



**Migration and Precarious Work:  
Negotiating Debt, Employment, and  
Livelihood Strategies Amongst Bangladeshi  
Migrant Men Working in Singapore's  
Construction Industry**

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## **Abstract**

To the extent that circular labour migration in Southeast Asia is increasingly dominated by migrants concentrated amongst the low-wage/-skilled occupational sectors, it may be observed that migration and precarious work are mutually constitutive in significant ways. Inasmuch as migration is frequently espoused as an effective developmental strategy for securing pathways to socioeconomic mobility, less is known about the specific conditions and practices that enable and/or constrain these possibilities. Furthermore, since migrants undertake significant investments (often by means of debt and collateral loans) to finance their migration, the risks and consequences of failed migration are far-reaching.

Taking the case-study of Bangladeshi men migrating to Singapore as low-wage construction workers, this paper draws on findings from a quantitative survey (n=205) and in-depth interviews (n=30) to examine the different processes and practices that mediate men's migration experiences and outcomes, as well as how they view and negotiate issues of debt and risk in their individual migration trajectories. By analysing both ends of the migration stream – i.e. taking into account pre-departure decision-making, conditions of training and recruitment, as well as workers' employment experiences at destination – it sheds light on the specific conditions of precarity that underpin migration and construction work, whilst emphasising men's livelihood strategies in negotiating pathways to upward mobility within this context. The evidence gathered will provide a firm basis for policy and advocacy work to formulate interventions for increasing the developmental outcomes of migration for construction work.

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## List of Abbreviations

BCA	Building and Construction Authority
BDT	Bangladeshi Taka
BMET	Bureau of Manpower, Employment, and Training
CoreTrade	Construction Registration of Tradesmen
EFMA	Employment of Foreign Manpower Act
IPA	In-Principle Approval
MYE	Man-Year Entitlements
MOM	Ministry of Manpower
MWC	Migrant Workers Centre
NGO	Non-Governmental Organisation
NTS	Non-Traditional Source
OTC	Overseas Test Centre
PA	Prior Approval
SEC	Skills Evaluation Certificate

SGD	Singapore Dollar
TCRP	The Cuff Road Project
TJS	Temporary Job Scheme
TWC2	Transient Workers Count Too
USD	United States Dollar
WSH	Workplace Safety and Health
WPH	Work Permit Holder

## Executive Summary

Migration for construction work is increasingly prevalent, especially amongst low-income and low-skilled migrants from rural areas. It is arguably one of the most precarious forms of labour, owing to high risks of accidents, flexible labour market policies, and the prevalence of outsourcing in the industry. Through a case-study of Bangladeshi migrant men working in Singapore's construction industry, this paper examines the different conditions of precarity that underpin men's migration for work in the construction sector. The findings are based on a quantitative survey (n=205) and qualitative in-depth interviews (n=30). Specifically, we scrutinise the 'middle space' between source and destination by analysing conditions of training and recruitment at source, and workers' employment experiences in Singapore, to identify areas of risk and vulnerability that impact the outcomes of men's migration experiences.

We found that conditions of pre-departure training and recruitment have served largely to intensify migrants' vulnerability to precarious work situations. The costs of migration have risen substantially over the years as a result of a growing migration industry that has developed in tandem with policy changes in Singapore to train and screen workers at source through accredited overseas testing centres. Almost all our respondents (97.1 per cent) had to pay money to an agent or training centre in Bangladesh to access skills training, testing, and job placement services. The average sum paid was BDT 393,275 (SGD 6,394/USD 4,987), and 80.5 per cent borrowed money from different sources to finance these fees. These loans consisted of over 65.7 per cent of men's total placement fees, and those who fully repaid their loans reported taking on average 16.5 months to do so.

Despite paying the largest amounts of placement fees compared with workers of other nationalities, Bangladeshi migrants tend to occupy the lowest rungs of the wage ladder in the construction sector. Survey results reveal that the majority (57.2 per cent) earned a basic wage of SGD 20 (USD 14) or less per day. Only 20.5 per cent reported receiving annual salary increments, and most respondents (59.3 per cent) within this sub-sample were employed in main contracting firms. The prevalence of migrant indebtedness tended to exacerbate workers' unequal bargaining power in the workplace, since their work visas are tied to a single employer who has the ability to terminate these contracts at any time without penalty. As a result, workers sometimes chose to endure unsafe and/or exploitative working conditions rather than risk the possibility of repatriation, especially newly arrived migrants.

