial connections formed through citizen exchanges. A human security perspective, focusing on individuals leading long and healthy lives, gaining knowledge, and maintaining decent living standards in a rights-respecting environment, reveals additional channels for meaningful engagement that align with Taiwan's New Southbound Policy that emphasises "People-to-People Exchange." Taiwan's significant migrant worker population — numbering 818,467 as of January 2025[6] — represents a potential foundation for lasting relationships beyond formal diplomatic channels.

However, a disconnect exists between Taiwan's strategic interests and its implementation of migrant policies. In particular, the high migrant-borne costs associated with labour recruitment to Taiwan can hinder migrants from continuing or deciding to migrate to Taiwan. According to international reports, the collection of monthly service fees — a key component of labour recruitment-related costs for Taiwan's migrant workers — amounts to approximately USD 484 million annually.[7] These fees place disproportionate burdens on migrant workers, with migrants paying between NTD 18,000 to 21,600 (approximately USD 555 to 666) annually compared to employers who pay merely NTD 2,000 (approximately USD 62) per year for labour broker service.[8] This practice directly contradicts Objective 6 of the Global Compact for Migration, which calls for facilitating fair and ethical recruitment and safeguarding conditions that ensure decent work, as well as Objective 14, which emphasises enhancing migrant workers' protection and improving migration outcomes.[9]

Meanwhile, the expansion of Taiwan's remittance services, though essential for migrants, has created opportunities for financial fraud. In Taiwan, the average loss from migrant-targeted scams reaches approximately NTD 8,000, representing nearly half of the monthly wage for domestic care workers (NTD 19,920) and one-third for those in productive industries (NTD 27,284).[10] The potential scale of these vulnerabilities is concerning given the volume of migrant remittances, with Taiwan's Financial Supervisory Commission (FSC) reporting 8.94 million transactions totalling NTD 84.2 billion (approximately USD 2.5 billion) through the Small-Amount Remittance Services for Foreign Migrant Workers (SARSs, 外籍移工國外小額匯兌業務) in 2024.[11]

These financial burdens represent not just individual hardships but systemic vulnerabilities that compromise Taiwan's broader strategic interests from the perspective of fostering financial security as important people-to-people ties. These practices contradict the Employer Pays Principle, stating that employers, not workers, should bear recruitment costs. In addition, Taiwan's remittance barriers undermine migrants' development potential by imposing transaction costs exceeding the Sustainable Development Goals Target 10.c, which aims to "reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent by 2030." This 3 per cent benchmark uses the World Bank's standardised amount of USD 200 for measuring remittance costs.[12] However, the current global average cost of remitting in 2024 stands at 6.62 per cent, more than double the SDG target.[13] Taiwan's formal channels frequently exceed these averages. Fees typically range from NTD 300 to 800 (USD 9 to 24) per transaction, representing 4.5 to 12 per cent of the amounts sent.[14]

Costs of Migration

The costs of migration are multifaceted, with recruitment fees and excessive remittance transaction costs emerging as critical determinants of migrant workers' economic vulnerability during the migration journey.[15] Transnational labour migration often relies on recruitment agencies and labour brokers who arrange job placement abroad for the migrant workers, who then pay fees and costs to these agencies and brokers before their employment. Recruitment fees and costs often are a substantial sum that migrant workers pay by undertaking loans that they must then service once they have begun their employment in the country of destination. Vietnamese workers in Taiwan exemplify this financial burden, borrowing to pay recruitment fees whilst facing additional monthly fees of USD 50-60 to Taiwanese brokers throughout their employment.[16] Some face further financial pressure through required deposits of USD 500, theoretically refundable but effectively binding them to work.[17]

This systematic transfer of financial burdens onto migrant workers transforms what should be economic opportunity into debt-enabled pathways. For low-wage foreign workers in jobs considered "dirty, dangerous, and demanding" (3D), the dominant business model requires them to bear their own recruitment costs, whilst high-wage workers typically have these expenses covered by employers as standard business costs.[18] Substantial recruitment fees borne by workers present high risks for them to become tied to their jobs through debt, resulting in a situation where they are less able to bargain for better pay, improved living and working conditions or raise grievances.[19]

