

Costs of Low-waged Labour Migration: Difficulties, Implications and Recommendations

Terri-Anne Teo, Amirah Amirrudin and Conor Dunne

Introduction

This study seeks a broad understanding of the difficulties experienced by low-waged migrant workers and how they are articulated in relation to past experiences, expectations and aspirations. While previous research on low-waged migrant workers underpins this project, it tends to take a targeted approach to understanding specific issues e.g. stress and mental wellbeing, precarious employment status and lack of access to legal protections. For a holistic understanding of the migrant experience, this research approached subjects with a wider lens, seeking to understand what workers perceive as difficulties, why they see such experiences as hardship and how they make sense of them reflectively and subjectively. This research is as such based on the understanding that perceptions are influenced by particular cultural norms, socioeconomic trajectories, recollections and aspirations. This premise informs our methodological approach, interview schedule and analysis of findings.

This study was designed to answer four core questions:

1. What are the non-financial difficulties low-waged Bangladeshi migrant workers experience in Singapore?
2. What are the implications of these difficulties in everyday life?
3. How do migrant workers make sense of these difficulties?
4. How can these difficulties be addressed?

For the purposes of this study, 'non-financial' difficulties refer to difficulties not solely related to issues of recruitment cost or various forms of wage theft such as salary non-payment and employers receiving kickbacks for contract renewal. This definition of non-financial acknowledges the overlaps across monetary and emotionally-driven hardship.

This paper begins by introducing the methodology employed, including how data was collected and how it was analysed. The second section provides a background on low-waged migrant workers in Singapore, the legislative framework governing the employment of these workers, and previously documented financial and non-financial difficulties experienced.

The following section details the main findings of the study from our interviews with low-waged Bangladeshi workers. Coupled with financial costs, we found that the main non-financial challenges workers experience include: precarious employment status, difficult working conditions, poor living conditions, a sense of isolation, stress from family obligations and constraints in practicing their religion. The workers also discuss the implications of these non-financial difficulties on workers' physical and mental wellbeing. The effects of hardship include a lack of time to rest and recuperate, a general lack of agency, the sense that their personal goals are being put on hold, and accentuate an imbalanced power dynamic between employer and employee.

The penultimate section highlights policy recommendations to alleviate the challenges low-waged Bangladeshi migrant workers in Singapore face based on feedback from workers

interviewed here, and from previous studies conducted. The recommendations are: amendments to the Employment Act, improvements to the claims-making process, employment contracts and the recruitment process, and betterment of workplace safety, living conditions and religious accommodation.

The final section concludes by emphasising the importance of policy and programme changes, with the objective of improving the welfare of low-waged migrant workers in Singapore by addressing both emotional and instrumental needs.

Methodology

The study employed a qualitative methodology of semi-structured interviews with ten Bangladeshi migrant workers. The semi-structured approach was selected with the objective of understanding how workers make sense of difficulties, aiming to encourage interviewees to reflect and reveal more about issues and events they perceive as significant.

1. Semi-structured interviews

Semi-structured interviews were employed. Compared to structured interviews, this approach provides participants with greater autonomy in responding to questions (Patton, 2002). This method fulfils a key objective of the study: to enable workers to respond reflectively and independently on what they perceive as difficulties in Singapore.

Semi-structured interviews allows more depth and flexibility (e.g. rephrasing of questions, explaining questions) than structured interviews or structured, quantitative surveys. Such flexibility is important because it allows for participants' elaboration on tangentially-related subjects that would not be allowed in a structured interview (Galletta, 2013; Goodyear et al., 2014; Hesse-Biber and Leavy, 2011; Patton, 2002). While this aim of our research can be achieved through unstructured interviews, semi-structured interviews are more likely to ensure inter-rater reliability during the coding process, which is better managed when questions are asked in a set sequence (Patton, 2002).

As a precursor to designing the questions for the semi-structured interviews for this study, a survey of low-waged migrant workers in Singapore was conducted to better understand the issue of difficulties faced by these workers. Interviewers conducted short, informal, open-ended interviews with low-waged migrant workers, in both individual and group settings, and recorded brief field notes. These notes were used to identify commonly perceived difficulties by workers and formed the basis of the questions designed for the semi-structured interviews.

Questions were designed to elicit life stories in order to understand workers' responses to working in Singapore based on their backgrounds and experiences. The open-ended nature of semi-structured interviews involves a 'receptive' style of interviewing, which allows the respondents more control over the way they answer questions (Brinkmann, 2013: 31). For instance, we asked interviewees 'When you were younger, what were some of your dreams in life? If you look back, what did you think you would be at this age?' Questions were also framed in a projective manner to encourage workers to answer frankly without implicating themselves. To illustrate, interviewees were asked 'if you could have the power to make the lives of migrant workers in Singapore better/easier/happier: what would you change?' These responses inform the suggested policy recommendations that conclude this report.

Interviews were conducted in English and Bengali, which is the native language of the workers involved. An interpreter was present at all interviews.

2. Protocol/recruitment

The interview schedule was piloted to determine any flaws, limitations or weaknesses in the interview design before implementing the study. The pilot also assisted in identifying issues with recruitment, interacting with participants, and refining interview questions.

Participants for the study were recruited by approaching individuals in Little India where Bangladeshi low-waged workers gather on Sundays, which is their day off. Participants were informed about the purpose and content of the study via a written information sheet in Bengali and English before deciding whether or not to participate.

Interviews were recorded, translated and transcribed into word documents for analysis. All recordings were anonymised when transcribed due to the vulnerable position these workers hold in Singapore's employment system.

3. Sampling

The study targeted interviews with 10 Work Permit holders of Bangladeshi nationality. The overall aim of this inclusion criteria was to create a sample of men whose occupation and Work Permit status reflect the general situation of low-waged Bangladeshi migrants in Singapore.

This small sample was sufficient to attain a fairly saturated theory, given the specific target group of similar age, occupational background and nationality, and the nature of interviews that were in-depth and semi-structured.

We deliberately did not target men seeking assistance from TWC2 or its food programme, The Cuff Road Project, whose circumstances may be expected to place them under particular stress and who might be regarded as having undergone unusually trying experiences. Without precluding the possibility of similar experiences, this approach to recruitment was taken to avoid reproducing a bias that may exist among workers who have pre-existing issues and have already sought help from TWC2.

The workers interviewed were all Bangladeshi men working in the construction industry, except for one who was in the agricultural industry. They were aged between 19 and 32 years old. Most of the workers were on their first or second work contract in Singapore and therefore have been working in the country between 1 and 3 years. Only two workers have been working in Singapore for a longer period of time, one for 5 years and the other for 10 years. Six out of the 10 workers mention that they are still in the process of repaying the debt they accrued from recruitment fees.

4. Data analysis

Thematic analysis was the chosen method of analysis as it is a flexible method of interpretation which can yield unanticipated insights. Compared to other qualitative methods of inquiry, themes and codes can be communicated relatively easily to individuals who may not be familiar with research terms or may not be fluent in English, producing results accessible across various audiences (Braun and Clarke, 2006).

To ensure objectivity, the two coders had limited involvement in the interviewing and transcription stages of research. The coding of data was conducted through Dedoose, a computer-aided qualitative data software. Initial codes were established through a pilot coding process. Following which, codes were collated into themes that underwent a review process resulting in defined and named themes.

Background

This section provides an overview of low-waged migrant workers in Singapore, with a focus on their socioeconomic status, position within domestic migration regime, and experiences loosely categorised as financial and non-financial. Existing research on the welfare of migrant workers highlights the prevalence and continuity of issues affecting low-waged migrant workers in Singapore.

1. Low-waged migrant workers in Singapore

This report addresses low-waged migrant workers who have migrated to Singapore for employment under the lowest-paid category of employment visa, known as the Work Permit (MOM, 2017b). There are approximately 965,200 Work Permit holders in Singapore as of December 2017 and they make up about 26 percent of Singapore's total workforce (MOM, 2018b, 2018c). Work Permit holders include female foreign domestic workers and male workers employed specifically for manual labour in the construction, manufacturing, marine shipyard, process or services sectors. This study specifically addresses the latter category of workers in the construction industry. Previous research shows that they earn between SGD \$350 and SGD \$800 per month (Fillinger et al., 2017: 13). Work Permit holders are only allowed to migrate from "approved source countries" (MOM, 2017b) and the majority of them are from Bangladesh, India or China (Fillinger et al., 2017: 12). As mentioned earlier, our study focuses only on Work Permit holders from Bangladesh.

The employment of low-waged migrant workers in Singapore is structured as a sponsorship system (Harrigan et al., 2017). To obtain a Work Permit, migrants require an employer in Singapore to agree to sponsor their employment, which thereby legally allows them to enter the country for work.

Under the Work Permit, sponsoring employers are responsible for their workers' living conditions and medical needs. They must provide accommodation for their workers that meet MOM guidelines (MOM, 2018d). Employers are liable for paying health insurance and fees incurred if their workers seek medical treatment that is deemed medically necessary (MOM, 2016, 2017a). Although it is mandatory that employers provide medical insurance coverage for workers and compensate medical costs, it has been reported that workers may be unwilling to make medical claims because it could lead to disputes with their employers (Fillinger et al., 2017: 46).

1.1. Precarious employment

Precarious labour describes the state of low-waged migrant workers who are on temporary employment contracts and in poorly regulated employment that excludes workers from social and political rights (Ferguson and McNally, 2015; Piper et al., 2017). Workers in precarious employment may be legally prevented from joining trade unions and lack protection by employment legislation that are applicable to other categories of workers (Anderson, 2013). The precarious status of low-waged migrant workers in Singapore can be attributed to their immigration status, debt burden and the employment sponsorship system. The latter in particular contributes to precarious status through a myriad of factors such as temporary contracts, the employer's role in renewing contracts, and the ineligibility of workers for permanent residence or citizenship in the host country. Employment for low-waged workers in

Singapore is transient in nature and migrants in this group lack any possible path to permanent settlement (Yeoh, 2006).

The ease with which low-waged migrants can be repatriated contributes to the precarious nature of employment (Baey and Yeoh, 2015; Lewis et al., 2015; Piper et al., 2017). The following regulatory elements governing the Work Permit illustrate why it is easy for these workers to be repatriated. First, workers' visas to stay in the country legally are tied to their employment. In the event that their employer terminates the sponsorship of their work contract, the employer must repatriate the worker within seven days (MOM, 2017b).

Second, migrant workers' stay in the country is limited to a maximum of two years and are permitted to extend their stay in the country if their Work Permit is renewed under sponsorship from the initial employer, with the approval of MOM. There are indications that some leeway is provided to enable workers to change employers under certain circumstances (Tan and Toh, 2014).

Third, employment can be terminated with a very short notice of two weeks or less (MOM, 2017c). Workers generally cannot change employers during their stay in Singapore, unless in cases where permission is granted by MOM through Change of Employer (COE) due to salary disputes. COE does not guarantee that workers can locate new jobs and there are reports that workers still have to pay new fees to secure a job through COE (Fillinger et al., 2017: 35). As such, while the COE could be a helpful mechanism for workers, its utility is mitigated by other obstacles.

