

ReferTRM: A Referral and Learning Model for the Bottom 2 Billion People

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This is a working paper. It is not a peer-reviewed research article. It describes a model and a plan. The household and mission benefits in this paper are aims, not proven results.

Abstract

Many poor workers in low-income countries can reach a phone, but they cannot reach good jobs. Training is often not in their own language. Job posters are hard to read and often leave out pay or hours. Some agents ask workers to pay fees. ReferTRM is a referral and learning platform that we are building and testing in Myanmar. It has three stages. First, a free front door: free courses (Academy), a career game, a career profile tool (Trinity) and an AI coach (Maya). Second, Place: jobs and matching join workers and employers. Third, Propagate: a user refers a friend, and the referrer earns a reward only when that friend is hired. Job seekers never pay, in any country. Employers pay for hires and tools. In this paper I explain the model, our staged and evidence-gated roadmap, the AI parts, our safeguards, and what we still do not know. We have not yet measured placements or earnings for platform users.

1. Problem

I have worked in recruitment in Myanmar since 2014. Every week I see the same problem. Many people want to work and are ready to learn. But the road from "I want a job" to "I have a paid job" is broken in many places.

- **Training is not in their language.** Most good online courses are in English. Many workers in Myanmar learn best in Myanmar language.
- **Job information is poor.** In Myanmar, many jobs are shared as photo posters on Facebook, TikTok, Telegram and Viber. They are hard to search. Many do not say the pay period or the working hours.
- **Fees and fake agents.** Some agents ask workers to pay a "fee" or a "deposit" to get a job. The International Labour Organization (ILO) says that no recruitment fees or related costs should be charged to workers or job seekers (ILO, 2019). This is a rule we follow.
- **No proof of skill.** A worker may be good at the job but has no certificate or reference. Employers then choose by who they know.
- **Phones, but not always internet.** GSMA (2025) reports that 96% of the world's people live where there is mobile broadband coverage. But about 3.1 billion people live in covered areas and still do not use mobile internet. So a phone-first service can reach many people, but not everyone, and data must be cheap and light.

This is not only a Myanmar problem. The World Bank estimates that 1.6 billion people lived on under \$4.20 a day in 2022 (2021 PPP) (Alfani et al., 2025; World Bank, 2025). In this paper I use the words "the bottom 2 billion" as a simple name for the poorest part of the world. It is a name, not a measured number. The measured number I use is 1.6 billion.

Our mission is to help these workers, especially young people and women, earn a living and improve their families' future. This is our aim. We have not proven it yet.

2. The ReferTRM model

ReferTRM is run by Talent Resources Myanmar, a recruitment company in Yangon. Since 2024 we have recruited staff for employer clients. In 2026 we launched the ReferTRM platform at www.refertrm.com. The model has three stages that turn like a wheel (Figure 1).

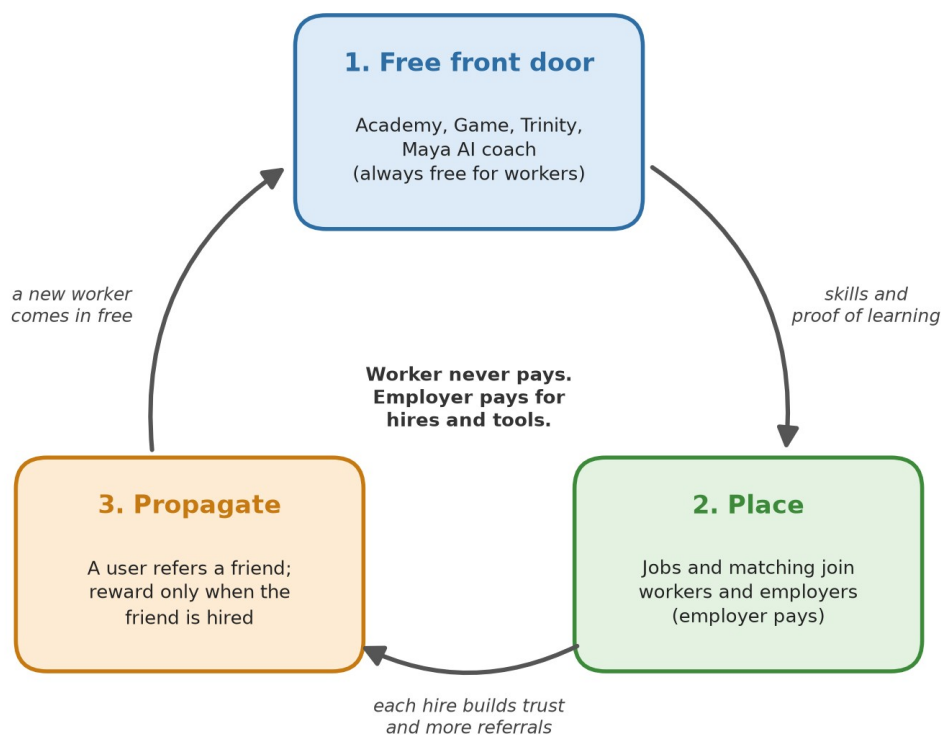


Figure 1. The ReferTRM flywheel. Workers enter free, get placed in jobs, and refer friends. Each turn brings new workers in.