For Taiwan's migrant workers, this debt cycle creates a double financial burden. Like a leaky pipe, their earned wages are reduced by various deductions and fees before reaching families back home. This erosion is especially problematic as remittances extend far beyond individual benefit, creating ripple effects throughout communities and serving as key factors in poverty reduction. Given data from the United Nations, approximately one in nine people globally are supported by remittances, with half of remittances flowing to rural areas, where three-quarters of the world's poor and food insecure live.[20]

These financial structures reflect the power imbalances that define migration corridors worldwide, transforming pathways to economic mobility into systems that transfer wealth away from vulnerable workers. A closer examination of Taiwan's recruitment fee system reveals both challenges and opportunities for reform. Understanding how these fees are structured and justified within Taiwan's regulatory framework provides a foundation for addressing the policy contradictions that currently limit the potential of migration as a strategic asset in regional relationships.

Migrant-Borne Recruitment Fees in Taiwan

The International Labour Organisation (ILO) defines "any fees or costs incurred in the recruitment process in order for workers to secure employment or placement, regardless of the manner, timing or location of their imposition or collection" broadly under the following three categories:[21]

- **Recruitment fees**: the costs of matching workers to their employment.
- **Recruitment-related costs**: indirect costs in matching workers to their employment abroad but can manifest in associated costs, such as medical tests, training, transportation, etc, and
- Other **illegitimate costs**.

A key area of forced labour risks centres on migrant-borne recruitment fees and related costs — and potentially also other illegitimate and undisclosed costs — creating situations of debt bondage and leaving migrant workers at risk of exploitative working conditions. A 2024 Taiwan legislative research and analysis paper states that Vietnamese migrant workers typically pay amongst the highest recruitment fees and related costs for their jobs in Taiwan compared to other foreign workers in Taiwan, findings corroborated by an international report in 2025 documenting recruitment fees for Vietnamese migrant workers to be as high as USD 5,000 to 6,000.[22]

In the Taiwanese context, the most problematic — but not the only source of misalignment with ILO's standards on fair recruitment — is the imposition of a monthly service fee paid by migrant workers to their labour brokers in Taiwan. This monthly service fee, between NTD 1,500-1,800 (about USD 50-60), is permitted under Article 6 of Taiwan's Standards for Fee-charging Items and Amounts of the Private Employment Services Institution ("Standards") as "expenses required for undertaking designated employment services matters, including transportation costs for receiving and sending off foreign person(s)." This collection of monthly service fees, however, lacks clarity regarding what types of services are encompassed and underscores the power asymmetry in the employment relationship.

Despite announcements by Taiwan's Ministry of Labour in September 2024 that it has already prohibited brokers from charging migrant workers recruitment fees by requiring employers to pay these costs (referred to as ''registration and placement fees'' in the Taiwanese context),[23] reality paints a complicated and contradictory phenomenon. Taiwan's official position is to view migrant-borne recruitment fees and related costs as an extraterritorial problem arising from private parties in migrant workers' countries of origin, for which it believes it has no jurisdiction. This is prominently seen in how the term "labour brokerage fee" is frequently referred to as "overseas fee" (海外費), implying that such costs are primarily collected abroad. Consistent with this view, Taiwan recommends that governments in migrant workers' country of origin cap these fees and costs to be no more than one month of the worker's pay.[24]

Examining migrant-borne recruitment fees represents the entry point into understanding a broader cyclical cost system permeating the entire migration journey. These initial financial burdens set in motion a cascade of economic constraints that extends well beyond the recruitment phase, establishing conditions where migrants have limited options within an interconnected financial ecosystem. The debt incurred through recruitment fees often influences migrants' economic decision-making throughout their employment, limiting their ability to negotiate better conditions or question subsequent financial deductions. For migrant workers, this interconnected web of costs substantially diminishes the development potential of their earnings through compulsory debt servicing and ongoing transaction expenses, effectively creating a foundation for further financial vulnerabilities – particularly in remittance transactions – and redirecting financial resources from socioeconomically marginalised individuals to established nodes of power. For migrant workers, the combination of these recruitment fees and high remittance transaction costs impacts their economic security by reducing the development potential of their earnings through debt obligations and elevated transaction costs.

