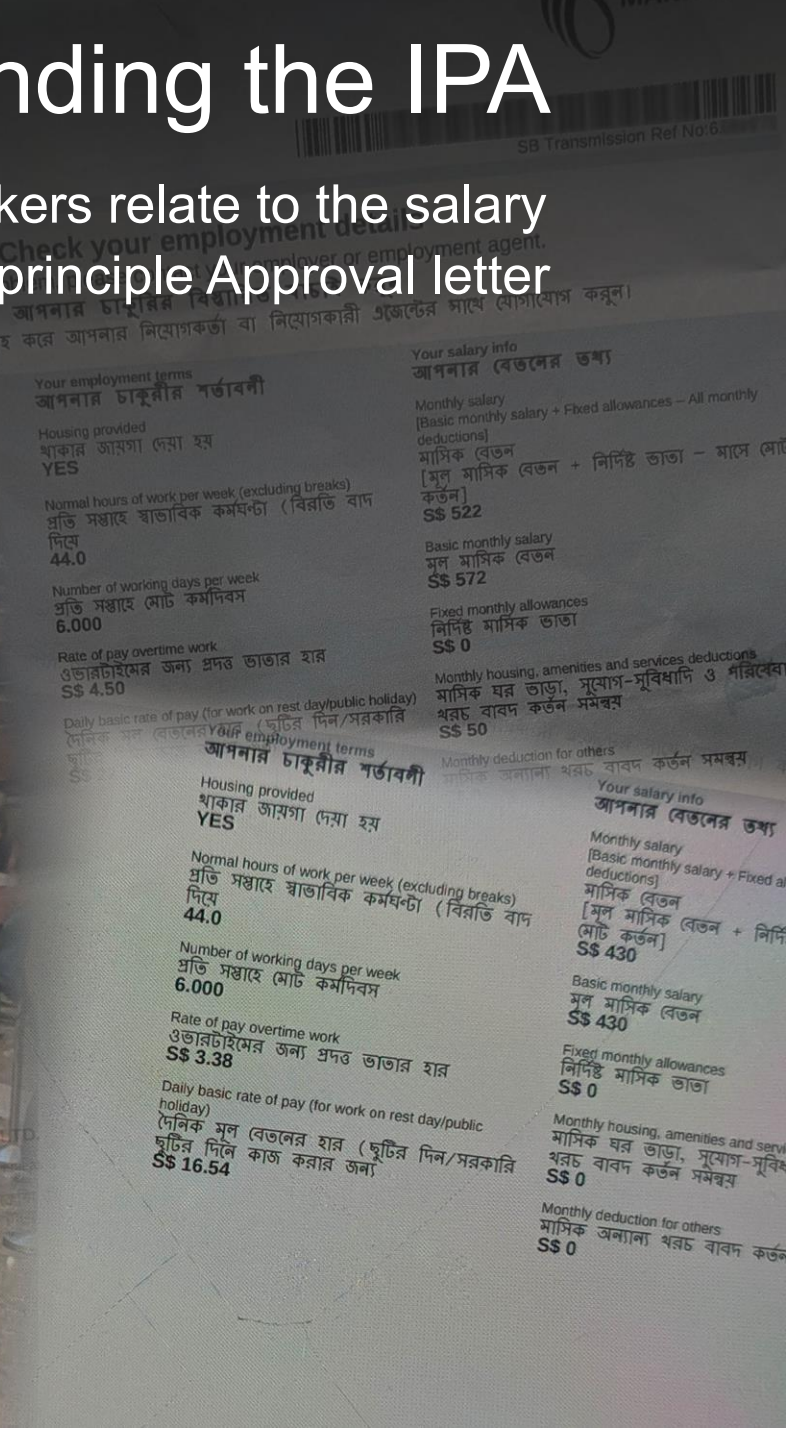




Understanding the IPA

How migrant workers relate to the salary clauses in the In-principle Approval letter

May 2024



Your employment terms আপনার চাকুরীর শর্তাবলী

Housing provided
থাকার জায়গা দেয়া হয়
YES

Normal hours of work per week (excluding breaks)
প্রতি সপ্তাহে স্তাভাবিক কর্মঘণ্টা (বিরতি বাদ)
দিয়ে
44.0

Number of working days per week
প্রতি সপ্তাহে মোট কর্মদিবস
6.000

Rate of pay overtime work
ওভারটাইমের জন্য প্রদত্ত ভাতার হার
S\$ 4.50

Daily basic rate of pay (for work on rest day/public holiday)
দৈনিক মূল বেতনের হার (ছুটির দিন/সরকারি
ছুটির দিনে কাজ করার জন্য)
S\$ 16.54

আপনার চাকুরীর শর্তাবলী

Housing provided
থাকার জায়গা দেয়া হয়
YES

Normal hours of work per week (excluding breaks)
প্রতি সপ্তাহে স্তাভাবিক কর্মঘণ্টা (বিরতি বাদ)
দিয়ে
44.0

Number of working days per week
প্রতি সপ্তাহে মোট কর্মদিবস
6.000

Rate of pay overtime work
ওভারটাইমের জন্য প্রদত্ত ভাতার হার
S\$ 3.38

Daily basic rate of pay (for work on rest day/public holiday)
দৈনিক মূল বেতনের হার (ছুটির দিন/সরকারি
ছুটির দিনে কাজ করার জন্য)
S\$ 16.54

Your salary info আপনার বেতনের তথ্য

Monthly salary
[Basic monthly salary + Fixed allowances - All monthly deductions]
মাসিক বেতন
[মূল মাসিক বেতন + নির্দিষ্ট ভাতা - মাসে মোট
কর্তন]
S\$ 522

Basic monthly salary
মূল মাসিক বেতন
S\$ 572

Fixed monthly allowances
নির্দিষ্ট মাসিক ভাতা
S\$ 0

Monthly housing, amenities and services deductions
মাসিক ঘর ভাড়া, সুযোগ-সুবিধাদি ও পরিবেশ
খরচ বাবদ কর্তন সমন্বয়
S\$ 50

Monthly deduction for others
মাসিক অন্যান্য খরচ বাবদ কর্তন সমন্বয়

Your salary info আপনার বেতনের তথ্য

Monthly salary
[Basic monthly salary + Fixed allowances - All monthly deductions]
মাসিক বেতন
[মূল মাসিক বেতন + নির্দিষ্ট
মোট কর্তন]
S\$ 430

Basic monthly salary
মূল মাসিক বেতন
S\$ 430

Fixed monthly allowances
নির্দিষ্ট মাসিক ভাতা
S\$ 0

Monthly housing, amenities and services deductions
মাসিক ঘর ভাড়া, সুযোগ-সুবিধাদি ও পরিবেশ
খরচ বাবদ কর্তন সমন্বয়
S\$ 0

Monthly deduction for others
মাসিক অন্যান্য খরচ বাবদ কর্তন
S\$ 0

Intern paper:

Understanding the IPA

How migrant workers relate to the salary clauses in the In-principle Approval letter

By Charmaine Han, May 2024

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II	Method	3
III	Profile of participants	4
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V	Findings from Section 2 questions	6
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VII	Conclusion and recommendations	14

Transient Workers Count Too

Singapore

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I. Introduction

Within the landscape of the Singaporean labour market, employment contracts serve as the foundation of the relationship between employer and employee. These legally binding agreements outline the terms and conditions of employment, delineating the rights, responsibilities, and expectations of both parties.