2.1 Stage 1: the free front door

The first stage is free for every worker. It is the door into the platform.

- **Academy:** free short courses in career families such as Sales, HR, Finance, Marketing, IT, Operations and Admin.
- **Career Quest (the Game):** a career game, built with Airtable's Hyperagents, that lets people practise work choices.
- **Trinity:** a short career profile that helps a person see which kinds of work may fit them.
- **Maya:** a bilingual (Myanmar and English) AI career coach. Maya guides people. Maya does not decide who gets hired.

The front door has two jobs. It helps a worker learn and get ready. It also gives the worker something to show an employer, so the worker is not only "a name on a list".

2.2 Stage 2: Place

In the second stage, jobs and matching join workers and employers. Employers post jobs. Workers apply. Our recruiters and our matching tools help both sides. A worker's details go

to an employer only when the worker agrees. When an employer hires through us, the employer pays. The worker never pays.

2.3 Stage 3: Propagate

In the third stage, a referral brings a new worker in. A user can invite a friend to the platform. If the friend is hired, the referrer earns a reward. TRM or the employer pays this reward. The new worker enters through the free front door, and the wheel turns again. We pay for hires, not for clicks or sign-ups. This keeps the referral honest and links it to real jobs.

2.4 Who pays

Job seekers never pay, in any country. This is a fixed rule. During the pilot, job posting, the employer portal and demos are free for employers. Our recruitment service is not free. In the normal model, money comes from employers and organisations:

- **Placements:** a recruitment service charge when an employer hires through us.
- **Employer portal subscriptions:** tools for employers to manage hiring and staff.
- **Assessment and learning and development (L&D):** paid training and skills checks for employers' staff. This is the paid side of the free Academy.
- Later, other services, only if they do not break the rule that workers never pay.

The revenue model is not the same in every country. Before we work in a new country, we will study its political, economic, social, technological, environmental and legal conditions (a PESTEL review). Prices and charges will change to fit each country. The rule "job seekers never pay" does not change.

2.5 Connect before we build

We follow a simple rule we call the junction doctrine: connect the parts we already have before we build new parts. A platform can have many good features that do not talk to each other. For example, a course result is more useful when it can help a worker in a job match. So when we plan work, we first ask: "Which two existing parts should be joined?" Only then do we ask: "What new part do we need?" Some important links in our own platform are still weak today, and we say this in Section 6.

3. Roadmap: stages and evidence gates

We will grow step by step. We move to the next stage only when the evidence supports it. The years below are a guide, not a promise.

Stage	What we do	Evidence gate before the next stage
Now (2026)	Platform live in Myanmar. Free front door, jobs, employer tools and referral codes. As of 14 October 2026, ReferTRM had 694 registered accounts, including a small number of staff and test accounts. These are registrations, not verified sign-ins or placements.	Basic parts work and can be measured. Safety page and reporting in place.

Pilot (12 months, planned)	About 200 young people in Yangon and Mandalay, with partner employers. Job seekers never pay. During the pilot, job posting and the employer portal are free for employers; recruitment service is paid. This pilot depends on grant funding.	Verified paid job starts, 90-day job retention and cost per job start. Employers' willingness to pay. No serious safeguarding problems.
Myanmar towns (about years 2 to 5)	Add towns one at a time where employers, our team and the results support it. Seek an independent evaluation.	Income from employers covers the running cost. Results hold in new towns.
Other countries (about years 5 to 10)	One low-income country at a time, in its own language, with local people and partners. Each starts with a small measured pilot.	Local demand, a workable delivery plan, legal permission, a PESTEL review and a local leader.

For other countries, we will reuse the course structure and software where they fit. With local people, we will change the language, the examples, the employer needs and the way we deliver. Before we enter a country, we will get legal advice and all required permissions. A partner's licence does not automatically cover our work.

Our ten-year aim, only if the evidence holds, is to reach up to about one million people, mostly through free phone learning. This is an aim, not a forecast. A much smaller number would be in supported job matching. Long term, we build the model for the 1.6 billion people living on under \$4.20 a day (World Bank, 2022 data, reported in Alfani et al., 2025).

