

Policing Mobile Money Digital Financial Repression in Post-Coup Myanmar

Bradley

Gar Gar

Vox

Abstract

Mobile money and banking systems have become an integral part of daily life in post-pandemic Myanmar. However, following the military coup in February 2021, efforts have increased to monitor these transactions and seize the assets of those accused of supporting the resistance during Myanmar's ongoing armed conflict, often leading to arrests. This research focuses on the military junta's regulation of mobile money usage, its impact on users, and the role of online financial systems, including mobile wallets, in facilitating state surveillance. This has contributed to the rise of techno-authoritarianism in Myanmar, with the military junta transitioning from traditional surveillance methods to a more encompassing strategy, targeting dominance in cyberspace. This shift includes cooperation with telecom companies and banks, significantly enhancing surveillance capabilities. This article also examines the emergence and viability of technologies such as encryption and social media, which play a critical role in the ongoing civil conflict and in bypassing repression techniques. Moreover, it discusses the establishment of resilient and decentralized critical infrastructures in Myanmar to promote digital freedom. The research was conducted under repressive conditions, making interviews with key stakeholders like legal experts and banking personnel challenging due to security concerns. Despite these difficulties, the results provide valuable insights into the struggle between techno-authoritarianism and techno-democracy in Myanmar.

Keywords: Digital Repression, Finance Sector, Mobile Payments, Digital Coup, Surveillance

Introduction

“Right after my mobile money account was frozen, my home got raided, my family had to legally disown me. After that, I also lost all my IDs and documents,” said one 23-year-old respondent, recounting the severe repercussions of having her mobile money account frozen, which followed a home raid and the loss of all her identification documents. She is one among the estimated 18,000 people in Myanmar who have had their bank accounts frozen since shortly after the military coup, starting from June 2021.

The policing of mobile money and bank accounts is among the many fallouts of the military coup that occurred in Myanmar in February 2021, and the subsequent rise of armed resistance. The military junta has vigorously attempted to suppress funding efforts for the anti-junta resistance. This effort has resulted in the freezing of thousands of bank accounts, significantly impacting citizens and leading to numerous personal tragedies.

This study aims to unravel the surveillance mechanisms and the motivations behind the military regime’s actions in the financial sector. It focuses on how the policing of mobile money has been used as a strategy, and its implications for account holders. Lastly, we offer some thoughts on how Myanmar citizens might respond to the surveillance and controls placed on their banking and financial transactions.

Myanmar citizens are currently grappling with unprecedented surveillance, censorship, and legal repercussions for expressing themselves digitally. According to Freedom House’s 2023 report, Myanmar is the second-most repressed country in terms of internet freedom (Freedom House, 2023). This reflects a global trend where authoritarian governments actively work to divide the internet into oppressive segments (Blunt & Shahbaz, 2022), using techniques of digital repression which include surveillance, censorship, internet shutdowns, targeted persecutions of online users, and dissemination of manipulated information and disinformation (*New Digital Dilemmas: Resisting Autocrats, Navigating Geopolitics, Confronting Platforms*, 2023).

This is the complex landscape in which digital financial repression is unfolding – as one tool in a large toolbox of oppressive tactics. The Myanmar government's stranglehold on digital spaces is not an isolated incident but part of a larger, more concerning trend of digital repression across the globe. The situation in Myanmar serves as a stark reminder of the extent to which authoritarian regimes can go to curtail freedom and dissent in the digital age.

As digital rights researchers, we aim to explore the less-reported procedures, consequences, and impacts of these surveillance mechanisms. This brought us to the specific issue of policing mobile money, its underlying causes and impact. This resulting paper is based on key informant interviews with victims, surveillance experts, economic experts, and mobile money agents, supplemented by publicly available reports, analyses, and media resources. Our hope is for this paper to serve as a preliminary knowledge base for further exploration into this issue.

This research is conducted under a context of a repressive regime, which imposes restrictions on interviewing key stakeholders due to security and sensitivity concerns. There were challenges in finding and engaging with critical stakeholder groups such as legal experts, and banking personnel.

Findings

1. Low-effort, High-impact: Policing Mobile Money

The junta, with its control over state institutions including major internet service providers and banking systems, has worked diligently to cut off funding to resistance groups. Monitoring transactions and cash flows has become a priority for them, as it presents a low-effort, high-impact strategy.