However, for migrant workers in Singapore working in construction and related industries, formal, written employment contracts are rare. Instead, the document known as the In-Principle Approval letter (IPA) acts as a crucial component in identifying what the unwritten contract between employer and employee is. Serving as a prelude to formal employment, the IPA letter signifies governmental approval for the individual to work in Singapore and documents what the employer has declared to the Ministry of Manpower as to the terms of employment agreed upon between the employer and the prospective employee, including salary, in a clear and transparent manner. In the absence of other evidence of contract, case law in Singapore has established that the salary stated in the IPA shall be the reference salary (Liu Huaixi. v. Haniffa Pte Ltd. [2017] SGHC 270).

Yet, despite the IPA's aim to lay out the terms of a migrant worker's employment as clearly as possible, many migrant workers still find themselves caught up in disputes with their employers, with the underpayment of salaries being one of the most common issues. In a survey conducted with construction, marine and process sector workers by Transient Workers Count Too (TWC2), 54% of the participants indicated that they were underpaid for their overtime work. Furthermore, 88% of the underpaid participants were also found to be unaware that they were being underpaid ("[Over half of CMP work permit holders underpaid for their overtime work](#)", 2023).

Why were they not even aware, despite the IPA?

Claims and disputes can arise when one party violates the agreement, but equally they can arise out of misunderstanding. More seriously, if a migrant worker misunderstands the IPA in a way that is disadvantageous to himself, an unscrupulous employer may rely on that misunderstanding to get away with wage theft in one form or another.

Hence, the purpose of this research project is to explore how well migrant workers understand the significance of the IPA and in particular, its various salary-related clauses.

II. Method

The data for this research project was primarily obtained through a qualitative, in-person survey on Google Forms of 21 male South Asian migrant workers who approached TWC2 for assistance. South Asian workers were chosen as they comprised the majority of TWC2's clients. We focussed the study on TWC2 clients since, coming to us with mainly salary disputes, they were likely to have given more thought to the terms of the IPA than workers who do not think they have any issues with remuneration.

The survey was largely conducted in English with assistance from written translations of the questions in Bengali (machine-translation via Google Translate) and Tamil (machine-translation via Google Translate with corrections from a native Tamil-Speaking volunteer at TWC2) during the 25th of March to the 24th of April. Interviewees have been anonymised for the purposes of publishing this report.

The survey was divided into three sections:

1 **Personal information**

This section consists of six questions intended to provide a basic demographic profile of a worker's name, age and country of origin as well as information regarding the amount of time that the worker has been employed in Singapore.

2 **Subject's frame of reference**

This section consists of four questions exploring what they know of employment contracts and salary payments in their home country, such knowledge or assumptions being likely to form a worker's frame of reference.

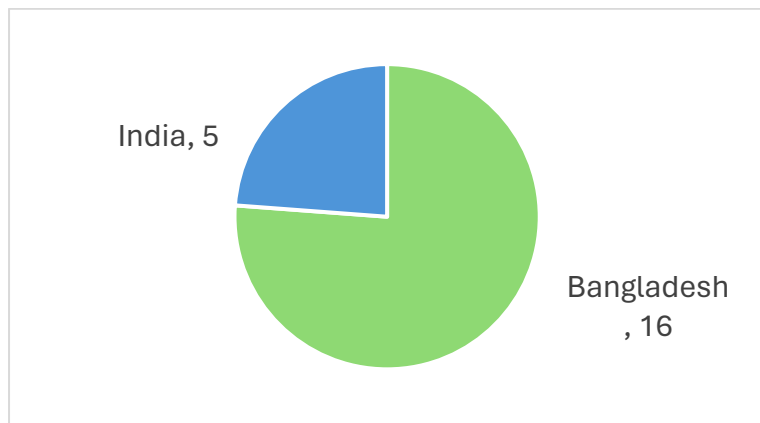
3 **Working in Singapore**

This section consists of sixteen questions intended to investigate a worker's understanding of the various components of the IPA, particularly the sections related to salary and working hours.

Although the pie chart results below were drawn from a form that the workers filled, the researcher also had a discussion with each respondent to better understand his thinking. The interpretation of the results come mostly from these conversations.

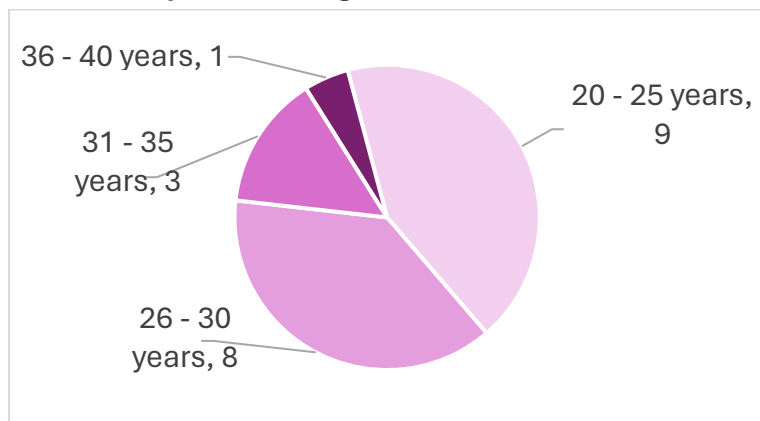
III. Profile of participants

Figure 1: **Country of origin**



Out of 21 respondents, 16 of the workers surveyed were from Bangladesh and five were from India. The majority of the workers surveyed were from Bangladesh.