These factors translate into workers experiencing extreme pressure to stay employed by their sponsoring employer, plausibly choosing to endure exploitive or unsafe working conditions. This option is likely preferable compared to the risk of losing the opportunity to work in Singapore and repatriation (Baey and Yeoh, 2015).

1.2. Bangladeshi low-waged migrants

How migrants experience their position in the labour market is influenced by gender and culture. While recognising that migrants from different demographic backgrounds have similar experiences, this study addresses Bangladeshi male low-waged migrants and the community's specific needs. For brevity, this section addresses two elements of Bangladeshi culture that we recognise as particular to the Bangladeshi migration experience in Singapore.

While recognising the fluidity of gender norms, we acknowledge how migrant experiences are shaped by patriarchal structures within Bangladeshi culture (Dannecker, 2009). As Ye (2014: 1021) shows, gender relations in Bangladesh are tied to workers' decisions to come to Singapore, as Bangladeshi men tend to see themselves as primary breadwinners and resilient providers. The threat of unemployment and repatriation is similarly regarded as a challenge to traditional masculine values bound up with being a son and husband (Ye, 2014: 1022).

Religion is key to Bangladeshi identity, politically, socially and religiously. The majority of Bangladeshi migrants are Muslim, with a smaller number of Hindus. While much has been written about the politics of religion in Bangladesh (e.g. Hossain, 2016), less is said about how it plays out in the everyday lives of Bangladeshis, with the exception of Rahman (2017: 111) who asserts that in reality only a small section of the population observes religious practices regularly in Bangladesh, and they tend to be among the older generation.

This said, studies demonstrate heightened religiosity among migrants who come to rely on religious practice during times of loneliness and as a source of community, a trend that includes

Muslims, Catholics and Protestants (Ciobanu and Fokkema, 2016; Kibria, 2008; Nakonz and Shik, 2009). Among Bangladeshi Muslim migrants specifically, Islam is variously manifested: among those in the US, it is observed Islam is viewed 'more like a culture than religion' due to the political motivations associated with Islam in Bangladesh (Shams, 2017: 11); in the Middle East, Bangladeshis appear to take a more orthodox approach to Islam (Kibria, 2008: 520). The different ways in which religion presents itself is as such deeply influenced by the experience of migration, individual subjectivities and the host society.

2. Financial difficulties faced by low-waged migrant workers

This section outlines known financial difficulties experienced by low-waged migrant workers in Singapore. These include debt incurred from high recruitment fees and salaries which, already low, are at times manipulated, unpaid or underpaid.

2.1. Debt from high recruitment fees

One of the biggest financial difficulties that low-waged migrant workers in Singapore face is the debt they accrue because of having to finance large recruitment fees.

In many labour-sending countries, unlicensed parties have become brokers of overseas job opportunities, often charging low-waged migrants high fees that cause them to be buried in debt (Martin, 2005). The recruitment process for low-waged migrant workers in their respective home countries is particularly problematic. Because of the sponsorship system, potential workers can only secure a job in Singapore if they can find an employer who is willing to sponsor them. Since it is unlikely that potential workers are able to source an employer in Singapore on their own, it is typical for low-waged workers to enlist the help of a middleman in their home country who has connections to employers in Singapore. These workers therefore have to pay the middleman recruitment fees for helping them secure employment opportunities in Singapore.

Based on surveys, Bangladeshi low-waged migrant workers who come to Singapore for the first time reportedly pay between SGD \$7,256 to SGD \$15,000 in fees that include recruitment costs and skills training (TWC2, 2016b, 2017). They often take up large loans in their home country to finance these fees (Fillinger et al. 2017: 13). Due to loan repayments, workers feel added pressure to maintain their employment in Singapore for the initial two-year period of the Work Permit and will go to great lengths, such as paying their employer kickbacks, to get their Work Permits renewed (Koh, 2017; TODAY, 2016). One of the workers we interviewed (detailed later on in the paper) similarly explained how workers like himself generally spend their income from the first two years of their employment to repay their recruitment fee loans and that they only start to properly save money for themselves if they manage to work beyond these two years.

Low-waged migrants suggest that a lack of information about the real costs and risks of migration undermined their ability to make an informed decision about borrowing and emigrating (Buckley, 2012; Yea and Chok, 2018). The debt that migrant workers are saddled with makes them vulnerable to coercion and exploitation at the workplace; this power imbalance between the worker and his employer exists because the sponsorship element of the employment deters workers from claiming their rights and reporting when their employers mistreat them (Lewis et al., 2015; O'Connell Davidson, 2013).

2.2. Salary issues

The other main financial difficulty low-waged migrant workers face is the inability to earn enough to support themselves and their family back home. This is because their salary tends to be very low, in a country that has no minimum wage. As mentioned earlier, low-waged migrant workers make up the lowest income bracket among all foreign workers in Singapore. Reports from non-governmental organisations (NGOs) and the media illustrate how a low-waged migrant worker in the construction sector can legally be paid as little as \$1.50 an hour, or \$280 a month (Basu, 2014; Korycinska, 2015), which is an exceptionally poor rate.

In addition, salaries are not always paid on time. Workers face salary disputes with employers who either pay them lower than the salary agreed upon in the employment contract or refuse to pay their earned salary altogether (Fillinger et al., 2017: 43; Han, 2018; Yong et al., 2017).

3. Non-financial difficulties faced by low-waged migrant workers

Scholarship on migration for work in Singapore identifies a range of non-financial issues among workers. They include poor working and living conditions; stress, challenges associated with being physically separated from one's family and difficulty in achieving goals. These resonate with our findings, which we find closely intersect with financial difficulties described above and therefore call for an integrated framework for redress.

3.1. Poor working and living conditions

A recent study found that 68 percent of low-waged workers in the construction sector in Singapore exceed the legal amount of overtime they are permitted to work, working in excess of 72 hours overtime a month (Au, 2017). One in three workers appeared to be working 12 and a half hours or more on a single day. 23 percent of them were getting three hours of sleep or less, which classifies them well within the range of experiencing sleep deprivation.

Working long hours on a prolonged basis can lead to excessive fatigue, which can have a negative bearing on workplace accidents (Chan, 2011). In a study involving 60 low-waged workers, Dutta (2017) examined how construction workers in Singapore negotiate health and injury. Participants identified a number of factors as contributing toward the risk of workplace injury including lack of sleep and fatigue due to long hours and food insecurity. These factors are compounded by stress as a result of productivity pressures and incivility by supervisors, which may be affected by language barriers.

MOM stipulates that housing for foreign workers should not be overcrowded; provide workers sufficient privacy; abide by all fire safety and health requirements, and; have basic amenities that workers need such as designated cooking and laundry facilities (MOM, 2018d). Poor living conditions also affect the hygiene and physical health of low-waged migrant workers. Workers frequently endure substandard accommodation arrangements. There have been a number of reported cases in which employers were found to be housing foreign workers in inadequate living spaces such as temporary shelters near the work site that are not fit for purpose or in grossly unhygienic accommodations (CNA, 2018; Kok, 2017; Oon, 2012). Low-waged migrant workers' housing found to be overcrowded frequently reveal associated issues of hygiene including bed bugs, contagions and a lack of basic facilities such as warm water (TWC2, 2016a).

3.2. *Mental wellbeing*

Migrating for work in itself can be a stressful endeavour. Migration scholarship shows how migrants across the wage spectrum experience forms of poor mental wellbeing. A study of Taiwanese white-collared workers in China found they 'scored lower than expected on scales of general health perceptions, vitality/energy, and mental health' (Tsai, 2012: 3740). Other symptoms of work-related stress include higher than average alcohol consumption, hyperlipidemia, neck pain, poor sleep, and depression (Tsai, 2012).

This said, research indicates migration is more distressing for migrants from low-income countries compared to those from high-income countries due to post-migration factors such as lower annual income (Thapa et al., 2007).

A survey of 261 low-waged workers on Work Permits in Singapore found that 13 percent of them meet the criteria for 'serious mental illness' (Harrigan and Koh, 2015). Unpaid agent fee debt was workers' biggest concern, followed by the threat of repatriation that was found to be a primary proximate cause of serious mental illness (Harrigan, Koh and Amiruddin, 2016).

3.3. *Lack of access to legal protections*

There are a number of barriers preventing workers from freely accessing their legal protections when they are engaged in a salary or injury dispute with their employer.

Fillinger et al.'s (2017) study, which involved qualitative interviews with 157 low-waged migrant workers and various stakeholders in Singapore, found that one barrier they face is the reluctance to make a report to MOM, which may enable them to claim compensation for the salary or injury dispute. A reason for this is that workers fear employers' retaliation in the form of the termination of employment. Another reason is that workers, during the period in which their complaint is being investigated by MOM, are not allowed to seek alternative employment unless granted a Change of Employer option in cases of salary disputes (TWC2, 2018a).¹ However, a COE does not guarantee a successful job search and claims processes can take as long as four years. In such scenarios, workers face difficulties in terms of supporting themselves and their family as well as repaying their recruitment fee debt.

The claims process is a second barrier. During this process, MOM will arrange for mediation between the worker and the employer. This mediation process can be problematic if workers feel pressured to settle for a lower compensation, which may occur because they may be unable to seek any employment while the process is ongoing and because they have low negotiating power due to asymmetric knowledge about the legislation governing their employment. TWC2 (2014a) has reported cases where MOM officers have attempted to persuade workers to settle for far lower amounts than they are due.

A third barrier to low-waged migrant workers accessing the claims process is the difficulty in gathering evidence to justify their injury or salary dispute claim. Workers may be unable to demand necessary documentation from their employer, such as their salary or medical reports.

¹ While the Temporary Job Scheme (TJS) was used to provide opportunities for workers seeking salary disputes to seek alternative employment, the scheme now applies only to workers who are in Singapore as potential prosecution witnesses (HOME, 2017; Teoh, 2017). Moreover, there are other limitations of the TJS, such as difficulties in finding jobs while on the special pass (TWC2, 2018a, 2018b).

They also find it difficult to call upon co-workers as witnesses to their claim because the latter share the fear that their employment may be terminated by employers in retaliation.

3.4. Difficulty in achieving goals

Low-waged migrant workers experience their personal goals being pushed back due to their tenure in Singapore and the debt they are required to pay off before returning home. In a mixed methods study comprising of quantitative survey and in-depth qualitative interviews, participants described barriers in reaching personal goals such as business ventures that require savings to be accumulated over a longer period of time than they expected (Baey and Yeoh, 2015).

While labour migration is often perceived as a strategy for income generation to improve standards of living and upward socioeconomic mobility, workers tend to inaccurately estimate the amount they are able to remit during their tenure in Singapore and the length of their contracts in Singapore. While workers reportedly plan to stay for at least five to ten years, estimates indicate that the average length of stay for a low-waged Bangladeshi migrant construction worker in Singapore is approximately two years due to the nature of their short-term contracts (TWC2, 2014b). Consequently, almost half of the participants stated they were unable to achieve many of the initial goals they had 'as business ventures tended to require savings over a longer period of time in reality' (Baey and Yeoh, 2015: 8).