The initial instances of freezing mobile wallets and bank accounts, as reported by the media, date back to the August 9, 2021, freezing of a KBZpay account that was crowdfunding assistance internally displaced people in Karenni region (Myanmar Pressphoto Agency, 2021). The earliest individual reports date to August 6, 2021 (CDM Medical Network, 2021). Anonymous sources also claim that the scrutiny of banking transactions started as early as a week after the coup, with this source saying that private finance institutions submit transactions data daily (Nyane & Lipes, 2021).

On August 13, 2021, the Central Bank of Myanmar issued a directive instructing banks, financial service institutions, and mobile money service providers to closely monitor and report any transactions suspected of involvement in the Spring Lottery fundraising organized by the parallel National Unity Government (NUG) (Khit Thit Media, 2021).

The vice-chairman of the Central Bank of Myanmar on August 17, 2021, announced on national television a close monitoring of mobile money wallets and financial activities. The bank also issued a warning against funding terrorist organizations and threatened financial institutions if they failed to report and comply with authorities (Nyane & Lipes, 2021).

Alleged meeting minutes from the Central Committee for Counter-Terrorism (CCCT), supposedly from December 2022, reported the closure of over 18,000 accounts in an 18-month period (The Irrawaddy, 2023). The state newspaper reported the freezing, closure, and seizure of accounts suspected of being linked to money laundering, violence, and financial support (*Questionable Bank Accounts to Be Frozen and Nationalized*, 2022).

The underlying motivation behind these severe actions against mobile money users is twofold: to impose high impact punishment on pro-revolution entities, and to reinforce the surveillance ecosystem.

2. Dire Consequences: High-impact Punishments

The freeze or closure of mobile money accounts can be seen as one part of a broader strategy by the Junta. This strategy includes raids on registered addresses, asset seizures, and threats of lengthy

imprisonment under the Counter-Terrorism Law. A common pattern emerged from our interviews: within six months of bank service termination, respondents said authorities often conduct raids on the addresses registered with the banks.

A significant number of these raids result in the seizure of immovable property assets. Some cases even escalate to imprisonment, or in some situations, victims are forced into exile or go underground to avoid arrest.

To evade asset seizure, victims may have to legally disassociate themselves from their properties, which can lead to estrangement from their families. The victims that manage to avoid arrest are typically forced into exile or hiding, while being charged under Sections 50(a) and or 50(j) of the Counter-Terrorism Law.

The aftermath of these actions severely limits the freedom of movement for the wanted victims, especially for those who are forced underground. This is due to their voided identity documents, such as National Registration Identity Cards (NRIC), which are required for local and international travel since all of these data are associated and verified with the Mobile Wallet Account along with phone numbers due to ‘know your customer’ (KYC) mandates and mandatory SIM registration.

In some instances, the Junta freezes or closes mobile money accounts as a means of persecuting dissenters. Those targeted, like journalists, find their mobile money and banking accounts suspended under the guise of the anti-money laundering law.

In one case, a journalist found all his accounts (KPAY, WAVE, and others) suddenly suspended, preventing him from logging in. He believes he was targeted due to his profession. *“I was framed! Everyone knows that I'm a journalist. My colleagues and I were not alone. Everyone in our office had their assets seized.”* –KII-04

Now in exile, he faces charges under Section 50(j) of the Counter-Terrorism Law. He said his arrest was directed from Naypyidaw and was not related to his mobile money activities. In 2022, his colleagues at the major media house where he worked also experienced similar persecution, with their assets being frozen.

Another journalist, KII-02, reflected on a similar experience during 2023. She noted that everyone in her office had their accounts suspended. She suspects this was due to her employment at a specific media house. *“I think it's because I work at [omitted]. Everyone at the office got their accounts suspended.”* –KII-02

Unfortunately, victims in some cases were deprived of their identities and nationalities or faced harsh sentences. The junta is known for making extreme threats. During a press conference on September 20, 2022, a junta spokesperson threatened potential death sentences for those providing financial assistance to resistance movements.

3. No Notification, No Redemption

The direst consequences for users normally come from sudden, unannounced account freezes, along with service providers not resolving inquiries and issues through their customer support channels. One of the major mobile money service providers, KBZpay, within their privacy policy, reserves the right to terminate service with or without notice to the customer. Keeping true to their policy, users are not informed about the suspension of the account through SMS, email or the mobile banking application. Users reported that account freezing is discreet in nature and that many of the features such as checking balance and login functions are still available after being suspended.