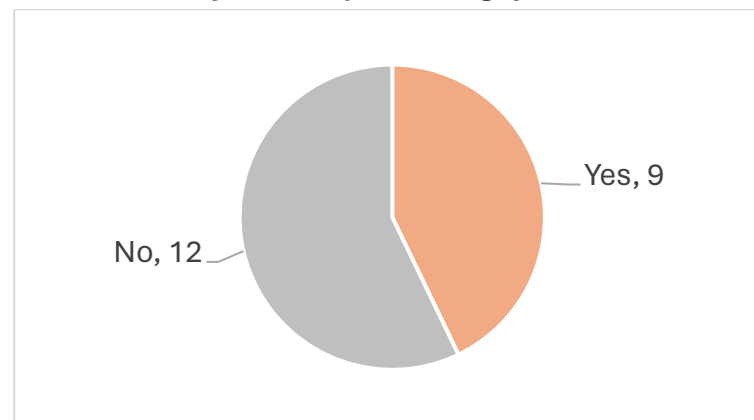
Figure 2: **Respondents' age**



All the respondents were 40 years old or younger. While we did not ask respondents about their education level, from our casework, we have seen that all construction and marine workers in this age bracket would be literate in their own language (important because the IPA letters are in their native language) and many can read English too.

None of the workers surveyed were below the age of 20 even though the minimum age permitted for a non-domestic migrant worker is 18 years old.

Figure 3: **Is this your first job in Singapore?**



Pie charts 3 and 4 show the number of jobs a worker has had in Singapore. Nine out of 21 of the survey respondents were here in Singapore for their first job, giving us a good mix of new workers and more experienced ones.

Figure 4: **How many other jobs have you had in Singapore?**

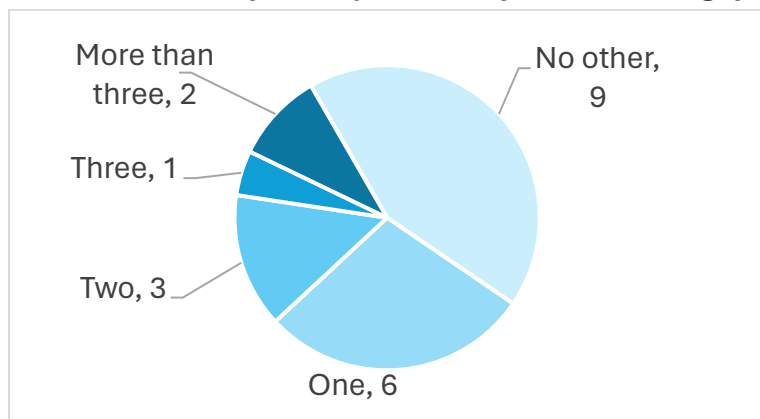
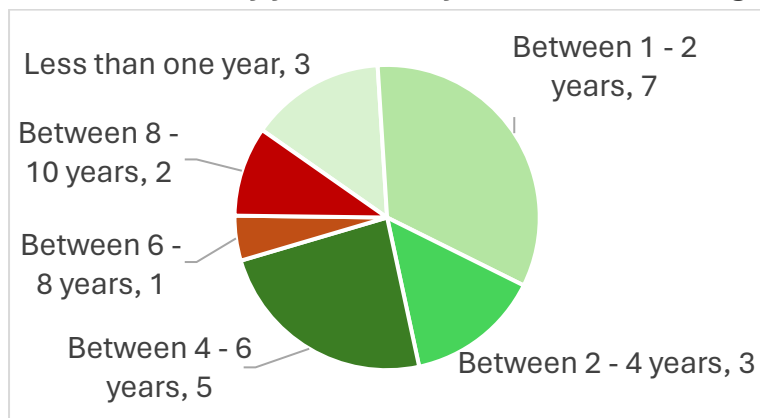
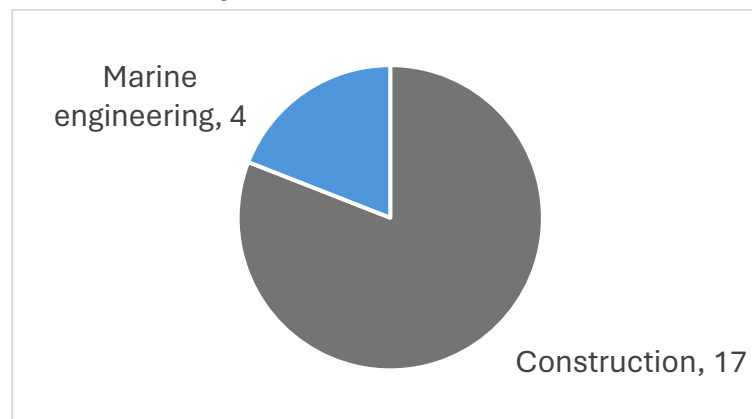


Figure 5: **How many years since your first time in Singapore?**



Almost half of the workers surveyed were relatively new to Singapore. Being new to Singapore is associated with not yet having many friends working in other companies. Conversations with such friends, and learning about salary practices in other companies, help raise a worker’s awareness about the meaning of the IPA’s terms.

Figure 6: **Industry sector**



The workers surveyed were primarily from the construction sector. Four workers came from the marine engineering sector. The survey question also included an additional option “service sector” but no respondent selected this answer.

IV. Limitations

Based on the profiles of the survey respondents, we can see that the majority of the respondents were Bangladeshi construction workers between the ages of 20 - 30 who have spent 4 years or less in Singapore. Additionally, of the workers surveyed, all were clients of TWC2 in need of assistance regarding salary disputes with their employers, with the exception of one (Interviewee 3) who consulted us regarding an injury case.

Hence, it is important to note that the sample of workers surveyed is unlikely to be representative of South Asian migrant workers or migrant workers in general. We would find through the rest of the study that there are areas of confusion about what

the terms of the IPA mean. To what extent these incomplete understandings are typical of all other migrant workers, we cannot say. But nonetheless, our respondents' answers might typify the incomplete understandings that underlie the salary issues they end up encountering. To that extent, addressing the difficulties workers may have in comprehending the clauses in the IPA should help workers understand more clearly what their salary entitlements and working hours are.

V. Findings from Section 2 questions

The aim of this section was to establish what migrant workers might have as a frame of reference regarding payment and employment contracts. Most migrant workers, especially those new to Singapore, might make assumptions that the customs and practices of their home country are present in Singapore's employment landscape too. Therefore, knowing this background should help us understand why there are areas of misunderstanding.

We asked respondents what they knew of employment contracts and salary practices in their country of origin. Respondents largely couched their responses with respect to employment in a similar sector (construction) in their home country.