Taiwan's Remittance Transaction Costs

Remittance transaction costs in the migration context refer to the expenses of sending and receiving small amounts of money from one country to another.[25] They can encompass multiple components that reduce the net value received by beneficiaries, including:

- Service providers charge explicit transaction fees.
- Currency exchange rate markups that exceed the market rate.
- Recipient fees are deducted at the destination.
- Tiered pricing based on transfer speed.
- Payment method surcharges.
- Documentation or verification costs.
- Digital access fees.

Based on World Bank data, although 80 per cent of global remittance corridors operate with costs below 10 per cent, significant regional variation exists.[26] In 2023, the average rate of remittance cost in East Asia and the Pacific was 5.8 per cent, amongst the lowest regional rates as South Asia, but still nearly double the SDG target of 3 per cent.[27] Taiwan's traditional figures through traditional banking routes, however, remain significantly higher at 4-12 per cent as aforementioned, placing it well above both regional averages and neighbouring countries like South Korea (5.3 per cent) and closer to Japan's costlier 7.0 per cent rate.[28]

These disproportionately high costs substantially reduce the actual amount that low-wage foreign workers can send home, compelling many to resort to more affordable, informal, or more accessible alternatives like recruitment agencies that are riskier by offering fewer guarantees against funds theft, identity fraud and potential legal complications. These agencies often bundle job renewal opportunities with remittance services, effectively forcing migrants to use their channels and, therefore, creating closed systems where migrants depend on the same entities throughout their migration journey.[29]

Even when migrants are willing to pay higher fees for safer formal services, Taiwan's remittance infrastructure presents substantial accessibility barriers. Banking hours (9:00-15:30) conflict with many migrants' work schedules, particularly affecting live-in caregivers who represent nearly 30 per cent of Taiwan's migrant workforce (215,588 individuals as of January 2025).[30] Language barriers further limit access, as banking services are offered in Mandarin with minimal multilingual support. Physical mobility changes vary by occupation — factory workers in industrial zones lack transportation to branches, whilst domestic workers often cannot leave employers' houses during banking hours. These combined limitations effectively exclude many migrants from formal financial services regardless of fee considerations.

Recognising these challenges, Taiwan introduced the SARSs in 2021, which addresses these challenges by increasing accessibility through licensed companies and removing the complex processes associated with formal transaction channels.[31] Despite the relatively low fees of 2.2 to 3 per cent (from NTD 150 to NTD 200) through SARSs are consistent with the SDG target, these costs accumulate significantly through multiple transactions, as migrants often make several smaller transfers rather than single large ones due to their payment schedules and family needs. Furthermore, though the FSC has increased annual remittance limits from NTD 400,000 to NTD 500,000, the monthly limit of NTD 50,000 and the regulation capping single transactions at NTD 30,000 remain unchanged.[32] That is, migrants still face high cumulative fees due to both their remittance habits and the structural design of the system.

Most concerning, however, is that whilst SARSs addresses transaction costs and accessibility, it fails to resolve the fundamental problem of vertical integration between recruitment and remittance services. This integration creates a closed financial ecosystem where migrants' earnings are continuously extracted through various fees. True reform requires regulatory separation between recruitment and remittance services to break this cycle of dependency and exploitation, allowing Taiwan to fully realise migrants' economic potential whilst promoting human security.

Migrant Workers as a Strategic Security Asset

Taiwan stands at a critical juncture. Its approach to migrant worker policies can well strengthen its strategic position in the region by creating meaningful personal transnational connections that include aspects of livelihoods and financial security. The financial burdens placed on migrant workers through recruitment fees and high remittance costs, however, represent more than just individual hardships — they constitute systemic vulnerabilities that can undermine Taiwan's broader strategic interests by failing to recognise migrant workers as strategic human security assets rather than temporary labour solutions. The almost 820,000 workers (as of January 2025) from Indonesia, the Philippines, Thailand, and Viet Nam — soon to include India — are tangible connections to important regional allies.