You cannot know exactly when your account is frozen, because you can still sign in/log in with your username and password, check balance and everything. Only when you try to complete a transaction will the app notify through a pop-up box that your account has been suspended. At first (when this happened), they replied to my emails, but after a while, I was altogether neglected. –KII-03

Users are only informed and become aware of the account suspension when attempting to make a transaction using the application, even though adequate minimum support from the bank such as proper notification would still be in compliance with their privacy policy.

The Bank call centers responded to users about the account suspensions in accordance with the directives issued by the Central Bank of Myanmar. The usual response from the banks was to tell users to contact the Central Bank of Myanmar, there was no support from the banks in terms of these referrals. “Well, so I called the next day asking them how to contact the Central Bank, and they said they don’t know how.” –KII.02

4. Legislation: Unilateral Amendment of Legal Provisions

The junta has used their legislative power to acquire unbridled access to user data through unilateral amendment of legislation, by-laws and a series of regulatory requirements.

The digital rights expert interviewed for this study said:

We had (surveillance) infrastructure even before the coup, like social media monitoring team and AI CCTV under the guise of smart city projects, but back then we had legal protections like privacy laws, and we could use these for some level of protection. –KII-09

Prior to the coup therefore, strengthening the surveillance framework was already in motion. Some regulations, such as mandatory SIM registration, were initiated by the civilian government in 2019 (Myanmar Now, 2020). Social media monitoring teams also were budgeted with opaque transparency (RFA, 2018).

Moreover, the 2014 Anti-Money Laundering Law and Counter Terrorism Law set a framework for policy making in the financial sector - defining KYC requirements, the formation of the Central

Body, Financial Investigation Unit and the Central Committee (later known as Central Committee for Counter Terrorism- CCCT), along with their duties and functions in scrutinizing, compiling, maintaining and disseminating of data, and in seizing, obstructing, controlling, freezing and searching of properties and assets. These legislative and policy frameworks took on a sudden and drastically stepped-up momentum after the February 2021 coup.

In less than three weeks, two existing laws were amended. On February 13, 2021, the law protecting the Privacy and Security of Citizens and the Electronic Transaction Law were altered, suspending fundamental rights, particularly data protection for the citizens. This enabled arbitrary surveillance, data requests, searches, seizures, and arrests without a court order. A subsequent amendment to the Electronic Transaction Law on February 15, 2021, allowed broad exceptions for government interception of personal data and restrictions on various types of online information (*Myanmar's New Electronic Transactions Law Amendment – Free Expression Myanmar*, 2021).

Moreover, in addition to legislative amendments, the junta has progressively tightened its grip on communication channels. Mandatory SIM card registration has been a key strategy in this endeavor. SIM card registration began in 2019 during the civilian government tenure and it became even more rigorous following the sale of the telecom company Telenor to the Lebanon-owned M1 group in 2022 (Mizzima, 2022). In September 2022, the Ministry of Transport and Communication announced the termination of unregistered SIM cards and verification with an e-ID system (RFA, 2022). SIM registration is still an ongoing effort by the junta, with multiple announcements and threats of imprisonment continuing through the end of 2023 (Ayeyarwaddy Times, 2023).

Other significant actions included the mandatory KYC requirement with Mobile Wallets issued in August 2022, which levied further requirements for mandatory registration with ID and other information. Mobile Wallets also came under surveillance with the introduction of further restrictions on KYC requirements in August 2022 by the Central Bank of Myanmar (RFA Burmese, 2023). Alongside mandatory registration with an ID, the directive included instructions for mobile money agents to record personal information of the customer and to install a CCTV system. On September 9, the Central Bank of Myanmar announced the verification of KYC information with the existing e-ID database and SIM registration database and the permanent termination of unverified Mobile Wallet accounts (Ayeyarwaddy Times, 2022).

A significant development was the March 1, 2023, amendment of the Counter Terrorism Law and the Lawful Interception Framework. Drafted by the Central Committee for Counter Terrorism (CCCT), this included a lawful interception framework that allowed the junta to intercept, block, and restrict mobile communications and triangulate accomplices of terrorist organizations (Myint, 2023).

The changes imply and help further enable mass surveillance and the systemic repression of users. The broad provisions of these laws, coupled with the absence of data and legal protection frameworks, have enabled what could be described as a rhizomatic type of systemic surveillance.