Findings

This project demonstrates how difficulties intersect and overlap across financial and non-financial costs, and the depth and complexity of emotions that colour the migrant experience. For instance, financial stress was often described as a family obligation as opposed to individual burden; ambitions were tied to individual aspirations of entrepreneurship and taking care of the family as sons; coping mechanisms revealed issues relating to living conditions and to prayer as reprieve. Where findings generally substantiate previous studies conducted on low-waged migrant workers, convergences found convey the need for a raft of corrective policy changes, as opposed to singular policy adjustments.²

1. Financial difficulties

Before elaborating on workers' non-financial difficulties, it is important to note that financial difficulties remain a primary source of concern for them.

Financial difficulties continue to be a recurring theme in this study, reinforcing previous findings and media reports of heavy debt due to recruitment fees and pre-existing financial commitments. The following excerpts illustrate how workers perceive their financial debt to be incommensurate with their compensation and the hard labour they perform.

"I give so much to this company and still I get nothing. And I have to get much money which is really sitting on my head. So I think, sitting alone, and thinking how I can get out of this."

- Participant 1

"[E]ven if you give me something very nice to eat, beautiful to eat, if my mind is all the time occupied with what... I have zero money. I can't enjoy. So whatever the country is, for me it is not a country of dreams."

- Participant 7

"[Interviewer:] So can you tell us about some of the stresses? Some of the tensions that you are thinking about?"

So, because the work situation is pretty bad, lots of companies are closing down. So my biggest worry is will the company still be standing? Will I still have a job? I have lots of loans. How will I pay them off? Will I get my permit or not? Those kinds of stresses are what I have."

- Participant 10

As aforementioned, the issue of loans is often attributed to payment of high recruitment fees to agents in the workers' home country. Many Bangladeshi workers take up large loans in their home country to finance their agent fees. This view was reflected by the workers in our study:

"[T]he biggest problem that exists are these agents that work from Bangladesh and here. I don't think that the companies in Singapore charge so much. It is more

² Quotes from workers presented in this report are taken from our interviews with the workers, where an interpreter (English-Bengali) was present. Some of the quotes are spoken directly by the worker in English, while others are what the Interpreter either directly translated from the worker in first person form or translated from the worker but expressed in third person form.

that the agents take... [I] paid like 8 lakh taka [approximately SGD 13,000] when [I] came the first time... [I]f you think maximum I got to spend, after giving back [what I borrow,] is half [of my salary]. [C]an you imagine the kind of loan debt I'm in. And I'm still struggling to make the payments. So [the] main struggle is these agents that promise you something, bring you in here and the difference [with reality] shows. The government should be aware, you know, that they are being defrauded."

- Participant 6

These high fees are likely perpetuated by the lack of regulation and informal modes of payment. In addition, MOM's position is that the Singapore Government has no jurisdiction over the regulation of fees charged overseas, which entails a lack of institutional recourse for workers here (Fillinger et al., 2017: 13).

2. Non-financial difficulties

Aside from financial difficulties specifically linked to salary and debt, a number of non-financial difficulties are discussed by the Bangladeshi workers we interviewed. Across the interviews, the more commonly mentioned non-financial difficulties include: precarious employment status, work conditions, being away from family and constraints to religious practice.

2.1. Precarious employment status

The Bangladeshi workers we interviewed have a keen awareness of their precarious employment status (i.e. being on the Work Permit), as a result of the sponsorship system. Their employment status entails that employers are able to terminate their employment at any time with little to no notice. Upon losing their employment, workers have to be repatriated to their home country within a week. This condition means that workers are not able to seek recourse by trying to find a new job and continue their stay in Singapore. The only exception is if workers can lodge a complaint to MOM on the premise that they have been mistreated by their employer (either due to unpaid wages or improper compensation from work injury), upon which they can continue to stay in Singapore while their case is under investigation. However, even in the case of mistreatment, making a report is an unattractive path to recourse for workers as they are unable to work while their case is being processed, and the chances of gaining employment after the case has concluded are uncertain.

These circumstances show how easy it is for employers to terminate and repatriate Work Permit holders. Workers commonly discussed their fear of losing their jobs and the lengths they go to to prevent their employers from having a reason to terminate their employment. As a result of this, workers tend to accept adverse conditions.

"So, it's a lot of hard work [...] I feel dizzy at times, I feel very sick but if I tell my boss that I'm feeling... I'm feeling unwell and take a break, then they won't keep me. They won't [let me] keep my job. They'll send me back. And I don't have the luxury of doing that."

- Participant 1

The intense pressure they face as a result of large loans and the need to provide income for their dependents are main motivations for them to keep their job under any circumstances.

“[T]he truth is the employer is from Singapore. If he wants he can send me back any moment. No point in my complaining. Right? [T]he first two years [I] spent [working in Singapore] ... all I earn I have to send back to [Bangladesh]... for the loan and the interest on the loan. My entire two years work was just paying back. So whatever I have saved is in this one year and they contracted us for [an additional] two years. [T]his year and next year is all the money I can make. Then I will go back.”

- Participant 7

2.2. *Work conditions*

Challenging work conditions were often discussed in the interviews. Tough working conditions are a problem for low-waged migrant workers in Singapore in general, due to the nature of the manual labour called for in the construction and marine sectors in which most male Work Permit holders are employed. From the interviews, often-mentioned factors contributing to challenging work conditions include: long working hours, hard labour with little rest, and the difficulty of maintaining positive relationships with superiors.

2.2.1. Long working hours

The workers we interviewed often have to work long hours due to mandatory overtime and insufficient breaks. Their work hours typically start at 8 a.m. and end around 7 p.m. with a one hour lunch break at 12 p.m. After 7 p.m., workers either end work or may get a dinner break before continuing with more overtime work. Workers described their working hours as gruelling but accept them for fear of losing their employment.

“We start working at 10, we work till 7, then we get a little time off. Then again until 9 we have to unload a lot of stuff that comes in. Then we get an hour off. About 10, 10.30 we come back to work, then we work until about 2.30, 3 in the morning. [T]his is not the life that I had expected.”

- Participant 7

“So for me the biggest stress is if only the work was limited to 12 hours and I got rest. Not getting the rest is the thing.”

- Participant 4

2.2.2. Welfare

In addition to hard labour, there is insufficient support for medical and healthcare issues. Workers report little time for rest, fear of injury and lack of medical services provided. While companies are legally obliged to provide medical care for workers, in reality, workers report having to seek permission from employers before they can do so in order to claim their medical costs from the company. In an interview, a worker describes the difficulty he has in getting permission to see a doctor.

“[Interpreter:] So the one time he got sick he didn’t go to the doctor. So he uses his own medicine.

[Interviewer:] Why not go to the doctor?

[Interpreter:] His company didn't give permission basically. He says when you don't really have permission you can't really go and check it out and look for a doctor.

[Interviewer:] But where did you get the medicines from? You bring your medicine from Bangladesh?

[Participant:] Yes."

- Participant 9

2.2.3. Relationship with superiors

Work conditions are made tougher because workers have to maintain a good work relationship with their superiors (supervisor or employer) due to the severe consequences they may face for not doing so. As mentioned earlier, the sponsorship system enables employers to easily terminate and repatriate low-waged migrant workers. Workers lament that it is not easy to maintain a positive relationship for various reasons.

First, workers find they have little leeway when it comes to following instructions and work schedules. Superiors make highly unreasonable demands of the worker such as not allowing them to take breaks or forcing them to work overtime. Hence, only a slight degree of insubordination, such as coming back five minutes late from lunch break, can lead to the deterioration of the employer-employee relationship.

These demands are largely attributable to the monopoly of power employers have over their employees. Workers articulate the fear that if they are found to have shortcomings, superiors can dismiss them from employment at any time, a dismissal that almost certainly leads to repatriation.

"[Interviewer:] What is your relationship with, like, your boss, your supervisor?

[A]s long as I work according to his timeframe, I'm good. But at times I too, you know, get a little off track. [O]ne day I had to go and eat and come back and I had to work from one o'clock. But I reached at 1.05. [My supervisor] gave me a lot of grief. And I kept telling him, you know, the place where I have to go to eat, it takes me 20 minutes to walk to get there and 20 minutes to get back. So I might take 5 minutes more. He says I don't care, I need you here at the time. So

if you work according to what's given then it's fine but if break any time then he's pretty rough."

- Participant 6

Second, the language barrier between employers and workers may make it harder for a positive relationship to be established, the rectification of which seeming to have a direct impact on experiences at work:

"[Interviewer:] What are the challenges he faces at work?

[Interpreter:] There are two major challenges. One is the weather. There's sun and the rain, constant[ly], because they work outside. The second is because he

works with a company where the foremen and all are Chinese. Language is a big problem. He's at a better place [now], [where] he tries to understand what they are saying."

- Participant 2

"[Interviewer:] And what are some challenges you have at work here?"

First Chinese boss used to tell me that I don't know any work and since I did not do any work in my country and I was not experienced. I also had a problem understanding the Chinese boss' language but I kept being patient and now I understand and I even know the work."

- Participant 3

As the previous section illustrates, some of these issues are not unique to low-waged workers. Employees face stress from long working hours, the nature of their jobs and maintaining positive relationships with superiors. However, for Bangladeshi migrant workers in this study and others in seasonal or temporary employment, these difficulties are exacerbated by the precarity of employment and low bargaining power they possess. As a result, work difficulties that average workers may be able to overcome through job mobility or welfare support systems are insurmountable for Bangladeshi workers due to systemic disadvantages.

2.3. Living conditions

There is little reprieve from hard work in dwelling-spaces. Workers we spoke to raised the issue of overcrowded and unhygienic living spaces. These reflections apply across different forms of housing available for workers, including purpose-built dormitories and construction temporary quarters (CTQs) that are built on construction sites during construction periods.

"[W]hen I came here for the first time I expected at least what I was given on paper. The paper said I would be given a dorm to stay in. A proper place to stay in, live in, away from the work site. But then when I came here I was made to stay, for the entire year, on the site that we were working. Because[...] when construction starts in a place [the work site] it's very dirty. There's no place for us to sleep [in CTQs]. There were six of us who lived in that condition. And then as construction went on it got a little better. It got a little cleaner but still I was... I lived in that site for the entire year."

- Participant 4

Workers report not being able to cook for themselves due to small living spaces. While dormitories are legally required to provide amenities including dedicated areas for cooking, these conditions are not enforced.

"[The] food that I have grown up with, that is close to my heart, that is not here. Food here is not bad.

[Interpreter:] But... so where he's staying right now there is no place for him to cook. Last time[...] that he was here he had the opportunity to cook. Here, [in] this place, he doesn't have the opportunity to cook."

- Participant 4

2.4. Family

Workers raised a sense of isolation and obligations in relation to family. Being physically away from family removes workers from familiar social networks, a distance that is particularly resonant in a foreign country and at times of distress when workers seek confidants. Family obligations constitute a further form of stress for workers who see themselves as falling short of their duties, both in relation to being physically present with their families as well as fulfilling their financial responsibilities.

2.4.1. Isolation

Workers express a sense of isolation, finding it hard to be away from home without family and a network they can rely on for emotional support, as they are unable to tap on social resources back home such as confiding in a family member or spending leisure time with friends and family.

“[Interviewer:] And comparing other aspects of living in Bangladesh versus living in Singapore; what about the health aspect? Can he tell us the differences?”

[Interpreter:] So back home the friends are always there to take care [of him]. Here, the friends can but they are not always free to take care.”