We began by asking if they have ever received a formal employment contract for work in their home country. With the exception of Interviewee 3, none had. They might have worked, but the employment was not formalised through a written contract.

Figure 7: **Have you ever received an employment contract for a job in your home country?**

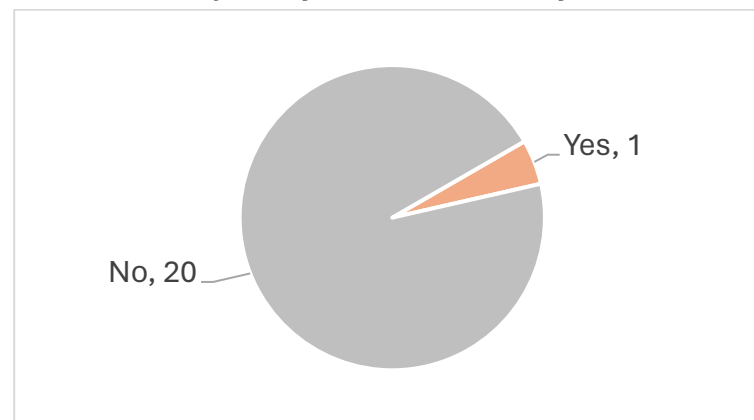
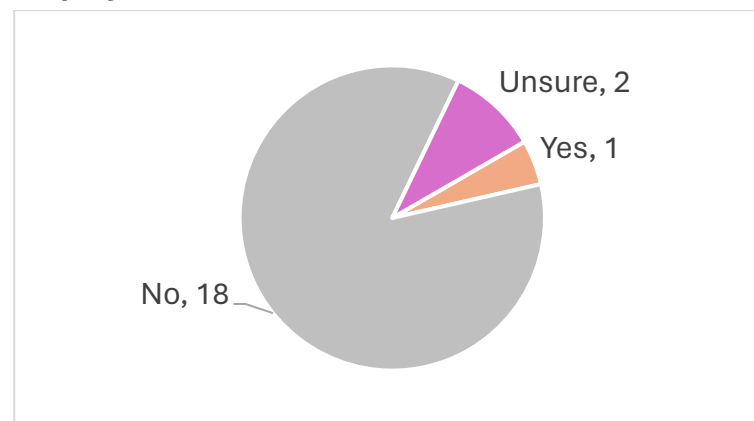


Figure 8: **Is it normal, for jobs in your home country, to receive employment contracts?**

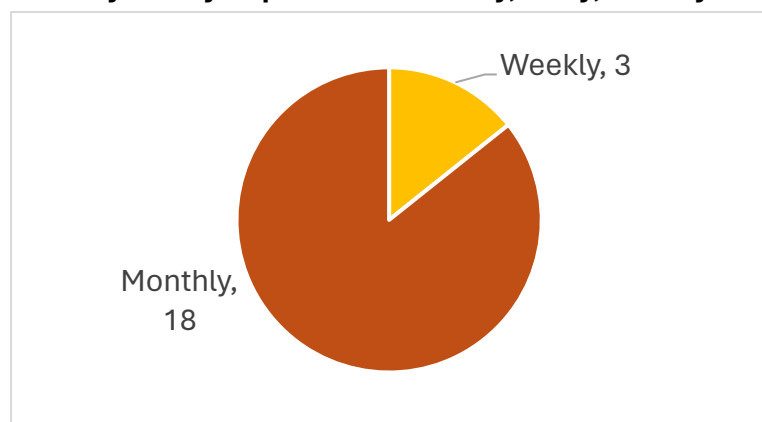


Workers by and large did not think that employment contracts were routinely issued when employed back home, although a few were uncertain. Interviewees 10 and 19

did not know if this applied since they came to Singapore without prior employment in their home countries, and Interviewee 18 did not consider employment contracts to be relevant to a construction worker like himself but thought that they should apply to office workers in his home country of India.

This is consistent with existing research on labourers in South Asia. Construction workers in Bangladesh are largely rural-urban migrant labourers who utilise ‘indirect recruitment practices which enable them to find work and onsite accommodation without going through any official procedures’ (Reza, 2016). Research on India indicates similar conditions as most workers are not directly employed by the construction firms either, but by a subcontractor who rarely provides proof of employment and no obligation on the part of construction firms to document the presence of these labourers on their work sites (Suresh, 2010).

Figure 9: **How frequently are you paid when working in your home country? Are you paid on an hourly, daily, weekly or monthly basis?**

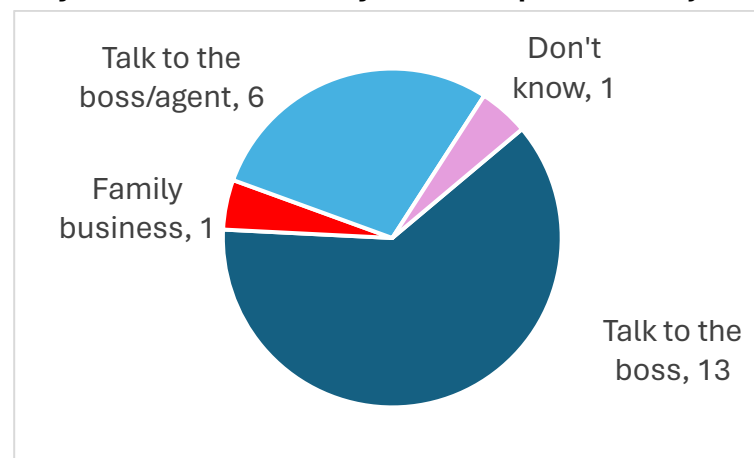


Regrettably, the question was poorly phrased (a double-headed question) or it got lost in translation and the respondents might have misunderstood it. The intention was to ask if remuneration for work in the home country was normally based on hours

worked, or the numbers of days on the job or some other basis. In short, did they see work in their home country as hourly-rated, daily-rated, etc?

Instead, respondents might have seen the question more along the lines of how many pay-days there were per month. Given the confusion, the responses did not have much value.

Figure 10: **If it is not normal to receive an employment contract, how do you know how much you will be paid for the job?**



Since workers rarely go through formal procedures of employment, they tend to be reliant on the ‘boss’ (understood as the person in charge or in a supervisory position at their jobs), or the ‘agent’ (defined here as the person who recruited them; this person may not be formally employed as a recruitment agent and may simply be an acquaintance with connections to job opportunities) to determine their salaries for them. Other arrangements may also include employment with family businesses, such as the case of Interviewee 19, who settled the matter with his relatives before beginning employment. Hence, with regard to our sample of workers, we can see that salary conditions are widely understood to be part of informal agreements concluded

with these parties (the ‘boss’, the ‘agent’). Formal contracts were not central to the employment relationship and there was little expectation otherwise on the part of the worker.