Notwithstanding the hefty costs and risks involved, Bangladeshi migrants and their families continue to utilise labour migration as a strategy for income generation to improve standards of living and gain socioeconomic mobility. The majority planned to work for at least five to ten years in Singapore, and men's top three reasons for migration were: paying for basic needs (47.8 per cent); accruing savings (15.6 per cent); and starting a business (13.2 per cent). Our findings showed that migrants tended to overestimate the amounts they were able to remit. The median amount forecasted was SGD 800 (USD 624) per month, whereas the actual figure was SGD 600 (USD 468) – a shortfall of 25 per cent. Patterns of remittance use also revealed that debt repayment formed the most significant portion of

unplanned use, which differed substantially: accounting for 2 per cent in migrants' plans but taking up 22.4 per cent in actuality.

In the face of precarious work in the construction industry, the majority of migrants (59 per cent) still felt that daily life for their families back home was either 'easier' or 'much easier'. Specifically, remittances were used for everyday household expenses, children's education, and purchasing land or a new house. At the same time, close to half of the respondents shared that they have not managed to achieve many of the initial goals they had, as business ventures tended to require savings over a longer period of time in reality. In view of the increasingly temporary and flexible nature of migrant construction work, migrants had to take considerable risk and demonstrate much resilience to realise their goals. Policy interventions aimed at reducing workers' vulnerability to job insecurity and exploitation are particularly important to increase the development outcomes of migration for construction work.

## 1. Introduction

Whilst the construction industry provides an important source of employment globally, particularly amongst low-income and low-skilled migrants from rural areas, it is arguably one of the most precarious forms of work. Apart from its poor image as being 'dirty, dangerous, and difficult', flexible labour market policies and the prevalence of outsourcing in the industry have made construction work increasingly temporary and insecure (ILO 2001). *Precarious work* refers to 'paid work characterised by limited social benefits and statutory entitlements, job insecurity, low wages, and high risks of ill health' (Vosko 2006: 4), and where employees are made to bear the risks of work as opposed to businesses or the state (Kalleberg and Hewison 2012). In the context of contract labour migration in Asia, these risks are further accentuated as migrants typically undertake significant investments (often by means of debt and collateral loans) to secure overseas jobs in the construction sector, where entry is regulated by restrictive visa regimes and networks of brokers that provide services in the form of pre-departure training and recruitment (Lian and Rahman 2006; Lindquist, Xiang and Yeoh 2012). As a result, precarity extends beyond the realm of work to include migrant indebtedness and stringent regulations that tend to limit migrants' access to social services whilst reinforcing conditions of temporariness and job immobility. Despite the hefty costs and risks involved, migrants and their families continue to utilise labour migration as a means to sustain and increase livelihood options back home (Attanapola 2013).

Drawing on a case-study of Bangladeshi construction workers in Singapore, this paper examines the conditions of precarity that underpin men's migration for work in the construction industry. To do so, we scrutinise both ends of the migration stream – what happens during the pre-departure process (e.g. migration decision-making, training, and recruitment), and the course of a migrant worker's stay in Singapore (e.g. employment relations, workplace safety, and access to social protection) – to understand specific areas of risk and vulnerability that have significant bearings on shaping the overall trajectory of an individual's migration experience. Whilst the scholarship on migration and precarious work has thus far been focused on the differential impacts of neoliberal border regimes and

labour market inequalities on low-waged migrant workers (see for example, Anderson 2010; May *et al.* 2009; McDowell, Batnitzky and Dyer 2009), we extend our analysis to incorporate migrants' pre-departure experiences as a way of understanding the extent to which conditions of recruitment and entry into destination areas may also serve to intensify their vulnerability to insecure and/or exploitative employment conditions. In addition to examining structural factors such as migration policies and industry hiring and workplace practices, we take into account migrants' agency to consider how they view and negotiate issues of debt and risk through decision-making practices such as job placement strategies and remittance-sending.