- Participant 10

“[Interpreter:] [L]ike back in Bangladesh, living with family is always the best part and it’s always fun. But after coming to Singapore it’s a bit hard. [Back then,] they do have the time to talk to their families but it’s basically right now, after you come to work here it’s very hard to find the time to talk to them. He doesn’t get enough time because by the time he finishes cooking, coming back from work, cooking and then clearing everything it’s around 12 or 1 [a.m.]. So like he doesn’t even get one minute to talk.”

- Participant 8

2.4.2. Obligations

Family was a key theme that emerged during the interviews and often appeared synonymous with home for the workers we spoke to. While representing home and happy memories, family was simultaneously associated with a sense of obligation.

“My biggest pain that I have is for my parents. That I can take care of them and that I should be able to see them. That is the biggest pain that I have.”

- Participant 1

“[Interviewer:] And you mentioned that you came to Singapore to help your parents. Can you tell us a bit more about that? [H]ow are you helping them?”

If I could just ease their lives and have my father not have to work. That they can be happy. That I can do something to make them happy. And maybe not have to work so hard.”

- Participant 10

Workers struggled with the physical distance between themselves and family because they felt that it affected their ability to fulfill their role as a family member, particularly as a son. Some worry about the welfare of their parents and siblings in their absence and others indicate their regret at not being able to “physically take care” of ageing parents.

Financial difficulties are both compounded by and inextricable from non-financial difficulties. Often, the debt that workers face adds to or is part of a larger debt faced by family back home. Among the workers we interviewed, some lamented that prior to coming to Singapore, their families did not have enough to eat but at least they were debt-free. One expressed guilt for borrowing money from his parents to come to Singapore and fears returning home without repaying the money he took from them as he may not be seen as “a good son”.

“[T]he fact is that when the money’s not enough, you’re working so much but the money’s still not enough to give your family the life that you want them, you want to give it to them. This noise in your head that it’s not enough, I can’t stop it. So that’s the constant stress in my life.”

- Participant 4

Filial piety further adds to this sense of obligation, particularly as many see themselves as responsible for their families as adults and sons. The motivation to come to Singapore for work is generally driven by family commitments such as family members needing medical attention, financial help, or wanting to fulfil religious duties..

“[W]hen I look 10 to 20 years from now, I don’t have very big ambitions. It’s not that I want a huge house or something like that. I just want enough. So I want enough so that, not even for me, so that my parents are warm. My neighbours are well.... [inaudible] I don’t want too much money. It’s not... I want that I am able to work and that I can live a common life. My only main design in life to take my parents for the Hajj [Muslim pilgrimage].”

- Participant 7

The conflation of financial worries and family obligations reflects a personal responsibility and goal to provide a better life for their families. As sons, workers see themselves as breadwinners for their families and indeed, some of them are sole breadwinners due to unwell or absent fathers and brothers. Additionally, a number of workers also see themselves as the provider for their female siblings to access a better life through marriage. They described how money they earned in Singapore was going to be used for their sisters’ dowry.

“I have my younger brothers and sisters that I have to take care of. I have sisters that I have to [help] get married. My sister who is already married her husband needs things from me. I have to pay for my house, I am the only person who works.”

- Participant 1

This family obligation is not merely financial; it extends to protecting parents from hardship experienced.

“I have never told my mother that I have so much problems when I work in Singapore. So whenever she talks to me I say I have a great job, I am doing very

well. Whatever troubles I have I keep it to myself. I don't want to give it to my mother. I'm her only son, I want to leave her out of it."

- Participant 6

Overall, findings show how financial stress is compounded by being away from family in two ways: first, workers experience isolation as they are unable to confide in their families back home; second, the financial stress experienced is often conflated with family obligations that relate to debt repayments, being the main breadwinner or paying medical bills for ill family members.

2.5. Religion

Many Bangladeshi workers are Muslims. As part of their religious practice, they are obliged to read the *Namaz* (prayer) five times a day and go to the mosque on Fridays for a prayer in the afternoon. As discussed earlier, a key aspect of poor working conditions that re-emerged in this study was unregulated work schedules and poor hygiene levels at the workplace. The little time Bangladeshi workers have to themselves at work and after work, hard labour, and lack of amenities, are factors that negatively affect the rigour that usually characterises their religious practice.

"[Interviewer:] Can you tell me, for your own religion, how is it practising Islam in Bangladesh compared to in Singapore?"

[I could] only [pray on one] Friday. Only Good Friday (public holiday), ... [t]hat day I go to mosque.

[Interviewer:] But in Bangladesh?

Every Friday."

- Participant 9

*"[Interpreter] He is religious. He would like to read his *Namaz* five times a day but he's not able to because he works during the daytime. He reads his *Namaz* before he goes. He comes back and he reads his *Namaz*. He hopes that he'll be able to keep his religion. He's never not kept it. But it's a lot of hard work to do but he hopes that he'll be able to do it."*

- Participant 6

"My employer is Chinese [non-Muslim] so he doesn't give me the freedom, doesn't give me the space to read my *Namaz*. The five time *Namaz*, I don't get the freedom to do it because when I'm working I'm really wet. And to read *Namaz* they have to follow certain hygiene standards. Like when I have lunch I take my shirt out and wring the sweat out to dry it[...] it's not a situation where I

can read my *Namaz* [...] you know you need to clean up before you can do *Namaz*."

- Participant 1

Another issue that arose was the distance between dormitories and places of worship. Notably, dormitories are often located on urban peripheries due to land use policies

(URA, 2016). While some workers were able to get transport that would take them to mosques more frequently, and others simply pray in their dormitories, others articulated a felt difference between praying at dormitories and at the mosque, contributing to the impact being in Singapore has had on their religious practice. The excerpt below sums up these observations:

"[Interviewer:] And so, are you able to attend Friday prayers?"

Cannot go. Friday cannot go prayers.

[Interviewer:] And how do you feel when you cannot attend Friday prayers?"

I feel bad.

And why is that?"

Fridays when I cannot go because that's my work time, I feel bad. Had I been at home I would have definitely gone because Fridays are my holidays, it's a government holiday back in my country."

- Participant 2

"[Interviewer:] So if in Bangladesh he was praying three times a day was it alone or was it with friends or was it with family?"

[Interpreter:] In Bangladesh he used to go to the mosque.

[Interviewer:] Alone or...?"

With a lot of people.

[Interviewer:] So if you go to mosque in Singapore versus go to mosque in Bangladesh, what's the difference in the feeling or...?"

Bangladesh many near near mosque. Singapore all many many far, many far.

[Interviewer:] Oh the mosque is very far. But when you go to the mosque is it the same or different?"

Of course different.

[Interviewer:] Can you tell us why?"

If you go your temple and house. Actually no same feeling, right? In one kilometre three mosques have in our country. So biggest problem [is the] distance to the mosque... Like Choa Chu Kang and all... One day, ah, Muslim have five time prayer. five time prayer, five time go cannot."

- Participant 8

This section highlights the inextricability of financial and non-financial difficulties faced by Bangladeshi workers. Where financial difficulties remain a central concern to workers, they are often tied to or compounded by the precarious status that characterises Work Permit holders in Singapore, or workers under similar employment sponsorship systems. The financial stress of workers is co-articulated with their fears of repatriation and reliance on employers. This power dynamic contributes to the underreporting of poor work and living conditions, for fear of employers retaliating in ways that threaten workers' existing contracts and potential for contract

renewals – contracts that workers rely on to repay their financial debt and as livelihood for their families back home.

3. Implications of non-financial difficulties for workers' everyday lives

Non-financial difficulties, when understood as inextricable from financial difficulties, affect the physical and mental wellbeing of Bangladeshi workers on a daily basis. Unregulated work schedules and overwork negatively impact the physical health of workers in this study. As a consequence of being unable to relieve their families of debt, workers we spoke to articulate stress and guilt, more so if they feel they are exacerbating the family's dire financial state. Generally, conversations with workers reflect a lack of agency due to the trappings of immigration law and debt, which they feel prevent them from fulfilling family obligations and improving their positions in life.

3.1. Physical health

Working long hours affect workers' physical health adversely. The tough manual work they engage in due to the nature of their work worsens their physical health because of overexertion or dangerous working conditions.

"[Interviewer:] Why does he feel he falls sick so often here?"

[Interpreter:] So he says it's obviously working too much and giving your body so much of work. The pressure... your body cannot withstand it."

- Participant 5

"[Interpreter:] So last time that he was here he was working for a small time renovation firm. And they didn't want to invest in using the cranes to take up heavy weights. He said that when they joined they are given a course, a safety course that they have to do. And on the safety courses they are told that your body... the maximum amount the body can carry is 25kgs, you know. That's your limit, you should not go beyond that. He says that I've been carrying 50kgs every day. Because it's a small time company they don't want to use the cranes. So they learn how to deal with it. ... So that's a stress. They know their bodies not supposed to take that much weight but they have to do it if they want to work."

- Participant 4

3.2. Mental Wellbeing

Beyond physical health, workers often discuss symptoms of poor mental wellbeing. Workers experienced a sense of insurmountability and an inability to change the problems they faced. They also reported encountering sleeplessness, having negative thoughts on loop and a sense of loneliness.

"[Interviewer:] But what's the experience here [in Singapore], did he say?"

[Interpreter:] He's saying it's like a war. He feels like his life is in a war, just like he is battling every day and this battle seems to never end."

- Participant 8

"I barely get two-three hours of sleep. Even if I get time to sleep I can't sleep. Like on a holiday. I still don't want to sleep on a holiday, I can't. There's so much going on in my mind regarding money."

- Participant 1

3.2.1. Sources of stress

Financial debt takes a toll on workers in the form of stress. As the previous section suggests, the stress of repaying debt is often linked to family obligations. While we observe that workers are affected by the nature of work and long working hours, it is notable that self-care is often superseded by concerns for their family and attached obligations.

"[Interviewer:] Of all the difficulties you've mentioned so far, which do you think are the hardest or most stressful?"

[W]ork pressure is a lot. If I have a little breathing space with money I would have felt better."

- Participant 6

Being physically away from family is another source of stress for workers. Not being able to fulfill their obligations as a family member such as taking care of their elderly parents makes workers feel like they have failed in some way.

"If I'm very stressed I just go to a lonely place and cry to myself. My pain is nothing to me. My... biggest pain that I have is for my parents. That I can take care of them and that I should be able to see them. That is the biggest pain that I have."

- Participant 1

A sense of precarity adds to stress with regards to repaying loans and family obligations. Short-term contract terms, and the threat of unemployment and repatriation, are scenarios feared by workers. This relationship between structural factors of immigration and employment law, and precariousness, characterises temporary labour migrants in Singapore and beyond. During this study, we similarly observed that workers express a heightened awareness of their contract terms and the employer's role in Singapore.

"[Interviewer:] And why would he feel stressed? Or what are the stressful things?"

So the stress factor is only whether the job will be there or not there, whether I will get the salary or not. Those are the only factors of stress."

- Participant 5

"[Interpreter:] So he's saying the company that he works for, it's very small. They have 12-14 people, mostly Chinese. He came here before, after him there's one another Bangladeshi boy that's joined. What he has heard is that this company does renew their passes. But usually does not cancel. But he's saying he knows the situation in Singapore, as such, that any day anything can happen."