If the results are weak, we will change the learning path, the people we target or the employer mix, or stop what does not work. We will publish what we learn, including costs.

4. AI components

AI helps a small team do more. But in our model, AI supports people. It does not make hiring decisions.

4.1 Maya, the AI career coach

Maya answers career questions in Myanmar and English. It can suggest courses and explain jobs. It guides; it does not decide. A human recruiter and the employer make hiring decisions.

4.2 Matching and learning signals

Our matching tools compare what a job needs with what a worker has shown. We want course results to help workers in matching. This link is not fully built yet. We also have a rule: behaviour in a fiction game is not treated as proof of real job performance.

4.3 Next component: Clear Job Cards

Clear Job Cards is the next AI part we plan to add. On 14 October 2026, we submitted our application to the Meta Global AI Developer Hackathon. Clear Job Cards is what we plan to build at the hackathon (26 October to 4 November 2026). We have no results yet. It is an example of how we want to use AI.

The idea is simple. A worker or our staff takes a photo of a job poster. The system turns it into a clear job card with these fields: job title, employer, location, pay (amount and period), hours or shift, requirements, how to apply, and any fee or deposit asked of the worker. Each

field is linked to the exact words on the poster, so a person can check it. If something is not written on the poster, the card says "NOT STATED". It does not guess. Missing pay or hours is shown clearly, because missing information is useful for the worker too.

Cards that mention a fee or a deposit, or that have no pay, go to TRM staff for review before anyone sees them. Cards then feed ReferTRM, where job seekers never pay.

We plan to run Muse Glimmer, an open-weight model from Meta (Meta, 2026), on our own server. We self-host it because the hosted Meta API is restricted in Myanmar. Self-hosting also keeps poster data under our control. We have started a small test with 11 real job posters, using a standard text-reading tool (Tesseract OCR) as a baseline for comparison. Our target is zero invented pay, fee or hours claims on a set of real posters checked by human reviewers. We have no results to report yet.

5. Safeguards and dignity

The most important rule in ReferTRM is what we call the dignity wall. ReferTRM never exposes, locates, maps or tracks workers for employers or for authorities. This matters most for migrant workers, who can be in a weak position.

In practice, this means:

- No public worker directories, no public worker profiles and no maps of workers.
- A worker's details go to an employer only with the worker's consent, and only for a job the worker chose.
- We do not share stories about "who was hired where" without consent.
- **No fees for workers.** We follow the ILO principle that workers and job seekers should not pay recruitment fees or related costs (ILO, 2019).
- **Fraud warnings.** Our public page refertrm.com/safety explains how to spot fake agents and report fraud (Talent Resources Myanmar, 2026).
- **Human review.** AI does not make hiring decisions. Risky job cards (for example, with fees) are checked by staff.
- **Honest referrals.** Rewards are paid only for real hires, not for sign-ups.
- **Data care.** We collect only what we need, and we must review privacy, safeguarding and labour rules in every country before we start.

These rules come before revenue. If a feature would earn money but break the dignity wall, we will not build it.

6. Limitations and what we still need to measure

I want to be clear about what we do not know.

- We have not measured placements or earnings for platform users. Our recruitment business since 2024 does not prove that this platform model works.
- The 694 figure is registered accounts. It does not show active use, learning or jobs.
- The referral loop is not yet tested at scale. We do not yet know how many referred friends get hired.
- The link from free learning to paid work is a hypothesis until we measure it.
- Some links between parts of our platform, such as from course results to employer matching, are still weak.
- We have not tested if employers will pay at the prices we need, or if income can cover the full running cost.

- Clear Job Cards has no accuracy results yet, especially for Myanmar-language posters.
- We work in one country so far. Other countries may need very different models.
- Internet access and data costs limit who we can reach.

What we will measure in the pilot:

- Verified paid job starts and 90-day job retention.
- Cost per verified job start.
- Referral rate, and the hire rate of referred people.
- Course completion, and whether it is linked to getting a job.
- Employer willingness to pay, prices and repeat use.
- Safeguarding reports and fraud reports, and how fast we act on them.
- Changes in earnings, measured by surveys after the job starts, if we can do this fairly and safely.

7. Conclusion

ReferTRM is a simple idea. Open a free door for workers. Help them into real jobs. Let each hire bring the next worker in through a friend's referral. Employers pay; workers never pay. AI helps a small team, but people make the hiring decisions, and the dignity wall protects every worker.

We are at the start. We have a live platform in Myanmar and a plan, but no proven job results yet. We will grow one stage at a time, and only when the evidence says yes. If the model works in Myanmar, we hope to bring it, in their own languages, to workers in other low-income countries. That is our aim, and this paper is our first public record of it.

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