This form of surveillance, as conceptualized by Deleuze and Guattari, allows both private and government actors to conduct surveillance through "centers of calculations"; biometric data centers, eID databases, SIM registration databases and such (Galič, Timan, & Koops, 2017).

This strategy extends beyond policing mobile money to include initiatives like the registration of SIMs and electronic wallet accounts, threats of imprisonment for unregistered SIMs, verification of registration databases against e-ID databases, and the mandatory change of national IDs to Smart Cards. These activities clearly indicate a broader strategy to increase their surveillance capability.

5. Mechanism: Part of the Surveillance Ecosystem

Policing mobile money is part of the junta's broader surveillance framework. As usage data is usually the result of interactions on the given platforms, traditional institutions such as banks retain and verify data more intensively to prevent abuse, fraud, tax evasion, criminal activity, and money laundering. Verification and authentication processes with the banking and financial services are critically supported by a form of verification known as KYC or Know Your Customer/Client. Moreover, usage data with financial services are usually retained.

Since the coup, KYC requirements have become more stringent and scrutinized. An unnamed source told RFA that banks submit their online and offline submissions daily and monthly. Transactions are monitored and scrutinized based on the amount and frequency, with an escalation procedure framework in place, such as automatic flagging. It is reported that this scrutiny and monitoring of transactions began as early as February 2021.

The KYC process for Mobile Wallets requires national identification documents or passports, biometric data like in-app photographs of the user, and a phone number. Mandatory SIM registration strengthens user verification, potentially providing more sensitive data such as call records, communication content, online activities, and approximate real-time location through SIM triangulation enabled by the Lawful Interception framework.

Transaction monitoring reportedly includes daily submission of transaction records and monitoring methods such as flagging accounts with 10 or more daily transactions, or transferring more than 20 million kyats (RFA, 2023). Users have noted that the frequency and pattern of transactions are often seen as suspicious. *"If you do a certain number of repetitive transactions, let's say, at the start of each month, then surely they'll take notice."* –KII-01

The junta closely monitors sender and receiver data. Some interviewees reported security incidents like the arrest of payee account holders, followed by their own accounts being frozen.

Fundraising organizers use basic operational security tactics such as keeping their mobile money account off publicly available social media posts. In these situations, the junta has identified mobile money accounts by approaching fundraising organizers, donating small amounts of money, and using the transaction as evidence. One interviewee who coordinates crowdfunding programs

for political detainees reported a similar case before their bank account was frozen. *“That one account contacted our page, and I gave them my account number. They donated 1,000 MMK, and soon after, my account was frozen.”* –KII-01

The system also monitors and scrutinizes transaction record descriptions. User complaints suggest keyword flagging of description records, but our interviewees could not confirm if having a plausible description or a lack thereof significantly impacted account freezes.

6. Back to a Cash-based Economy

“I’m not sure about freezing bank accounts and their procedures, but there’s already a lack of trust in financial institutions because of a lot of factors.” –KII-08

Prior to the 2013 telecom liberation, Myanmar's entire economy functioned on a cash basis. However, with the advent of the internet and mobile phones in 2017, Myanmar bypassed the traditional evolution of money markets. The country skipped the credit and debit card phase and transitioned from using banknotes directly to digital money (Loughnane, 2017). Mobile money became an accessible financial service, playing a pivotal role in addressing the challenges faced by those unserved by traditional financial institutions, particularly in rural areas. People started using their mobile payment wallets to manage their finances instead of going to traditional banks. As a result, Myanmar's mobile money wallet market saw considerable growth, increasing by 1% market penetration from 2016 to attain a remarkable 80% by 2019 (Kyaw, 2022)

However, following the junta's seizure of power in February 2021, public trust in the government and banking sectors was severely damaged. Fearful for their savings, people began withdrawing money from ATMs. This panic triggered cash shortages and led to mobile wallet agents charging additional fees for cash withdrawals. According to one interviewee: *“The cash shortage problem was challenging. I used to pay salaries to my staff through a bank payroll, but people couldn’t withdraw cash from ATMs.”* –KII-10

Despite the rapid advancement of digital technology and the global trend towards establishing cashless societies, Myanmar's economy has reverted to being cash-based due to the failure of the banking system. This regression was exacerbated by several countrywide internet shutdowns, interoperability limitations, and a lack of accountability from private banks.