Given such circumstances, we wonder how much weight workers give to the IPA. The questions that follow attempt to look into this.

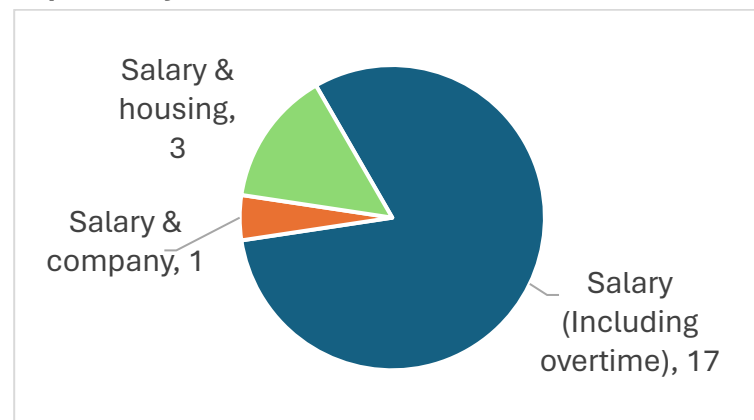
VI. Findings from Section 3 questions

The IPA is a document that serves many purposes in Singapore. It is issued by the Ministry of Manpower (MOM) saying that a Work Permit for a foreign worker has been pre-approved, and lists the various conditions of employment applicable to the job in question. However, migrant workers tend not to give equal weight to the various terms listed within the IPA as can be seen from their responses to the questions in this section.

Two examples of IPAs are shown on the following pages.

We began by asking what respondents thought the IPA was supposed to explain to them. Most (17 out of 21 respondents) tended to consider the IPA to serve as a reference document for explaining their salaries to them. Some considered it important to check if the company would provide housing, and one in particular (Interviewee 3) felt that it was a good record of existing company details in addition to salary terms.

Figure 11: **What do you think the IPA is supposed to explain to you?**



Respondents were then shown a sample IPA and their attention drawn to various items on the document. Our aim was to see which items they were paying attention to, which would be followed up by questions to see what they understood of these terms.

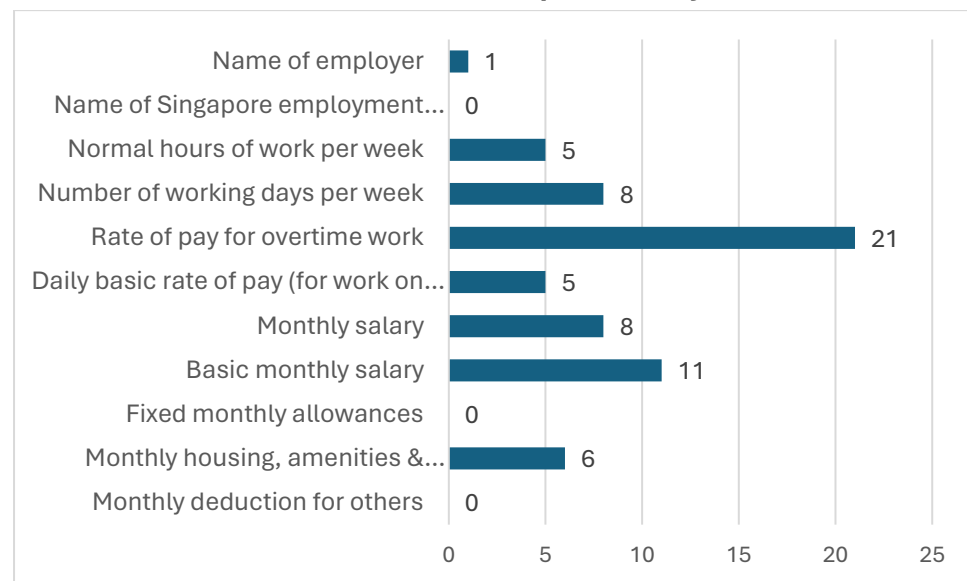
Two sample IPAs (In-Principle Approvals for a Work Permit)

Your particulars আপনার তথ্য	Your employment terms আপনার চাকুরীর শর্তাবলী	Your salary info আপনার বেতনের তথ্য
Your name আপনার নাম [REDACTED]	Housing provided খাকার জায়গা দেয়া হয় YES	Monthly salary [Basic monthly salary + Fixed allowances – All monthly deductions] মাসিক বেতন [মূল মাসিক বেতন + নির্দিষ্ট ভাতা – মাসে মোট কর্তন] SS 624
Date of birth / Sex জন্ম তারিখ / লিঙ্গ [REDACTED] / MALE	Normal hours of work per week (excluding breaks) প্রতি সপ্তাহে স্তাভাবিক কর্মঘণ্টা (বিরতি বাদ দিয়ে) 44.0	Basic monthly salary মূল মাসিক বেতন SS 524
Nationality / Citizenship জাতীয়তা/নাগরিকত্ব BANGLADESHI	Number of working days per week প্রতি সপ্তাহে মোট কর্মদিবস 6.000	Fixed monthly allowances নির্দিষ্ট মাসিক ভাতা SS 100
Passport number পাসপোর্ট নম্বর [REDACTED]	Rate of pay overtime work ওভারটাইমের জন্য প্রদত্ত ভাতার হার SS 4.12	Monthly housing, amenities and services deductions মাসিক ঘর ভাড়া, সুযোগ-সুবিধাদি ও পরিষেবা খরচ বাবদ কর্তন সমন্বয় SS 0
Work Permit number / FIN ওয়ার্ক পারমিট নম্বর / FIN [REDACTED]	Daily basic rate of pay (for work on rest day/public holiday) দৈনিক মূল বেতনের হার (ছুটির দিন/সরকারি ছুটির দিনে কাজ করার জন্য) SS 20.15	Monthly deduction for others মাসিক অন্যান্য খরচ বাবদ কর্তন সমন্বয় SS 0
Date of application আবেদন পত্রের তারিখ 04 MAY 2023	Your employment info আপনার চাকুরীর শর্তাবলী	Name of employer চাকুরীদাতার নাম [REDACTED] PTE. LTD.
Name of employer চাকুরীদাতার নাম [REDACTED] PTE. LTD.	Industry শিল্পক্ষেত্র CONSTRUCTION	Occupation পেশা CONSTRUCTION WORKER
S'pore employment agency (EA) সিঙ্গাপুর এমপ্লয়মেন্ট এজেন্সী [REDACTED] PTE. LTD.	Agency fee for S'pore EA (exclude fees for overseas expenses) সিঙ্গাপুর এমপ্লয়মেন্ট এজেন্সির জন্য এজেন্সি ফি (বিদেশে হওয়া খরচ বাবদ ফি বাদ দিয়ে) SS 0	