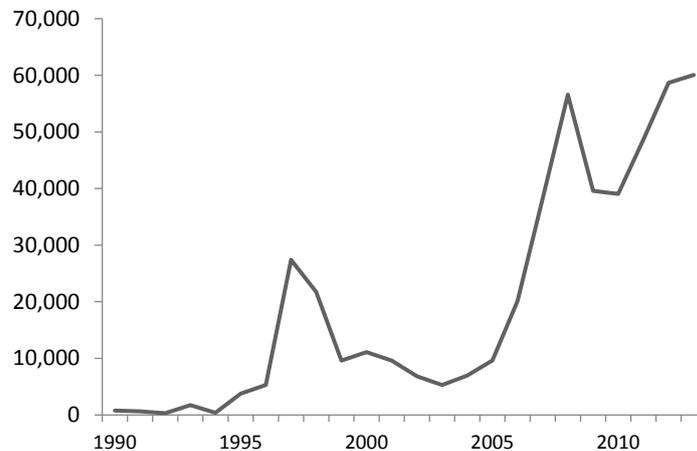
## 2. Migration and Construction Work in Singapore

### **2.1 Bangladeshi Migrant Workers**

Demographic trends in post-independence Singapore reveal an increasing proportion of non-citizen workers in its total population, especially over the course of the past two decades. The country's heavy reliance on foreign labour is evident in how more than one-third of its total workforce consists of non-citizen workers, the bulk of whom are low-waged transient workers employed in the construction, marine, manufacturing, and paid domestic sectors (MOM 2014b). The construction industry currently receives the largest in-flow of foreign labour where 65.6 per cent (or 319,100 out of 486,200) of employees are non-citizen workers. Although the Ministry of Manpower (MOM) in Singapore does not provide an official breakdown of nationalities in its foreign workforce, the High Commission of Bangladesh (2014) estimates that there are more than 100,000 Bangladeshi nationals in Singapore, with over 90 per cent working in the construction and shipyard industries. According to official statistics released by Bangladesh's Bureau of Manpower, Employment and Training (BMET 2014), the number of Bangladeshi migrants recruited for work in Singapore has risen steadily over the years in tandem with periods of construction boom, such as from the mid-1990s and also from 2005 onwards, when major infrastructure works were slated for development (see Figure 1). In 2013, a total of 60,057 Bangladeshi workers were deployed within a single year – an unprecedented number so far. In the same year, Singapore was also the second highest recipient country for Bangladeshi migrants after Oman (BMET 2014).

In conjunction with the steady increase of Bangladeshi arrivals, remittances from Singapore more than doubled between 2006 and 2010, rising from USD 80.24 million to USD 202.32 million within a short span of four years (High Commission of Bangladesh 2014). Inasmuch as overseas migrants have been extolled as 'playing an important role in [Bangladesh's] national development' (High Commission of Bangladesh 2014), labour market inequalities (segmented along the lines of gender, race, class, and nationality) reveal the marginalised position that Bangladeshi workers tend to occupy in Singapore's labour force. In the construction sector, Bangladeshi migrants are predominantly recruited as basic-skilled workers that occupy the bottom rungs of the wage scale, whereas semi-skilled Thai and PRC Chinese workers, and skilled Malaysian workers tend to command significantly higher wages (Kitiarsa 2006; Wong 1997). It was highlighted in a news report that whilst PRC Chinese construction workers earned an average monthly salary of over SGD 1,000 (USD 780),

Bangladeshi workers are typically only paid between SGD 480 (USD 374) and SGD 800 (USD 624) (*The Straits Times*, January 5, 2013). This hierarchy of wage differentials affirms what Aguilar (2003: 148) refers to as the ‘racist strategies of capital’ that exploits regional socio-economic disparities through class-based determinants that intersect broadly with national stereotypes.



**Figure 1: Number of Bangladeshi Workers in Singapore (New Hires)\***

\* Figures are derived from the number of overseas workers who have obtained clearance at the Bureau of Manpower, Employment and Training (BMET) in Bangladesh. In-flow returnees are not included.

Source: Unpublished statistics from BMET, available at <http://bmet.gov.bd> (accessed September 22, 2014).