7. Circumvention: Alternative Ways are still in their Infancy

The military junta is imposing disproportionate penalties on those who refuse to participate in their state surveillance system. Citizens are resisting and finding ways to circumvent these measures. The abrupt restrictions on mobile money usage and suspensions of mobile wallets and bank accounts have led to the exploration of alternative solutions.

To evade the junta's surveillance, diaspora populations are resorting to Hundi services to transfer money into the country (informal moneylenders operating across borders). Other alternatives

include crypto- based platforms like NUG Pay and centralized exchanges like Binance. However, these come with their own set of challenges.

NUG Pay, although a viable alternative, requires users to know an agent before they can use the services. In other words, it requires some degree of human involvement, which could lead to trust issues. Centralized exchanges like Binance require a lengthy KYC process. Furthermore, Binance requires citizens to register with an ID, a document that many have lost due to home raids, fleeing, or other actions by the junta. Lastly, the use of crypto exchanges inevitably leads back to local mobile money services for cashing out transfers. This, coupled with the need for basic understanding of crypto exchanges, makes it a challenging option for the average Myanmar citizen, considering the digital literacy required.

As one interviewee (KII-04) stated, *"NUGPay is a safe alternative, particularly for donors. But for fundraisers, and for normal use, it's very limited. For example, should I need, say, 500,000 MMK, they would only be able to do 300,000 MMK in some cases."*

Furthermore, these circumstances have led to an increased investment risk, prompting the transfer of assets to other countries. The situation has also resulted in the proliferation of a black market for fake mobile money accounts.

Discussion

Our research has uncovered the characteristics of early techno-authoritarian states. The scenarios, events, and discourses discussed above revealed the conflict between techno-authoritarianism and techno-democracy in Myanmar. According to the Gerda Henkel Stiftung (n.d.), Myanmar is the first East Asian country where circumvention technologies, encryption, and social media play a crucial role in shaping a new form of civil war. In other words, the failing military junta is attempting to justify its failures by asserting superiority in cyberspace.

Second, the military's surveillance strategy is shifting from a panopticon to a post-panopticon surveillance strategy. From a contemporary surveillance theory perspective, the convergence of previously separate surveillance systems and a significant increase in surveillance capacity are key characteristics of the post- panopticon strategy (Leclercq-Vandelannoitte, 2022). The panopticon, originally conceived by Jeremy Bentham in the late 18th century, is a prison design that enforces self-monitoring among inmates, as they are constantly visible to a central watchtower. The concept was later popularized by Michel Foucault in his study of traditional centralized surveillance (Allmer, n.d.). In the digital age, this concept has evolved into the post-panopticon, where surveillance extends beyond a centralized authority to include more dispersed networks involving government, corporations, and individuals (McMullan, 2015). As discussed previously, we observed coordination between the junta and companies such as telecoms and banks in policing mobile money in Myanmar. Therefore, it can be interpreted that the junta is in the process of establishing a post-panopticon state surveillance system and is now emphasizing the omnipresence

of their surveillance system, which includes extensive data collection and analysis through well-established calculation centers.

Another critical aspect to discuss is that there are alternative technologies such as cryptocurrency available to opt out; however, those technologies are still in their infancy. Deliberately promoting these innovation platforms can empower individuals and communities to develop alternative technologies that can bypass state-controlled surveillance systems. By fostering spaces for collaboration and knowledge sharing, these platforms can encourage the creation and adoption of circumvention technologies that enable secure and private communication. Supporting and investing in such initiatives, including by donors supporting Myanmar peace initiatives, would contribute to a more resilient and decentralized digital ecosystem.

Last but not least, we must be mindful of the fact that it is crucial to establish resilient and decentralized internet infrastructures in Myanmar to counter the surveillance capabilities of the junta. Community-based initiatives can play a significant role in building and maintaining these infrastructures, ensuring that internet access and communication channels remain accessible even in the face of censorship or disruptions. By promoting local ownership and control over internet infrastructure, the people of Myanmar can reclaim their digital sovereignty and protect their rights to freedom of expression and information.

Conclusion

In conclusion, the junta's efforts to dominate cyberspace are effectively counteracted by the emergence of circumvention technologies and the pivotal role of social media in the ongoing civil conflict. This research has explored the motivations behind the regulation of mobile money usage in Myanmar and the effects it has on its users. While the current study is primarily centered on the consequences for users, future research should delve into the economic, technological, and political dimensions of this issue.