Your particulars আপনার তথ্য	Your employment terms আপনার চাকুরীর শর্তাবলী	Your salary info আপনার বেতনের তথ্য
Your name আপনার নাম [REDACTED]	Housing provided খাকার জায়গা দেয়া হয় YES	Monthly salary [Basic monthly salary + Fixed allowances – All monthly deductions] মাসিক বেতন [মূল মাসিক বেতন + নির্দিষ্ট ভাতা – মাসে মোট কর্তন] SS 498
Date of birth / Sex জন্ম তারিখ / লিঙ্গ [REDACTED] / MALE	Normal hours of work per week (excluding breaks) প্রতি সপ্তাহে স্তাভাবিক কর্মঘণ্টা (বিরতি বাদ দিয়ে) 44.0	Basic monthly salary মূল মাসিক বেতন SS 598
Nationality / Citizenship জাতীয়তা/নাগরিকত্ব BANGLADESHI	Number of working days per week প্রতি সপ্তাহে মোট কর্মদিবস 6.000	Fixed monthly allowances নির্দিষ্ট মাসিক ভাতা SS 0
Passport number পাসপোর্ট নম্বর [REDACTED]	Rate of pay overtime work ওভারটাইমের জন্য প্রদত্ত ভাতার হার SS 4.70	Monthly housing, amenities and services deductions মাসিক ঘর ভাড়া, সুযোগ-সুবিধাদি ও পরিষেবা খরচ বাবদ কর্তন সমন্বয় SS 0
Work Permit number / FIN ওয়ার্ক পারমিট নম্বর / FIN [REDACTED]	Daily basic rate of pay (for work on rest day/public holiday) দৈনিক মূল বেতনের হার (ছুটির দিন/সরকারি ছুটির দিনে কাজ করার জন্য) SS 23.00	Monthly deduction for others মাসিক অন্যান্য খরচ বাবদ কর্তন সমন্বয় SS 100
Date of application আবেদন পত্রের তারিখ 14 APR 2021	Your employment info আপনার চাকুরীর শর্তাবলী	Name of employer চাকুরীদাতার নাম [REDACTED] PTE LTD
Name of employer চাকুরীদাতার নাম [REDACTED] PTE LTD	Industry শিল্পক্ষেত্র CONSTRUCTION	Occupation পেশা CONSTRUCTION WORKER
S'pore employment agency (EA) সিঙ্গাপুর এমপ্লয়মেন্ট এজেন্সী [REDACTED] PTE. LTD.	Agency fee for S'pore EA (exclude fees for overseas expenses) সিঙ্গাপুর এমপ্লয়মেন্ট এজেন্সির জন্য এজেন্সি ফি (বিদেশে হওয়া খরচ বাবদ ফি বাদ দিয়ে) SS 1196	

When asked to rank which of the terms within the IPA seemed to be the most important, respondents were given the option of selecting multiple answers.

Figure 12: **What terms in the IPA are important to you?**



All workers placed a strong emphasis on the rate of pay for overtime work, with terms such as the monthly basic salary, the monthly salary and the number of working days per week coming in second and third. This is consistent with the way respondents initially described the IPA as largely a salary document – not that they are wrong.

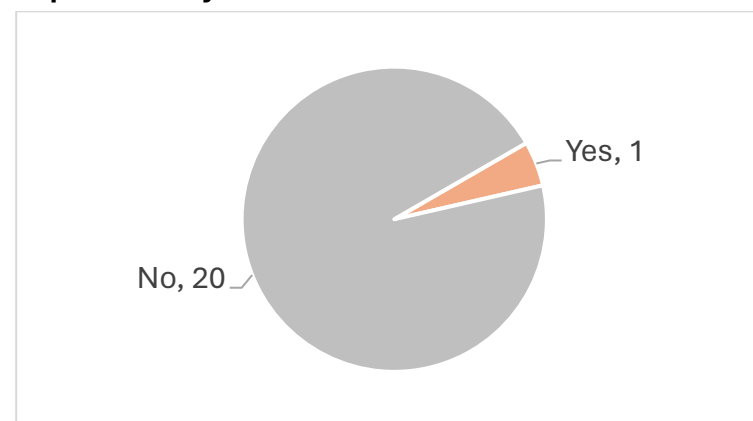
Little emphasis was placed on the listing of employment agents or the names of employers despite the fact that both might be important in employment disputes.

When asked why what they chose was considered to be important, most responses reflected the workers’ concerns with proper payment and the risk of deceptive practices by their employers. These concerns were expressed with sentiments such

as “So that the boss does not cheat me” (Interviewee 2), and “So that you understand what the salary is and how much the boss will pay for OT” (Interviewee 4). Considering how common salary abuses are, these are very real concerns.

Nevertheless, despite the listing of terms in the IPA, most workers still did not feel that the salary information had not been clearly explained to them.

Figure 13: **Do you feel that your salary information has been properly explained to you?**



When asked to elaborate, the workers had the following comments:

- Interviewee 4 “No, IPA is very confusing. Too many things to look at.”
- Interviewee 6 “No - My OT money is not clear. I don't know how to calculate”
- Interviewee 13 “No, I thought Saturdays only pay basic like normal day”
- Interviewee 20 “No - Rest Day pay not properly counted”

Other comments were similar. Common sentiments regarded the IPA as confusing, as well as the belief that pay on Saturday would follow a similar pattern to weekdays.

Confusion was also expressed regarding calculations for Rest Day pay compared to normal overtime hours.