- Participant 6

3.2.2. Coping mechanisms

Some workers have been able to find comfort in companionship, particularly those who have family also working in Singapore.

“If anybody’s [family] has any problem then we [as friends] discuss mutually and try to see how we can solve it or how we can address the problem or the issue. ... If there is any money related issue then we chip in... And then when that person gets his salary back he gives it back to us.”

- Participant 2

Workers call home frequently, particularly during times of stress.

“[Interviewer:] Is there something that you do to make yourself feel better?”

I call up home. All of a sudden I am remembering [my family], I am remembering home. So I call up my elder sister and Mum.”

- Participant 3

Others rely on prayer and leisure for coping mechanisms, but have little time for reprieve as a function of work schedules and other working conditions described above. The inability to engage in these other activities leads to the worker feeling isolated from their social network.

“[Interviewer:] [D]o you feel stressed here sometimes?”

The independence that I would enjoy in my country, that is not there. There is no stress per se but I have to do my work. So the work is a very disciplined.

“[Interviewer:] And in what ways [do you] feel independence is restricted here?”

Time, I have to follow the time. ... Not a lot of free time.”

- Participant 2

“[Interpreter:] So what he said is basically he doesn’t get enough time because by the time he finishes cooking, coming back from work, cooking and then clearing everything it’s around 12 or 1 [a.m.]... So like he doesn’t even get one minute to talk. And then you are in such a state of mind that you wouldn’t be happy to talk. So maybe during Sundays. He says Sundays he does get a bit of time but his company doesn’t allow him to... because his company says you need to work on Sundays as well. So even like two Sundays in a month [he has to] work. But today [what] he decided [he] was not [going] to work and to just come here. So maybe on Sundays he gets the time to talk.

[Participant:] Before Sunday, I talking to the foreman. Talking I no want to work I cannot, cannot.”

- Participant 8

“[Interviewer:] So usually what do you do when you finish work after work like besides...?”

[Interpreter:] So basically he says that his work ends around 6, 7. He travels 1.5 hours from his dormitories. So they provide a bus. There you have to wait around half an hour for the bus and then it's one and a half hour back to dorms. So by the time he reaches it's 9, 9.30. So after 9, 9.30 he buys the food for dinner which is around \$3. And then, by the time he eats and then showers and everything, it's already 11 [p.m.], 12 [a.m.]."

- Participant 9

3.3. Lack of agency

While articulate about their goals and the difficulties they face, workers do not feel they have any agency within the structures that bind them. Due to the sponsorship system and asymmetric bargaining power within the employer-employee relationship, workers rarely see opportunities for socioeconomic mobility through salary increases or job promotion. Among these workers, some see themselves as having picked the short straw and recognise that others may have better working conditions in Singapore.

Only one worker among the 10 interviewed demonstrated determination to overcome the odds, seeing a way out from his current position.

"I don't consider any work too small for me to do.

[Interviewer:] And do you find that there are any challenges to work? Like, you know, any difficult situation you've ever faced?

No, nothing.

[Interviewer:] [W]e spoke to some other people and they told us about situations where their bosses scold them directly. Have you ever faced anything like this before?

I've heard that there are good and bad companies and I've heard of people being scolded but in my company that doesn't happen... The supervisor is Bengali. He treats me like a younger brother."

- Participant 10

3.3.1. Goals

Beyond this exception, workers recognised that achieving their personal goals was contingent on systemic factors such as contract renewals and family obligations. In discussing the difficulties of work in Singapore, workers sometimes reflected on life back in Bangladesh and what they wished they could achieve. In this context, some felt they were held back from pursuing personal goals such as marriage, education and entrepreneurship.

"So he's saying that I should get married, my age is such. But if I... if my renewal doesn't come through this time then the belief that my family has in me, that I am dependable, that I can take care of them, will be broken. And... if I get married I can make it work. But that's not a successful marriage. So I want to wait till I'm successful to get married."

- Participant 4

“[Interviewer:] And would you like to get married?”

[Interpreter:] Yeah, he would love to get married but not here.

[Interviewer:] Why is he waiting?

[Interpreter:] Waiting to collect more funds and money and also to find the right person.”

- Participant 5

“[Interpreter:] [S]o basically he loves studying and he always wanted to study and learn more. But because of the pressure after his Dad died he, kind of, has [had] to step up and take care of his family. So he never got to study.

[Interviewer:] So if you could study more, eventually what do you want to do with the study? What do you want to be?

[Interpreter:] Political science.”

- Participant 8

3.3.2. Mismatched expectations

Workers found that the initial expectations in Bangladesh, prior to working in Singapore, differed from their actual experiences here. Their mismatched expectations in regard to working in Singapore were partly due to an underestimation of the time required to repay recruitment fee loans, workload in Singapore and unexpected difficulties from being away from their family back in Bangladesh.

“[Interviewer:] Now that you’re in Singapore – is it what you expected? Is it what you thought it would be like?”

[Interpreter:] It’s not what he expected. [I]t’s not what he expected at all. And he says, ‘If I had the money I would rather stay with my parents and be able to serve my parents in Bangladesh rather than coming to Singapore.’ But right now the situation is very bad and he says, ‘I don’t have money to go [home]... I’m not in a position to go back because I still have to pay money [that I owe from coming to Singapore].”

- Participant 1

“[Interviewer:] Was living in Singapore different from what you expected?”

Yes. No same. Because I need to work [continuously] Everyday eight to nine hours ... [In] this country[,] I work, have money. Don’t work, no have money.”

- Participant 2

3.3.3. Socioeconomic mobility

Any foreseeable improvement is reliant on a change in structural circumstances rather than workers' individual ability to move upward. The following excerpt illustrates workers' worry about socioeconomic mobility and the lack of access they have as individuals to upskilling, promotions and earning more.

"[Interpreter:] So once he is in [with] one employer he cannot go and work in another employer - that is the rule of Singapore. So many times he wonders: if there's no overtime he won't get any additional income, so his salary's going to be fixed. So there's no opportunity for him to increase [his salary], there's no opportunity for him to grow his salary, he has to just be happy. So that sometimes does create some amount of stress for him and when comparing with other people."

- Participant 5

3.3.4. Power dynamic

Workers are wary of asking for longer contract terms, contesting agency fees or reporting exploitation for fear of repatriation. A few perceive the law as not being on their side, fearing that they will face punitive measures if they report their employers.

"[Interviewer:] Have you considered reporting?"

[Interpreter:] The risk of losing his job is too high.

"[Interviewer:] Do you feel... what do you think about law in Singapore?"

I no have money. I no have friend. I no have anybody. Company, boss – this man have many friend. Have money, many money... Who have money, the police also his friend."

- Participant 9

3.3.5. Fatalism

Linked to precarious labour is a feeling of helplessness and a fatalistic attitude. Workers we spoke to acknowledge that they lack agency in altering their life courses as they are reliant on a hierarchy of authorities that include agents, employers and the government who control contract terms and repatriation law.

This recognition results at times in resignation and fatalistic explanations for their difficult situations, attributing it to their lot in life or a matter of bad luck.

"All my life I've never seen happiness or an easy life ever. So all my life I have always worked. When I was young, when I was in school, I would still work with the[...] I would still go to people's homes and work in their homes to earn money. Till the end of my life I don't know if it's ever going to be a better life for me. But for me, life has always been tough, so... even in Bangladesh or in Singapore."

- Participant 1

Unlike this participant, other workers interviewed attribute difficulties at work to more structural reasons, such as the language barrier that exists between themselves and their Mandarin and

English-speaking employers. To a larger degree, workers attribute their stress and insurmountable financial debt to late payments, fears that short-term contracts will not be renewed, exorbitant recruitment fees, and the overall lack of recourse provided by the state. We expand on these issues through targeted policy recommendations in the final section.

Policy recommendations

“The government should ensure that the same people are not used for double shifts and working [during] the day and the night. They should have two sets of people to do the job. The government should ensure this.”

- Participant 4

“[T]he country [Singapore] should put some checks into every company to see every two months, six months whatever... But are the company rules being followed, what is being done for these employees who are coming? ... China is a huge country. There, if things go wrong I can understand. But Singapore is such a small country, the government has total control. Why can't they take care of these small things? Why do we have to suffer so much?”

- Participant 7

Overall, workers see the Singapore Government as not taking responsibility for errant employers, late salaries and short-term contracts. Some further perceive the government to be unaware of the ways in which employers are treating their employees. These voices summarise key enforcement issues that we elaborate on in the sections that follow: salary payments and agent fees, work and living conditions, and overall welfare rights of migrant workers. We address these issues through policies including improvements to the Employment Act, claims-making processes for salary and injury claims, contract and recruitment processes, workplace safety and living conditions, as well as welfare recommendations for the religious accommodation of Bangladeshi Muslim migrant workers.

1. Employment Act

This study highlights a clear relationship between financial debt and stress. This finding reinforces a previous study that looked at injury and salary claims, where South Asian migrant workers attributed debt as a key reason for their psychological distress (Harrigan and Koh, 2015). The prevalence of salary issues reinforces existing recommendations that call for the amendment of the Employment Act to mandate transparent salary practices including record-keeping and bank transfers.

“[Interviewer:] Is there anything else he thinks should be done to improve the lives of migrant workers in Singapore?”

Some companies don't clear the salary properly. [They don't g]ive the salary, they keep it pending. They don't clear the salary.

“[Interviewer:] So do they give it late or do they give it...?”

They give it late. If [workers] complain then they are threatened that [the employer] will send [them] back home.”

- Participant 7

1.1. Record-keeping

The Employment Act should require employers to maintain records of payments made to agents or company representatives during the phases of job placement and contract renewal (Fillinger et al., 2017: 20). First, these records would better enable the Employment Agencies Act to regulate the payment of agent fees and mitigate profiteering. Second, record-keeping benefits workers when they are called upon to provide evidence when making a claim. Third, these records would serve to discourage employers from adjusting salaries, making illegal deductions that are inaccurately premised on agent fees and late payments. Fourth, the aforementioned three recommendations contribute to balancing the power dynamic between employers and workers where the latter are too afraid to make claims for fear of repatriation.

1.2. Bank transfers

Another way of ensuring that salaries are paid duly is to pay wages through bank transfers, a recommendation that has been made previously by TWC2 (2018c). This approach has been made mandatory in the UAE through the Wage Protection System that is an electronic salary transfer system that allows employers to pay workers wages through authorised electronic channels.

Mandating bank transfers would automatically fulfill the issue of record-keeping, and introduce transparency into the salary process. Having an electronic trail would likely reduce the number of claims made, and expedite the evidentiary process should claims occur.

2. Claims-making process

Migrant workers in this study described their sense of helplessness in terms of changing the trajectory of their migration journey and reference a lack of agency they have in making claims. Worries about injury assistance were also a recurring concern for migrant workers. These sentiments underscore the need to provide workers with more access to claims-making channels, adopt changes to WICA, and enable labour unions for workers.

“[Interviewer:] So is there anything else you think can be done in Singapore to improve the lives of migrant workers?”

Accident and injury assistance.”

- Participant 3

2.1. Access

Improving access to claims-making channels and information may give workers a greater sense of agency, reducing the degree of helplessness and stress currently conveyed. For instance, extend MOM hours and create alternative sites for workers to access information or file claims during their days off on Sundays and in the evenings (Fillinger et al., 2017:xiv).