Taiwan's economic competitiveness in attracting migrant workers faces growing challenges as regional neighbours Japan and South Korea confront similar demographic challenges. To maintain its position in this increasingly competitive landscape, Taiwan must address these structural issues in its migrant ecosystem, particularly its exploitative recruitment fee system and high remittance transaction costs and demonstrate its commitment to ethical labour practices. Beyond addressing these concerns, Taiwan must embrace a more fundamental strategic reorientation: reimagining migration not merely as a labour market solution but as a cornerstone of its regional engagement strategy. The financial vulnerabilities embedded in Taiwan's migration system is a missed opportunity for building goodwill and fostering deeper connections with key partners in Southeast Asia and beyond.

For Taiwan's government, implementing the following recommendations would require specific actions to foster the human security of those who contribute to Taiwan's prosperity:

1. **Implementing the "Employer Pays Principle"**: This requires amending the Standards for Fee-charging Items and Amounts of the Private Employment Services Institution (《私立就業服務機構收費項目及金額標準》) to explicitly prohibit monthly service fees charged to migrant workers and moved it as a business cost of human resource management to employers. Taiwan should recognise that recruitment fees and related costs collected outside of Taiwan can return to Taiwanese labour brokers as illicit financial flows in the form of kickbacks and must proactively detect, interdict and punish such breaches of anti-corruption requirements.

2. **Establishing regulatory separation to address power imbalances**: The Financial Supervisory Commission should coordinate with the Ministry of Labour to implement regulations prohibiting recruitment agencies and their affiliated entities from directly or indirectly owning, controlling, or operating remittance service providers and from preventing them from leveraging their position to influence migrants' remittance choices. This would require amendments to remittance service regulations to establish ownership thresholds and conflict-of-interest provisions whilst also prohibiting agencies from making job placement or renewal contingent on using specific remittance services. Implementation should be overseen by a joint task force to monitor compliance and provide an independent complaint mechanism where workers can report coercive practices without fear of employment consequences.

3. **Reforming remittance fee structures**: The Financial Supervisory Commission should revise the fee structure of SARSs to implement a progressive cap system. For instance, transactions under NTD 10,000 should have a fee cap according to the nature of migrant transaction habits, whilst larger transactions up to the NTD 50,000 monthly limit should have proportionally reduced percentage fees. Aside from SARSs' mobile solutions, the formal money transfer corridors such as banks and post offices should extend services with multilingual interfaces and dedicated windows in Indonesian, Vietnamese, Filipino, Thai, and eventually Hindi.

4. **Strengthening bilateral cooperation**: The Ministry of Foreign Affairs of Taiwan, in coordination with the Ministry of Labour, should establish joint regulatory frameworks with each migrant-sending country to standardise fee transparency requirements throughout the entire migration corridor. This should include creating joint oversight committees with representatives from both countries, quarterly compliance reviews, and standardised reporting mechanisms that track the full cost burden on migrant workers.

5. **Institutionalising a human security framework**: The Executive Yuan should establish an inter-ministerial working group led by a dedicated minister without a portfolio to evaluate all migration policies through a human security lens. This working group should include representatives from the Ministries of Labour, Foreign Affairs, Economic Affairs, Health and Welfare, and the Financial Supervisory Commission, with quarterly reporting requirements to the Legislative Yuan on progress toward implementation of these reforms.

Taiwan's innovation in technology has positioned it as a global leader; now, it must apply that same innovative spirit to create a migration system that respects human dignity whilst advancing strategic interests. By addressing these financial burdens and structural inequities, Taiwan can transform its approach to migration from a simple labour arrangement into a vital channel for meaningful cross-cultural connections and diplomatic influence. This would enhance Taiwan's competitiveness in the increasingly contested regional labour market whilst strengthening its diplomatic relationships through "people-to-people" connections that transcend formal diplomatic limitations. This human security-oriented approach would not only contribute to Taiwan's international standing but also create more resilient connections with strategic partners across the region — connections that may prove invaluable in navigating an increasingly complex geopolitical landscape.

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