To understand the sources of their confusion, and to test their understanding of salary and overtime calculations, the workers were asked the following questions:

Figure 14: **How many days you normally work in a week?**

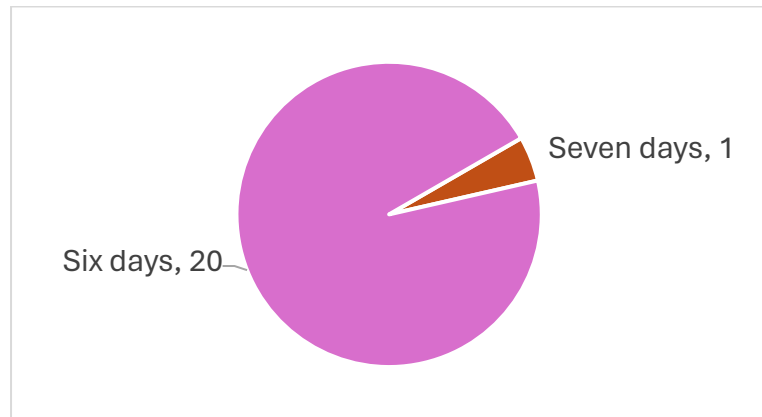
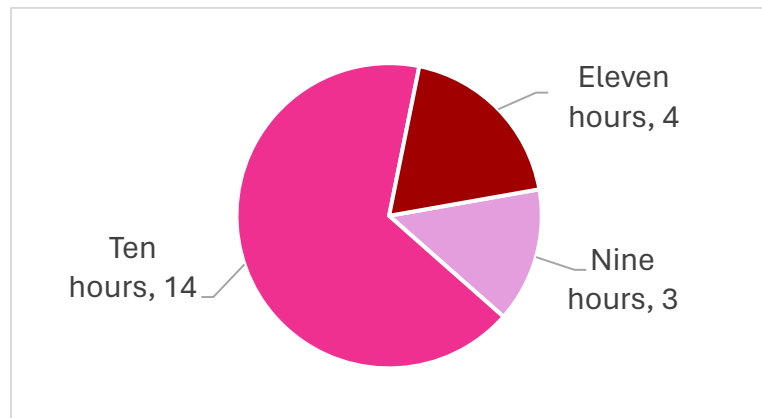
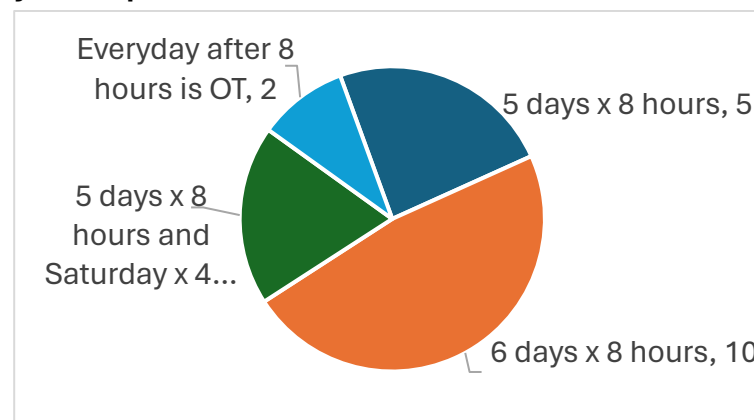


Figure 15: **How many hours do you normally work in a day?**



Most workers in the sample usually found themselves working 10 hours a day, 6 days a week. The obvious next question was how many of those hours should be treated as overtime.

Figure 16: **How long do you think you should work in one week before you are paid for overtime?**

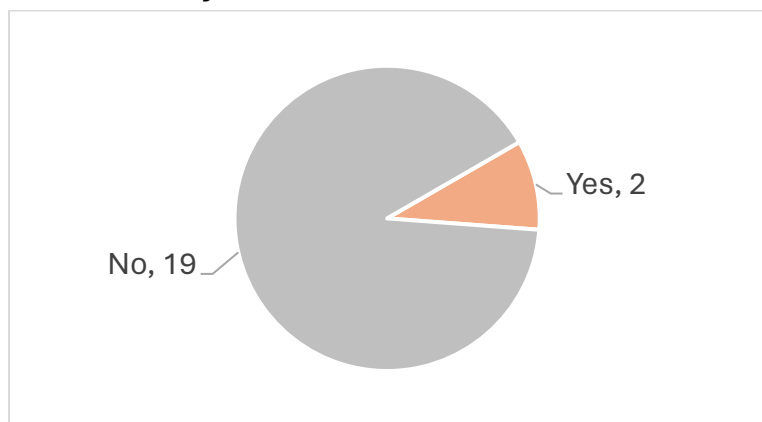


We see a pattern of workers thinking of salary calculations in terms of an 8-hour workday. When asked the following question: “If you work from 8am to 7pm every day, from Monday to Friday, do you think you should receive overtime pay?” All workers were in agreement that in such a scenario, overtime rates should apply, with two hours of overtime salary to be received per day.

- Interviewee 3 “Yes - Everything after 5 is OT”
- Interviewee 5 “Yes - After 5pm, all OT”
- Interviewee 9 “Yes, 2 hours OT”

Even though “44 hours” is clearly stated on the IPA as the weekly work hours linked to basic pay, workers by and large failed to make reference to it, as shown by their answers to the next question.

Figure 17: **Are you aware that overtime hours are calculated according to the number of hours you have worked in a week and not the number of days?**



Most workers indicated that they had not considered overtime hours to be calculated in such a fashion, i.e. using weekly aggregates.

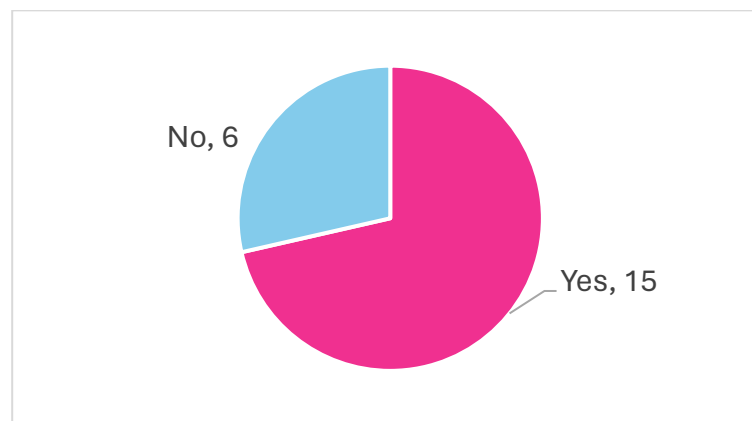
The reference standard of an eight-hour workday can be misleading for a worker. As listed in the IPA, workers are supposed to work a maximum of 44 hours per week at the basic salary before receiving overtime pay. How this usually plays out in terms of salary calculations is to pay a worker for 8 hours of work at the basic salary on weekdays, but to treat Saturdays as a half-day, with workers receiving overtime pay after 4 hours of work instead of the usual 8 on weekdays.

However, an IPA might indicate that the number of working days per week is 6.000, and without proper clarification, this tends to mislead to workers. Respondents

ended up thinking that Saturdays should be treated as a regular weekday at 8 hours of basic salary.