References

Allmer, T. (n.d.). *Critical Surveillance Studies in the Information Society - Thomas Allmer*. Triple C: Communication, Capitalism & Critique. Retrieved February 12, 2024, from <https://www.triple-c.at/index.php/tripleC/article/view/266/315>

Ayeyarwaddy Times (2022 September 17). မိုဘိုင်းဖုန်းဖြင့် ဝင်ရောက်ကြည့်ရှုနိုင်သည့် အချက်အလက်များကို အခြေခံ၍ အပြစ်တင်သည့် အချက်များကို ဖော်ပြခဲ့သည်။ Facebook. <https://fb.com/ayeyarwaddytimes/posts/pfbid0344GC1NpMxH2CsHYU2wGGJeKDru8esRari6trQq8vAo582VgrBrM1e3um9WVVBn7jl>

Ayeyarwaddy Times (2023 July 6). ဖွဲ့စည်းပုံအခြေခံဥပဒေကို အပြစ်တင်သည့် အချက်များကို ဖော်ပြခဲ့သည်။ Facebook. <https://fb.com/ayeyarwaddytimes/posts/pfbid02XE7SXnoUB2zVyFWwobzNtpcHcX8SJwE5FtNQtoNfNXr3VfxAZoYJwjiaBXmEGVNAI>

Blunt, M., & Shahbaz, A. (n.d.). *Freedom on the Net 2022: Countering an Authoritarian Overhaul of the Internet*. Freedom House. <https://freedomhouse.org/report/freedom-net/2022/countering-authoritarian-overhaul-internet>

CDM Medical Network. (2021 August 6). Admin ကို ဝင်ရောက်ကြည့်ရှုနိုင်သည့် KPay account ဖွဲ့စည်းပုံအခြေခံဥပဒေကို အပြစ်တင်သည့် အချက်များကို ဖော်ပြခဲ့သည်။ Facebook. <https://fb.com/cdmmn/posts/pfbid0aXF9GmTKAR8wQLmLuT8j4AKmmSCVWhqTWS9MMTqqddsxpy32U4YnGN6zo2r7UvCl>

Galič, M., Timan, T., & Koops, B. J. (2017). Bentham, Deleuze and beyond: An overview of surveillance theories from the panopticon to participation. *Philosophy & Technology*, 30(1), 9–37. <https://doi.org/10.1007/s13347-016-0219-1>

Freedom House. (2023). *Myanmar*. In Freedom House. <https://freedomhouse.org/country/myanmar/freedom-net/2023>

Khit Thit Media. (2021 August 16). ပြည်သူ့လုံခြုံရေးအဖွဲ့အစည်းများကို အခြေခံ၍ အပြစ်တင်သည့် အချက်များကို ဖော်ပြခဲ့သည်။ Facebook. <https://fb.com/khitthitnews/posts/1273170216453655>

Kyaw, N. (2022 June 3). *The revolution of Myanmar fintech: mobile payment applications*. MYANMORE. <https://www.myanmore.com/2022/06/the-future-of-myanmars-fintech/>

Leclercq-Vandelannoitte, A. (2022). The panopticon, an emblematic concept in management and organization studies: Heaven or hell? *International Journal of Management Reviews*, 25(1), 52–74. <https://doi.org/10.1111/ijmr.12305>

Loughnane, J. (2017 March 1). *Mobile Money in Myanmar: Going Directly from Cash to Digital*. Center for Financial Inclusion.

<https://www.centerforfinancialinclusion.org/mobile-money-in-myanmar-going-directly-from-cash-to-digital>

McMullan, T. (2015 July 23). *What does the panopticon mean in the age of digital surveillance?* The Guardian. <https://www.theguardian.com/technology/2015/jul/23/panopticon-digital-surveillance-jeremy-bentham>

Mizzima - News in Burmese. (2022 April 24). တယ်လီဂရမ် ၏ အသစ် x တယ်လီဂရမ် ဆက်သွယ်မှု မှတ်တမ်း ပြန်လည် ဖွဲ့စည်းခြင်း ၏ ရလဒ်အဖြစ် မှတ်တမ်းတင်ထားသည့် အခမဲ့ ဝက်ဘ်ဆိုက် အထောက်အကူပြုပေးရန် အတွက် မှတ်တမ်းတင်ခြင်း . Facebook. <https://fb.com/MizzimaDaily/posts/5513535918681268>