Despite their growing numbers in Singapore, little has been documented concerning the migration and employment experiences of Bangladeshi workers, with the exception of a few studies (see for example Abdullah 2005; Rahman 2009; TWC2 2012; Ye 2013). These studies have addressed issues that include: migrant indebtedness stemming from excessive intermediary fees (Rahman 2013; TWC2 2012); the role of social networks in facilitating migration decision-making (Rahman 2009); subjectivities of class and masculinity amongst Bangladeshi male migrants (Ye 2013); and disciplinary practices in the construction site as a ‘total institution’ where daily activities are heavily regimented to ‘realise the discursive ideal of the “good docile worker”’ (Abdullah 2005: 228). Much less research has been done on the development impacts of migration for construction work on migrants and their families, including mediating factors that enable and/or impinge upon these aspirational mobilities. Another lacuna lies in migrants’ own understandings of debt and risk, and how precarity is negotiated on an everyday level when dealing with processes of training, recruitment, and employment. To understand these issues, it is important to first establish the policy context within which low-waged migrant workers are situated in Singapore.

## **2.2 Singapore’s Managed Migration Regime**

Aligned with its efforts to promote Singapore as a global city and ‘Talent Capital’, the state has instituted a complex and stratified migration regime, which differentiates between highly skilled elite professionals (under the ‘Employment Pass’ category), mid-skilled workers (‘S Pass’), and low-waged contract workers (also known as ‘Work Permit’ holders). Whilst workers on Employment and S Passes are eligible to bring their spouses and children,

work permit holders (WPHs) are required to leave their families behind to enter the country as individual workers with little or no opportunity for formal citizenship. Tied at the lowest rungs of the wage spectrum. WPHs are subjected to a host of stringent policy and bio-policing measures designed to facilitate the cheap extraction of their labour, which ensure that they remain a transient (and disposable) workforce who can be repatriated in periods of economic downturn (Yeoh 2006). Job mobility is also restricted for WPHs as they are not permitted to seek a change of employer, apart from those employed in the construction industry, where written consent of one's current employer is required to process the request. By virtue of their visa status, WPHs are prohibited from marrying Singapore citizens or permanent residents without prior consent of the state. It is also stated in legislation that WPHs 'shall not be involved in any illegal, immoral or undesirable activities, including breaking up families in Singapore' (MOM 2012a), which marks them as potential transgressors of the country's social order.

The state regulates the inflow of low-waged migrant workers in three primary ways: (1) the work permit system; (2) a tiered levy system; and (3) variable dependency ceilings that prescribe the proportion of migrant workers permissible in each occupational sector. Under the work permit system, workers are issued with one or two-year contracts that are tied to a specific employer and occupational sector, which are subjected to renewal on a regular basis. MOM currently imposes maximum periods of employment for basic skilled (R2) and higher skilled (R1) WPHs from 'Non-Traditional Source' (NTS) countries (i.e. India, Bangladesh, the Philippines, Thailand and Sri Lanka) and China – of 10 and 22 years respectively – which are 'designed as an administrative control to ensure that [these workers] remain transient and do not sink roots in Singapore' (MOM 2012a). To be qualified under the higher skilled category (R1), workers need to be registered with the Construction Registration of Tradesmen (CoreTrade) or Multi-Skilling scheme, and issued with trade certifications recognised by Singapore's Building and Construction Authority (BCA), in addition to having at least four years of construction experience in Singapore. On the other hand, workers employed under the basic skilled category (R2) must possess either a Skills Evaluation Certificate (SEC) or a Skills Evaluation Certificate (Knowledge) issued by BCA, typically at a designated overseas testing centre (OTC).

To raise productivity in the construction sector, the Ministry has also stipulated a tiered levy system to incentivise employers to hire higher skilled workers. The monthly levy rate for higher skilled WPHs (under R1) is SGD 300 (USD 234), whilst the rate for R2 WPHs is SGD 550 (USD 429). Over the next two years, the differential levy rate is set to increase from SGD 250 (USD 195) to SGD 400 (USD 312) (*The Straits Times*, October 31, 2014). Construction companies are subject to Man-Year Entitlements (MYEs) when employing workers from NTS countries and China. Based on the value of projects or contracts awarded by developers, main contractors are allocated a number of 'man-years' required to complete the project and a corresponding number of foreign workers they are entitled to employ. When an employer hires a worker beyond his allocated MYEs, the levy rate is further increased to SGD 700 (USD 546) and SGD 950 (USD 741) for R1 and R2 WPHs respectively. The construction sector has one of the highest dependency ceilings, which is presently one local full-time worker to seven foreign workers (MOM 2014a). Between 2006 and 2009, the dependency ratio doubled from 1:4 to 1:8 within a short span of three years, which corresponds to the sharp spike in numbers of Bangladeshi workers arriving in Singapore

when construction demand rose from USD 12 billion to USD 21 billion (Baey 2010; Rahman 2006; see Figure 1).