2.2. Changes to Work Injury Compensation Act (WICA)

Investigation processes should be expedited with accuracy ensured. The 12 months provided for contestation at present should be reduced, as this duration can be used by employers to remove evidence or coerce other employees as witnesses. In addition, mechanisms should be put in place to enable employees, beyond those involved as prosecution witnesses, to seek alternative forms of employment during injury claims processes. This change is crucial as it allows workers to continue working, repay loans and fund their basic needs.

2.3. Labour unions

Our findings demonstrate a sense of helplessness where workers find themselves unable or unwilling to complain or change their trajectories. Beyond the bureaucratic obstacles to claims-making described above and fears of repatriation, migrant workers as non-citizens are prevented by the Trade Unions Act from holding office in a trade union without approval from the Ministry of Manpower, and the Public Order Act criminalises unapproved gatherings that include labour strikes.

The inability to form labour unions contributes to the lack of awareness of labour rights, human rights, and an absence of safe spaces through which workers can seek help. As a previous TWC2 (2015) report highlights, these laws are contrary to recommendations under Articles 2, 20 and 23 of the UDHR. Echoing this report, migrant workers should be privy to the same rights as other workers in Singapore and be permitted to form and manage trade unions. Protective labour laws should be extended to include and protect non-citizen migrant workers in Singapore. In so doing, trade unions and government bodies may provide a more systematic and legalistic route to redress, ensuring that workers are treated fairly in the workplace regardless of citizenship and socioeconomic status.

3. Contracts and recruitment process

The temporary nature of Work Permits situates workers in a precarious economic position, with financial debt and fears of repatriation emerging as a consistent theme in our findings. The stress workers express is tied to the uncertainty of contract renewals that directly affects their ability to repay loans and their families' well-being, particularly if their parents helped with the loan. In addition, findings show how workers feel that their personal goals are put on hold since they are unable to earn enough to move forward with marriage or entrepreneurship given their immense debt and short tenures in Singapore. When asked what more should be done to help make their lives happier, participants asked for longer contract durations so they can better earn and provide for their families while repaying their loans.

3.1. Contract terms

The temporary nature of contracts places employers in a position of power that can result in the exploitation of workers. Providing longer-term contracts, more opportunities for contract renewals and the transfer of employment would contribute to a more equitable balance of power between employer and employee.

“[Interviewer:] Is there anything that he thinks can be done to make the lives of construction workers better or easier or happier?”

[Interpreter:] The minimum they can do is increase their permits for a two year contract. So he says, you know, let me come, earn, go back. One year contract doesn't allow. At least two years makes sense. So, you know, that's something that should really be pushed for. A minimum of a two or a three year contract."

- Participant 6

"[Interpreter:] [The worker] spent a lot of money just trying to procure an agent to come to Singapore because of good work opportunities. But the first work that he got was at Eunoz and it was small company and [the employer] said at the end of one year he will get a Work Permit [extension]. But at the end of one year, after working so much, [the employer] said 'no, we cannot give you a work permit'."

- Participant 9

The fear of repatriation is closely tied to workers' awareness that their right to work in Singapore is wholly dependent on their employers. Rather than overhauling the existing system, there are case studies that suggest how it may be improved. For instance, Korea has a similar system where workers are not free to change jobs on their own. However, there are key differences that positively affect migrant workers' rights. First, there are stricter terms for termination (TWC2, 2015). In Singapore, where the precarity of contracts is affected by the ability of Singaporean employers to terminate contracts without justification to the authorities, Korean employers are required to prove that they have valid reasons to do so. This enforcement, if emulated in Singapore, would mitigate employers' exploitation of the migration regime, better protect migrant workers' rights and by extension reduce the risk of repatriation, and its financial and non-financial effects, for the migrant worker. Second, these stricter terms should be coupled with longer-term contracts (i.e. Work Permits that are granted for minimally 2 years) which will reduce the frequency at which workers are subject to contract renewals. This recommendation alleviates the issue of workers' vulnerability to contract renewal fees and exploitation.³

3.2. Recruitment process

As previously explained, for prospective low-waged migrant workers, the process of getting a job in Singapore often requires middlemen, the consequences of this being debt incurred due to large recruitment fees, financial disempowerment, fears of repatriation and negative impact on the mental wellbeing of these workers. The expenses of recruitment fees are also incommensurate with salaries and the duration for short-term contracts, which do not afford workers enough time to repay debt and earn enough for their families.

There are three proposed solutions. First, workers should be offered the freedom to change their employers within their industries without requiring employers' consent. Having to seek permission reinforces the unequal power dynamic between employer and employee. In tangible terms, the lack of freedom to change employers entails workers having to return home and paying agents for new jobs again, restarting the cycle. According workers more job mobility in Singapore, within reasonable terms, would reduce the likelihood of fee accumulation and provide workers a longer tenure to repay debt and earn enough money to justify their time abroad.

³ This recommendation does not imply longer-term contracts with no possibility of termination, should businesses face bankruptcy for instance. The terms and conditions should remain the same, with stricter accountability measures for termination.

Second, the state can ensure that companies in Singapore are not recruiting through rent-seeking channels. There should concurrently be stricter regulation of companies taking kickbacks in the form of contract renewal fees, which employers charge to defray employment levies (Bal, 2016: 37). Existing examples in New Zealand and a Singaporean corporation, Capalla Hotels and Resorts, demonstrate possibilities for regulating agent fees and enforcement through denial of business to non-compliant agents (Harrigan and Koh, 2015).

Third, TWC2 (Au, 2014) recommends introducing a centralised, digital job marketplace that would help eliminate the role of the middleman. Ensuring that jobs available are offered only on an authorised platform, and that agreements are carried out through the platform, can result in manifold positive effects. Apart from reducing the role of profiteering middlemen, the platform could streamline hiring processes, enable greater transparency in agreements and provide a record-keeping mechanism for salaries and claims made by both employers and employees.

3.3. Salary

Beyond concern over late payments, findings reflect the view that workers are unfairly compensated with low salaries incommensurate with their labour. While a small sample, this study reinforces existing findings that show a downward trend in starting salaries, which are compounded by rising recruitment costs (TWC2, 2016b).

“[Interviewer:] Would you like to say more about any of the points we’ve mentioned so far? Or anything that hasn’t been included so far?”

Give me my due salary.

[Interviewer:] So you feel like you don’t get paid what you’re owed?

No it is not... Because I drive plus work[ing]. I [am an] experienced worker also.

[Interviewer:] Okay, that’s fair. So you feel like you’re not rewarded for your experience?

No, it’s not given. I’m not treated fairly in terms of my services and my skillset.”

- Participant 2

While pay perception is subjective, it is well-known that there is no minimum wage law in Singapore, whether local or foreign. As a matter of national policy, the increase or decrease of wages is determined by market forces (MOM, 2017). However, it is doubtful that this is indeed the case given that workers can be legally paid as low as \$1.50 an hour for their labour, and with evidence showing that Chinese workers earn double the pay and enjoy higher salary increases than Bangladeshis despite working similar jobs (TWC2, 2016b: 33)

Enforcing a minimum standard for wages would mitigate potential manipulation by employers and purposeful wage stagnation to offset government levies, rent for dormitories, medical expenses and so on. In addition, wage regulation would level the playing field between Work Permit holders from different countries of origin.

4. Workplace safety, living conditions and religious accommodation

Findings show that workers are under physical strain and stress as a result of poor working conditions that include physical exhaustion and lack of rest. Exacerbating these are concerns over workplace safety. This physical duress is compounded by the living conditions workers are housed in and stressful relationships with employers. These issues are well-documented (e.g. TWC2, 2015) and continue to require redress. In addition, religious prayer is often cited as a coping mechanism for stress, loneliness and other emotional costs of migration including homesickness. In consideration of this, we propose recommendations to enhance the welfare of workers.

4.1. *Work conditions*

4.1.1. Work schedules

There is a clear need for the enforcement of existing law governing maximum overtime. Work hours should include the time taken for workers to commute long distances between their dormitories and places of work. Time for rest should be accounted for, given the issues reported concerning physical and mental wellbeing.

This study substantiates previous research by TWC2 (Au, 2017) showing how two-thirds of construction workers exceed the legal maximum of 72 overtime hours a month, spending 11 hours or more at work daily. Overtime is compounded by early transport to work, waiting for return transport and then waiting for sanitation facilities back at dormitories. A key consequence of this overtime and compounding factors is sleep deprivation, which affects the likelihood of workplace accidents.

4.1.2. Safety and healthcare

The likelihood of accidents at workplaces and overall fear of injury claims reflects the need for better workplace safety requirements. While there are mandatory safety courses for workers with a hotline available for workers (MOM, 2018a), they may fear reporting safety violations for fear of retribution from their employers (Gee, 2017). Additional requirements that remove the burden of reporting from workers include employing independent safety supervisors on worksites and strengthening employee representation on workplace safety and health committees, and increasing unannounced worksite safety audits by MOM and other inspectors (Fillinger et al., 2017: 62).

Workers in this study report difficulty in gaining permission to seek medical attention when unwell. This trend has been noted. Existing recommendations include the improvement of access to medical care for Work Permit holders, such as providing workers with insurance cards so they can directly access medical care albeit subject to a maximum amount, requiring employers to pay for medical treatments that doctors deem necessary and so on (Fillinger et al., 2017: 65). Tellingly, the quote provided above (p13-14) reiterates how the power dynamic between the employer and employed affects whether workers are able to contact doctors as they are required to seek permission for medical attention. This issue, regardless of improved access, requires changes laid out in the previous sections such as revised contract terms and the regulation of recruitment processes.

4.1.3. Structural drivers

Beyond the enforcement of work schedules, solutions should address structural drivers of overtime work. Examples of previous recommendations include a review of how the quota system, monthly levy and underpayment of overtime wages affect Singapore employers' overworking of foreign employees (Au, 2017; Fillinger et al., 2017). Environmental factors, such as a lack of transport and sufficient sanitation facilities, should also be integrated within the solution framework.

4.2. Living conditions

The findings in this study demonstrate the dire status of living conditions. In particular, the latter negatively affects workers' ability to sleep, compounding issues of overtime work and workplace safety.

While there have been reports of employers or dormitory operators being fined for poor living conditions, more comprehensive changes are needed. These include improvement of dormitory standards. Currently, the Environment Health Guidelines call for a ratio of one water closet, urinal, wash-hand basin and shower room for every 15 workers. Present findings substantiate previous studies on work fatigue (Au, 2017) demonstrating that workers often have to wait to use bathrooms, which impact the time they have to rest.

In addition, there should be a higher degree of transparency and accountability through the release of full searchable data on "data.gov.sg" listing the places that have been checked, number of workers housed in each location, licensing procedures, and safety and sanitation conditions (TWC2, 2014).

4.3. Employer relationships

Fear of employers, or an awareness of the uneven relationship with their employers, are contributing factors to stress experienced by migrant workers in relation to their contract renewals. This inequality is a function of the sponsorship system, which entrenches the degree of bargaining power employers have over workers, creating a reluctance among workers to report abuse for fear of repatriation.