Myanmar junta leaked memo shows resistance growing beyond control. (2023 August 4). The Irrawaddy. <https://www.irrawaddy.com/news/burma/myanmar-junta-leaked-memo-shows-resistance-growing-beyond-control.html>

Myanmar Pressphoto Agency (2021 August 9). စစ်တပ်၏ အသစ် ၏ အထောက်အကူပြုပေးရန် အတွက် မှတ်တမ်းတင်ခြင်း ၏ ရလဒ်အဖြစ် မှတ်တမ်းတင်ထားသည့် အခမဲ့ ဝက်ဘ်ဆိုက် အထောက်အကူပြုပေးရန် အတွက် မှတ်တမ်းတင်ခြင်း . Facebook. <https://fb.com/mmpressphoto/posts/pfbid02Yz8QsQLA2C6sBgXUfewCV5MrMvqNYTjXvk6bstEXtyfvKkdVHSCdFhTHeeGZ1uvcl>

Myanmar Press Council turns attention to exposing fake news. (2020 November 21). *Radio Free Asia*. <https://www.rfa.org/english/news/myanmar/myanmar-press-council-turns-attention-to-exposing-fake-news-11202018155956.html>

Myanmar's New Electronic Transactions Law Amendment – Free Expression Myanmar. (2021 February 18). Free Expression Myanmar. <https://freexpressionmyanmar.org/myanmars-new-electronic-transactions-law-amendment/>

Myanmar shuts 700 mobile bank accounts suspected of funding anti-junta forces. Radio Free Asia. <https://www.rfa.org/english/news/myanmar/accounts-06052023092340.html>

Myint, W. P. (2023 April 19). Myanmar's “counter-terrorism” by-laws must be denounced for what they are –illegal. *Access Now*. Retrieved February 12, 2024, from <https://www.accessnow.org/myanmar-counter-terrorism-law/>

New Digital Dilemmas: Resisting Autocrats, Navigating Geopolitics, Confronting Platforms. (2023 May 15). Carnegie Endowment for International Peace. Retrieved February 12, 2024, from https://carnegieendowment.org/files/Feldstein_et_al_-_DDN_spread-UPDATED2.pdf

Nyane, K. M., & Lipes, J. (2021 August 19). Myanmar Junta Targets Mobile Banking in Bid to Cut Off Opposition Funding. *Radio Free Asia*. <https://www.rfa.org/english/news/myanmar/mobile-08192021195158.html>

Questionable Bank Accounts to be Frozen and Nationalized. (2022 October 19). Global New Light of Myanmar. <https://www.gnlm.com.mm/questionable-bank-accounts-to-be-frozen-and-nationalized/>

Radio Free Asia. <https://www.rfa.org/burmese/news/registered-and-unregistered-sim-cards-09202022031945.html>

RFA Burmese (2022 August 17). မဝိတ်ဘိဝံသ နားထောင်ဖွယ်ရာ ဝက်ဘ်ဆိုက်များ ပိတ်ဆို့ရန် အမိန့်ထုတ်ပြန်ခြင်း
သတင်းအချက်အလက် မြန်မာ့အသံ ဝက်ဘ်ဆိုက်မှ အမိန့်ထုတ်ပြန်ခြင်း
<https://fb.com/rfaburmese/posts/pfbid0rUpf9dXE9MMJxBwAM8WC7YW8KpDQZAbFG7pfRHydnsFmhk4mEJ47BxRvacKGkQh8l>

Telecoms ministry says it has deactivated more than 34 million SIM cards. (2020 October 26). Myanmar Now. <https://myanmar-now.org/en/news/telecoms-ministry-says-it-has-deactivated-more-than-34-million-sim-cards/>

Techno-Totalitarianism vs. Disruptive New Technologies: Technologically mediated cultural forms of resistance to Myanmar’s evolving physical, psychological and cyber warfare | Gerda Henkel Foundation. (n.d). https://www.gerda-henkel-stiftung.de/en/techno-totalitarianism-vs-disruptive-new-technologies-technologically-mediated-cultural-forms-of-resistance-to-myanmars-ev?page_id=124406

မှတ်တမ်းတင်ခြင်းနှင့် စာရင်းမသွင်းခြင်းတို့ ဆင်နွှဲခြင်းများကို အပြစ်ဒဏ်ပေးခြင်း
မဟုတ်ဘဲ စစ်အစိုးရ၏ စီမံခန့်ခွဲမှု ဖြစ်သည်။ (2022 September 20).