Respondents mostly misunderstood how the term indicating daily basic rate of pay (for work on rest day/public holiday) functioned.

Figure 18: **Does the “Daily basic rate of pay (for rests days/public holidays)” mean that you should be paid this amount for one day of work?**



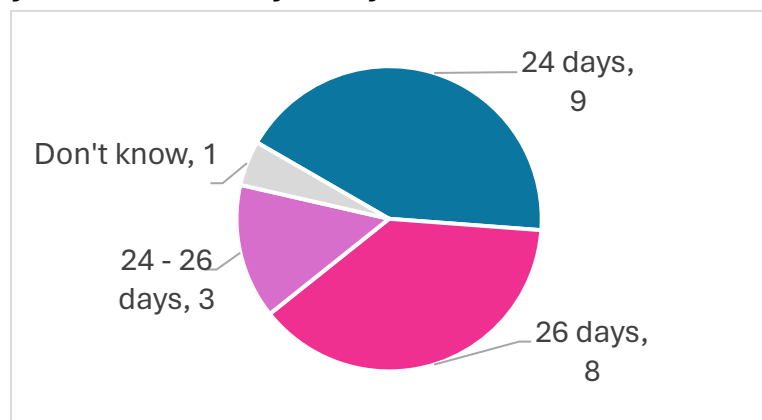
Most workers were uncertain what this clause was for, and had trouble connecting it with “the extra day's salary at the basic rate of pay“ that is provided for in legislation (“[Public Holidays: Entitlement and Pay](#)” 2023) that they were supposed to receive for working on rest days and public holidays. When asked, most were inclined to describe it as the pay for a single day’s worth of work.

To the next question, “What do you think a basic monthly salary means?” respondents tended to describe it as “a month’s worth of salary without overtime (OT)”. This might seem like an unproblematic definition of the basic salary, but a worker is supposed to receive their basic salary as long as their work permits are active, regardless of

whether an employer has assigned them any work to do, as provided for in the Employment of Foreign Manpower Regulations 2012. In truth, the entitlement to basic salary is linked to the status of being employed, not linked to whether or not there was work to be done. However, workers seem to be unaware of this.

When they were asked the next question,

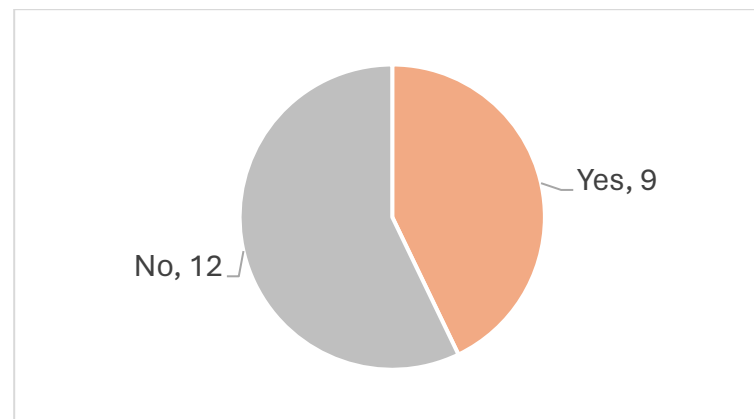
Figure 19: **How many days do you think you should work to receive your basic monthly salary?**



Most respondents were under the impression that they needed to work either 24 or 26 days a month (with reference to the month of April) in order to collect their basic salary. This potentially leaves room for exploitation as it gives companies an excuse to reduce their paycheck when work schedules are irregular.

When asked about allowances, most workers seemed confused as to what an allowance was even supposed to be, with many saying that granting money in this fashion was largely unheard of. “This one, no give. Boss will no give you money for nothing.” Interviewee 3 said. Nevertheless, all agreed to try answering the question.

Figure 20: **If your IPA says you should receive a \$200 allowance, do you think you should receive this every month?**



Since allowances were largely regarded as an unknown factor, most workers seemed uncertain that this was something that they should receive on a regular basis even if it was clearly stated in their IPA.

When presented with the subsequent scenario: “If your boss decides to give you \$400 for allowance in one month, but only \$50 allowance for the next month, is that acceptable? Why is it acceptable?”, respondents agreed that this situation was fine even though a worker is supposed to be given \$200 per month regardless of how much extra allowance a boss has previously paid them. As stated by Interviewee 10, “Yes. Still the same amount in the end”, most were fine with it since it added up to roughly the same amount or even more. Additionally, some workers believed that it would be best to take what they could get since “Boss never give allowance, so any money is OK” (Interviewee 9).

VII. Conclusions and recommendations

In conclusion, while the In-Principle Approval (IPA) serves as a crucial document for migrant workers in Singapore, there are still areas for improvement in ensuring its effectiveness and understanding among workers. It is evident that many workers may not fully grasp the significance of the IPA and its clauses, leading to potential misunderstanding and dispute, especially if migrant workers are coming from social environments where written documents are uncommon in employment relationships. More effort will be needed at the pre-departure stage to emphasize the primacy of formal, written agreements over informal arrangements.

Moreover, the way the IPA is laid out, with different numbers for different things, is confusing to the workers. The likely reason for why there are these distinct items on the document, with different numbers, may be because it is aligned with the different clauses of the Employment Act:

- Basic salary,
- Fixed allowances,
- Fixed monthly salary,
- Overtime rate of pay,
- Extra pay for working on rest days,
- Extra pay for working on public holidays,
- Deductions for accommodation,
- Deductions for other purposes, etc.

Without an understanding of the multiple provisions of the Employment Act, all these different numbers can seem too complicated. Migrant workers, especially, do not have this background understanding of the way the law is structured, so it's lost on them why there are so many different numbers and what each means.

There is also a pressing need to enhance awareness among workers regarding their entitlement to detailed employment records, including itemised pay slips. These records, mandated by the Ministry of Manpower since April 2016 ("[Itemised pay slips](#)", 2024), play a critical role in ensuring transparency and accountability in employment practices. Providing sample copies of documents such as timecards and payslips along with the IPA or Work Pass can significantly aid workers in understanding the purpose and significance of these documents, thereby empowering them to defend their rights and seek recourse in case of discrepancies.

More efforts should also be made to illustrate the differences in calculations between standard overtime hours and other situations such as rest day or public holiday pay on sample timecards and payslips. Clear examples reflecting actual working conditions can elucidate complex calculations and foster greater comprehension among workers in addition to assisting in the enforcement of existing employment regulations and contributing to the well-being and rights of all migrant workers within the borders of Singapore.

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