Addressing aforementioned recommendations will help even out the power dynamic between employers and employees. As suggested, these include providing flexible contract terms, enforcement of a transparent salary process via bank transfer, and introducing an expedited and evidentiary claims-making process for salary disputes, and injury and accident claims.

4.4. Language

In addition, findings in this study suggest that language barriers can exacerbate difficult relationships between employers and workers. The consequence of language barriers is twofold, presenting an added difficulty for workers to communicate with employers and vice versa, as well as contributing to low-waged migrant workers' lack of awareness of their rights and workplace safety regulations.

"[T]he main problem that I've faced is the language. [I]f [only] I had... if I knew English well. When one of the supervisors is [explaining] the work that he needs

from me, it takes me time to understand because of the language. If I knew the language better I would become a better worker. [I]t would be easier for me to, you know, build a rapport with the supervisor if I could speak the language.”

- Participant 4

Reducing language barriers would help improve relationships between employers and employees. Given that communication is a two-way street, both workers and employers or supervisors should be trained to understand and communicate with each other.

Second, it should be ensured that information on contract terms (i.e. the In-Principle Approval (IPA) for a Work Permit and Standard Employment Contract) and claims processes (i.e. access to information on claims-making processes and to whom they should report abuse) are not only made available in the languages of Work Permit holders but also phrased in an accessible language for workers. In addition, workers often lack the language skills to present their claims in court in regard to injury or salary disputes and should therefore be offered free legal representation (Fillinger et al., 2017: 52–53).

Similarly, health and safety standards should be explained to workers in a language they understand. Research conducted by the Health and Safety Executive in the UK shows how migrant workers are a particularly vulnerable group as they have limited knowledge of health and safety standards, in part because they may not understand safety training instructions given, and may not be able to communicate effectively with supervisors and/or each other (McKay et al., 2006).

4.5. Religious accommodation

Addressing issues of salary compensation, contract terms and claims-making processes is key to improving the welfare rights of workers. In addition to these, our findings show that there is a lack of attention accorded to religious prayer as a coping mechanism, which helps ease the stress of Bangladeshi migrant workers in this study.

“With my prayers I talk to God and God is there and I tell him all my troubles in the evening.”

- Participant 1

“[Interviewer:] Are there any other ways you feel that you have been able to practice being a Muslim in Singapore?”

[Interpreter:] [H]e doesn't have any time to practice this thing [pray] but the few stances that he does from the Quran, he just tries to recite them. The ones that he knows. Before sleeping, after waking up. Just so he can feel closer to God.”

- Participant 9

Workers interviewed consistently reference religious prayer as a form of relief, alongside the lack of time to pray. This finding is consistent with wider scholarship that demonstrates how prayer is a coping mechanism for migrant workers beyond Singapore, reducing emotional distress caused by migration-driven factors such as ‘loneliness and homesickness, fatigue, and humiliation from work... [also] enabling them to fulfil the expectations of their families... which they would otherwise not find worth the high cost’ (Nakoncz and Shik, 2009: 35; Ciobanu and

Fokkema, 2016). Similarly, other studies illustrate how migrant workers turn to prayer at times of ill health and physical pain (Bergland et al., 2007).

These issues resonate with our findings, where workers turn to prayer at times of homesickness, financial stress as well as loneliness. Yet, workers articulate difficulties in finding time to pray or suitable conditions for prayer that require certain hygiene standards. There are positive examples. For instance, the management of Lendlease Retail organised an *iftar* during Ramadan over the last three years and workers were allowed to leave at 4pm that day instead of 7pm (Sim, 2018).

Such instances are rare and unrepresentative of the everyday difficulties of prayer that workers described during our interviews. Beyond this study, there have been reports that workers have been told not to pray in dormitories provided by their employers (Solidarity for Migrant Workers, 2011).

The aforementioned improvements to living conditions, hygiene levels at work and enforced work schedules are key to providing time and space for workers to rest and pray. In addition, we recommend shower facilities at worksites that may help workers clean before prayers, as well as allocated prayer rooms, and better transport links to mosques and places of leisure, which may assist the religious needs and mental wellbeing of workers where they are currently lacking.

Providing workers with an option for extended lunch breaks on Fridays would enable them to join the congregation for prayers. This is common practice in Singapore on Fridays to observe congregational prayers at the mosque (Goh, 2010; GuideMeSingapore, n.d.).

While workers find ways to pray at their dormitories, they also explain the difference between praying at home and at the mosque, favouring the latter. Scholarship on Muslim migrants in Western Europe suggests that mosques specifically function as places of 'purity' and 'certainty' for them (Etienne, cited in Maussen, 2005), which cannot be fully replicated in other spaces.

Apart from the sacred space represented by mosques, religious spaces can provide migrants with a sense of familiarity and belonging, fulfilling the need for continuity and stability that is particularly important during the early stages of arriving in a foreign country (Ciobanu and Fokkema, 2016: 14). In addition, religious spaces provide opportunities for social networks that may mitigate episodes of loneliness (Ciobanu and Fokkema, 2016: 15) that workers describe along with lamentations in regard to a lack of ties and emotional support in Singapore as compared to back home.

Conclusion

Findings in this study show how low-waged Bangladeshi migrant workers in Singapore articulate and make sense of financial and non-financial difficulties. Rather than opposing instrumental diagnoses (i.e. economic arguments), this study shows how migration is an embodied and emotional experience (Christou, 2011). By drawing attention to how issues are described in evocative, often family-centric and personal forms, this study a) reflects difficulties experienced by low-waged Bangladeshi migrant workers in their terms; b) highlights the intersections of financial and non-financial difficulties, and; c) justifies the need for policy redress by considering workers' wellbeing as a whole. This approach complements and reinforces previous studies that take a more targeted method to understanding specific issues such as mental wellbeing or salary disputes.

Stress was the main theme that framed workers' description of financial concerns. Stress was affected by salary uncertainties, recruitment fees as well as an overwhelming sense of family obligation. We respond by reiterating TWC2 recommendations of amendments to the Employment Act, specifically in the form of record-keeping and bank transfers to provide workers with a greater sense of security.

Helplessness, fear and a lack of agency characterised workers' awareness that they were unable to change their socioeconomic position, and modulate the demands of employers and agents. Workers fear the risk of repatriation in general, and are afraid of making claims against their employers, making apparent a deeply unequal power dynamic. This sense of precarity further discourages them from making welfare claims, injury claims and initiating salary complaints. These findings further justify the need to increase access to channels for claims-making, apply aforementioned changes to WICA, introduce labour unions for foreign workers with emphasis on low-waged migrant workers in this study, provide longer-term contracts and institute a standard minimum wage.

During the course of interviews, workers described coping mechanisms that simultaneously revealed recurring issues in working and living conditions. These problems include overcrowded and unhygienic living quarters, unregulated work schedules and hard physical labour. These difficulties culminate in sleep deprivation, ill health and poor mental wellbeing. We also find that these issues result in little religious accommodation for workers, both in terms of physical space and time. Prayer and religious communion are key to migrants' lives as a form of personal reprieve and in providing a social network for those experiencing a sense of isolation and loneliness. To rectify these issues, we emphasise the prevailing need to improve living and work conditions as a matter of basic need for workers, while suggesting how these improvements would function to better accommodate their religious needs.

This study is a snapshot of the non-financial costs experienced by Work Permit holders. Due to the objective of obtaining in-depth interviews, combined with resource restraints, the project was kept to a small scale. We acknowledge that both financial and non-financial difficulties can be shaped by culture and experiences, varying across nationality, ethnicity, class and gender. As such, this research would further benefit from a comparative study that includes a wider demographic, such as workers from different countries-of-origin such as China, India and Malaysia. Expanding the range of subjects would add value to understandings of the lived migrant experience.

As experiences are shaped by time, this study would also benefit from a longitudinal approach to better understand attitudinal and behavioural changes among workers toward work, employers, peers and the development of networks and/or coping mechanisms. Such a study may illuminate how workers adapt to new environments or obtain information over time about

their rights and responsibilities, which may be incorporated within future recommendations on best practices.

This study shows how understanding both financial and non-financial difficulties of low-waged Bangladeshi migrant workers illuminates solutions that exceed the rectification of just the former as an obvious stressor. Where financial difficulties must be redressed, they tend to require a longer timeline as issues such as recruitment processes fall beyond Singapore's national borders, and others including salary payment methods and claims-making processes need major legislative restructuring. In the meanwhile, this report recommends feasible and short-term solutions to improve the emotional well being and quality of life for workers through the enhancement of living conditions, regulation of workplace safety and religious accommodation, which will in turn help them cope with their financial difficulties.

Acknowledgements

This project would not be possible without the generosity of workers who shared their stories and time with us over the last year, to which we are grateful for.

We would also like to thank interviewers and interpreters integral to this research: Sudeepta Dasgupta, Sohini Dhar, Tifanis Eu, Wei Fen Lee, Rebecca McHarg, Smita Mitra, Sukanya Pushkarna, and Thea Tan.

Many thanks to John Gee and Nick Harrigan for their support during the course of this project, Yerim Kim for her coordination, and our reviewers from TWC2 for their valuable comments.

References

- Anderson B (2013) *Us and Them?* Oxford: Oxford University Press.
- Au A (2017) *Work Fatigue Study*. TWC2. Available at: http://twc2.org.sg/wp-content/uploads/2017/03/workfatigue_report_final5.pdf (accessed 23 August 2018).
- Baey GHY and Yeoh BSA (2015) *Migration and Precarious Work: Negotiating Debt, Employment, and Livelihood Strategies Amongst Bangladeshi Migrant Men Working in Singapore's Construction Industry*. Migrating Out of Poverty Research Programme Consortium. Sussex.
- Basu R (2014) \$1.50 An Hour Is Just Too Little For Anyone. *The Straits Times*, 12 February. Available at: <http://www.straitstimes.com/singapore/150-an-hour-is-just-too-little-for-anyone> (accessed 25 May 2016).
- Braun V and Clarke V (2006) Using Thematic Analysis in Psychology. *Qualitative Research in Psychology* 3(2): 77–101.
- Brinkmann S (2013) *Qualitative Interviewing*. New York: Oxford University Press.
- Buckley M (2012) From Kerala to Dubai and Back Again: Construction Migrants and the Global Economic Crisis. *Geoforum* 43(2): 250–259.
- Chan M (2011) Fatigue: the most critical accident risk in oil and gas construction. *Construction Management and Economics* 29(4): 341–353.
- Christou A (2011) Narrating lives in (e)motion: Embodiment, belongingness and displacement in diasporic spaces of home and return. *Emotion, Space and Society* 4: 249–257.
- Ciobanu RO and Fokkema T (2016) The role of religion in protecting older Romanian migrants from loneliness. *Journal of Ethnic and Migration Studies* 43(2): 199–217.
- CNA (2018) Construction Company Fined for Housing Foreign Workers in Cramped, Filthy Conditions. CNA, 29 May. Available at: <https://www.channelnewsasia.com/news/singapore/construction-company-keong-hong-fined-foreign-workers-housing-10285764> (accessed 29 August 2018).
- Dannecker P (2009) Migrant Visions of Development: A Gendered Approach. *Population, Space and Place* 15(2): 119–132.
- Dutta MJ (2017) Migration and Health in the Construction Industry: Culturally Centering Voices of Bangladeshi Workers in Singapore. *International Journal of Environmental Research and Public Health* 14(2): 132.
- Ferguson S and McNally D (2015) Precarious Migrants: Gender, Race and the Social Reproduction of a Global Working Class. *Socialist Register* 51(51): 1–23.
- Fillinger T, Harrigan N, Chok S, et al. (2017) Labour Protection for the Vulnerable: An Evaluation of the Salary and Injury Claims System for Migrant Workers in Singapore. TWC2. Available at: http://twc2.org.sg/wp-content/uploads/2017/06/labour_protection_for_the_vulnerable.pdf (accessed 1 August 2018).
- Galletta A (2013) *Mastering the Semi-Structured Interview and Beyond: From Research Design to Analysis and Publication*. New York: New York University.

- Gee J (2017) Help migrant workers stand up for their own safety. *The Straits Times*, 25 October. Available at: <https://www.straitstimes.com/opinion/help-migrant-workers-stand-up-for-their-own-safety> (accessed 6 November 2018).
- Goh CT (2010) Speech by Goh Chok Tong, Senior Minister, at MUIS International Conference on Muslims in Multicultural Societies. Grand Hyatt Hotel Singapore.
- Goodyear L, Jewiss J, Usinger J, et al. (eds) (2014) *Qualitative Inquiry in Evaluation: From Theory to Practice*. San Francisco: John Wiley and Sons.
- GuideMeSingapore (n.d.) Guide to Singapore Work Culture for Newcomers. Available at: <https://www.guidemesingapore.com/business-guides/immigration/get-to-know-singapore/guide-to-singapore-work-culture-for-newcomers> (accessed 9 November 2018).
- Han K (2018) Singapore's Migrant Workers Struggle to Get Paid. *CNN*. Available at: <https://edition.cnn.com/2018/02/24/asia/singapore-migrant-workers-intl/index.html> (accessed 29 August 2018).
- Harrigan N, Koh CY and Amirudin A (2017) Threat of deportation as proximal social determinant of mental health amongst migrant workers. *Journal of Immigrant and Minority Health* 19(3): 511–522.
- Hesse-Biber SN and Leavy P (2011) *The Practice of Qualitative Research*. second edition. Los Angeles; London; New Delhi: Sage.
- HOME (2017) Prevent Errant Employers from Gaming the System. Available at: <https://www.home.org.sg/letters-to-the-press/2018/8/16/prevent-errant-employers-from-gaming-the-system> (accessed 6 November 2018).
- Hossain AA (2016) Islamism, secularism and post-Islamism: the Muslim world and the case of Bangladesh. *Asian Journal of Political Science* 24(2): 214–236.
- Kibria N (2008) Muslim Encounters in the Global Economy. *Ethnicities* 8(4): 518–535.
- Koh F (2017) Construction firm director jailed for 6 weeks for collecting \$3,650 of kickbacks from foreign workers. *The Straits Times*, 23 October. Available at: <https://www.straitstimes.com/singapore/manpower/construction-firm-director-jailed-6-weeks-for-collecting-3650-of-kickbacks-from> (accessed 29 August 2018).
- Kok XH (2017) Firm fined \$156k over workers' poor living conditions. *The Straits Times*, 19 August. Available at: <https://www.straitstimes.com/singapore/manpower/firm-fined-156k-over-workers-poor-living-conditions> (accessed 29 August 2018).
- Korycinska J (2015) In One of the Richest Cities of the World, The Wages of Toil. Available at: <http://twc2.org.sg/2015/08/06/in-one-of-the-richest-cities-of-the-world-the-wages-of-toil/> (accessed 29 August 2018).
- Lewis H, Dwyer P, Hodkinson S, et al. (2015) Hyper-precarious Lives: Migrants, Work and Forced Labour in the Global North. *Progress in Human Geography* 39(5): 580–600.
- Martin PL (2005) *Merchants of Labor: Agents of the Evolving Migration Infrastructure*. DP/158/2005. Geneva: ILO. Available at: http://www.oit.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_193617.pdf (accessed 29 August 2018).
- McKay S, Craw M and Chopra D (2006) *Migrant workers in England and Wales: An assessment of migrant worker health and safety risks*. Working Lives Research Institute. Available at: <http://www.hse.gov.uk/research/rrpdf/rr502.pdf> (accessed 23 August 2018).

- MOM (2016) Medical Insurance Requirements for Foreign Worker. Available at: <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/medical-insurance> (accessed 29 August 2018).
- MOM (2017a) For employers: what to do during a work injury claim. Available at: <https://www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation/employers-what-to-do-during-a-claim> (accessed 6 November 2018).
- MOM (2017b) Key facts on Work Permit for foreign worker. Available at: <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/key-facts> (accessed 29 August 2018).
- MOM (2017c) Termination with Notice. Available at: <https://www.mom.gov.sg/employment-practices/termination-of-employment/termination-with-notice> (accessed 29 August 2018).
- MOM (2018a) Construction sector: Work Permit requirements. Available at: <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/construction-sector-requirements> (accessed 6 November 2018).
- MOM (2018b) Foreign Workforce Numbers. Available at: <http://www.mom.gov.sg/documents-and-publications/foreign-workforce-numbers> (accessed 29 August 2018).
- MOM (2018c) Summary Table: Labour Force. Available at: <http://stats.mom.gov.sg/Pages/Labour-Force-Summary-Table.aspx> (accessed 29 August 2018).
- MOM (2018d) Various types of housing and their specific requirements. Available at: <http://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/housing/various-types-of-housing> (accessed 2 August 2018).
- Nakonz J and Shik AWY (2009) And All Your Problems Are Gone: Religious Coping Strategies Among Philippine Migrant Workers in Hong Kong. *Mental Health, Religion and Culture* 12(1): 25–38.
- O’Connell Davidson J (2013) Troubling Freedom: Migration, Debt and Modern Slavery. *Migration Studies* 1(2): 176–195.
- Oon J (2012) Hidden Slums of Singapore Revealed. *Singapore Scene*, 29 December. Available at: <https://sg.news.yahoo.com/blogs/singaporescene/hidden-slums-singapore-revealed-021739643.html> (accessed 28 August 2018).
- Patton MQ (2002) *Qualitative Research Evaluation Methods*. third edition. Thousand Oaks; London; New Delhi: SAGE Publications.
- Piper N, Rosewarne S and Withers M (2017) Migrant Precarity in Asia: ‘Networks of Labour Activism’ for a Rights-based Governance of Migration. *Development and Change* 48(5): 1089–1110.
- Rahman MM (2017) *Bangladeshi Migration to Singapore: A Process-Oriented Approach*. Singapore: Springer.
- Shams T (2017) Mirrored boundaries: how ongoing homeland–hostland contexts shape Bangladeshi immigrant collective identity formation. *Ethnic and Racial Studies* 40(4): 713–731.
- Tan A and Toh YC (2014) Govt May Let Foreign Workers Switch Jobs. *The Straits Times*, 8 March.

- Teoh K (2017) Foreign workers may work temporarily while assisting in investigations. *The Straits Times*, 17 January. Available at: <https://www.straitstimes.com/forum/letters-on-the-web/foreign-workers-may-work-temporarily-while-assisting-in-investigations> (accessed 6 November 2018).
- Thapa SB, Dalgard OS, Claussen B, et al. (2007) Psychological distress among immigrants from high- and low-income countries: Findings from the Oslo Health Study. *Nordic Journal of Psychiatry* 61(6): 459–465.
- TODAY (2016) Employer charged with collecting kickbacks from 20 foreign workers. *TODAY*, 12 October. Available at: <https://www.todayonline.com/singapore/employer-charged-collecting-kickbacks-20-foreign-workers> (accessed 29 August 2018).
- Tsai S-Y (2012) A Study of the Health-Related Quality of Life and Work-Related Stress of White-Collar Migrant Workers. *International Journal of Environmental Research and Public Health* 9(10): 3740–3754.
- TWC2 (2014a) Bhuiyan and Friends Defeated, Part 2. Available at: <http://twc2.org.sg/2014/11/05/bhuiyan-and-friends-defeated-part-2/> (accessed 29 August 2018).
- TWC2 (2014b) Singapore Second Most Popular Destination for Bangladeshi Workers in 2013. Available at: <http://twc2.org.sg/2014/11/02/singapore-second-most-popular-destination-for-bangladeshi-workers-in-2013/> (accessed 29 August 2018).
- TWC2 (2015) *Universal Periodic Review*. Available at: http://twc2.org.sg/wp-content/uploads/2015/06/UPR_submission_2015.pdf (accessed 23 August 2018).
- TWC2 (2016a) Dorm Operator Fined \$300,000 for Having 10% More Occupants than Allowed. Available at: <http://twc2.org.sg/2016/06/03/dorm-operator-fined-300000-for-having-10-more-occupants-than-allowed/> (accessed 28 August 2018).
- TWC2 (2016b) *Pilot Survey: Agent Fees*. Available at: http://twc2.org.sg/wp-content/uploads/2016/12/pilot_survey_agent_fees_2016.pdf (accessed 29 August 2018).
- TWC2 (2017) Average Recruitment Cost Hit \$15,000 in 2015 for First-time Bangladeshi Construction Workers. Available at: <http://twc2.org.sg/2017/02/05/average-recruitment-cost-hit-15000-in-2015-for-first-time-bangladeshi-construction-workers/> (accessed 1 August 2018).
- TWC2 (2018a) Excuse Me, Can We Talk to You A Little Bit? 26 May. Available at: <http://twc2.org.sg/2018/05/26/excuse-me-can-we-talk-to-you-a-little-bit/> (accessed 1 October 2018).
- TWC2 (2018b) Government Made Rony Stay in Singapore, His Marriage Destroyed. 21 September. Available at: <http://twc2.org.sg/2018/09/21/government-made-rony-stay-in-singapore-his-marriage-destroyed/> (accessed 1 October 2018).
- TWC2 (2018c) Require electronic salary payment for Work Permit holders. Available at: http://twc2.org.sg/wp-content/uploads/2018/06/20180619-brief1_epayment-TF-V07.pdf (accessed 29 August 2018).
- URA (2016) Revised Guidelines for Temporary Workers' Dormitories within Industrial or Warehouse Developments. Available at: <https://www.ura.gov.sg/Corporate/Guidelines/Circulars/dc16-14> (accessed 6 November 2018).
- Ye J (2014) Migrant Masculinities: Bangladeshi Men in Singapore's Labour Force. *Gender, Place and Culture* 21(8): 1012–1028.

- Yea S and Chok S (2018) Unfreedom Unbound: Developing a Cumulative Approach to Understanding Unfree Labour in Singapore. *Work, Employment and Society*: 1–17.
- Yeoh BSA (2006) Bifurcated Labour: The Unequal Incorporation of Transmigrants in Singapore. *Tijdschrift voor Economische en Sociale Geografie* 97(1): 26–37.
- Yong C, Toh YC and Ng SL (2017) Bangladeshi construction workers in limbo over unpaid salaries, say payslips were falsified. *The Straits Times*, 12 August. Available at: <https://www.straitstimes.com/singapore/manpower/bangladeshi-construction-workers-in-limbo-over-unpaid-salaries-say-payslips-were> (accessed 29 August 2018).