### **2.3 Subcontracting and Labour Market Flexibility**

Although it is acknowledged that low-waged migrant workers provide a crucial source of labour essential for the infrastructural growth of modern Singapore, it is evident from policy that a distinct sort of labouring body is produced and demanded in the construction sector – one that is low-cost, hyper-productive, docile, and disposable. The flexible nature of work is seen in how the MYE system allocates time-specific contracts to employers on a project-to-project basis for the hiring of migrant workers. Due to the prevalence of subcontracting in the industry, it is not uncommon for main contractors to allocate or sell their MYEs to subcontractors that provide both labour and specialised services (such as piling, scaffolding, metal casting, and electrical engineering) for particular sections of a project. It has been argued that construction companies utilise labour subcontracting as a ‘labour-market strategy’ (Debrah and Ofori 1997: 690) to maintain flexibility and cope with uncertainties in demand. Its strategic importance lies in the availability of ‘a “floating” pool of skilled and unskilled site labour from which required numbers of tradespersons and labourers are engaged from project to project, and, sometimes from week to week [... whilst relieving] the main contractor of contractual obligations to the workforce: (ibid: 697). In this regard, risks and uncertainty in the labour market are systematically passed down to workers who are reliant upon a continuous flow of short-term, contractual work to ensure income stability.

At the sending end of the migration stream, migrants often undertake substantial loans to finance their migration journeys, whilst having to invest time and effort to undergo mandatory skills training to be eligible for a work permit in Singapore (Rahman 2009, 2013; TWC2 2012). Past research has shown that Bangladeshi workers pay an average placement fee of SGD 7,256 (USD 5,660) to secure a job in Singapore's construction industry – a figure which includes training costs (workers must be formally certified in a construction trade prior to their departure), and intermediary fees for job placement services (TWC2 2012). As will be elaborated in subsequent sections of the paper, the commercial nature of brokering practices in Bangladesh have fuelled exorbitant agent fees charged to migrants (even before a job is secured), which have largely exacerbated conditions of precarity for individuals and their families. Consequently, economic precarity takes on a transnational quality, and is further compounded by various forms of vulnerability including: issues of non-citizenship (i.e. limited access to social protection and statutory entitlements); job uncertainty (due to work permit conditions and the prevalence of subcontracting in the industry); social exclusion; and different occupational hazards tied to the ‘3D’ (meaning: dirty, dangerous, and difficult) nature of construction work (e.g. workplace injuries stemming from falls and the use of dangerous equipment).

## **3. Field Methods**

The study adopted a mixed-methods approach combining both quantitative and qualitative methods through the use of bilingual questionnaires (n=205) and semi-structured interviews (n=30). Between January and May 2014, the quantitative survey was conducted at 11 key

sites spread across Singapore. We worked to ensure that our sampling sites were geographically diverse, whilst taking into account areas where many migrant worker dormitories were located. Sampling sites included areas where Bangladeshi migrant workers tended to congregate on weekends (i.e. Farrer Park MRT station [within the Little India enclave], and Boon Lay MRT station), migrant worker dormitories, a restaurant along Rowell Road in Little India where TWC2's free meal programme runs,<sup>1</sup> a safety training school for construction workers, as well as areas that were close to major construction sites.

Survey respondents were recruited through a sampling strategy that utilised a mix of stratified and snowball sampling techniques, whilst taking into account the following variables:

- Type of visa (i.e. Work Permit, S Pass, or Special Pass holder)<sup>2</sup>
- Marital status (and number of dependents)
- Type of employer (i.e. labour supply company, subcontracting firm, or main contractor)

Whilst the survey component helped identify important trends and issues concerning the processes and outcomes of migration amongst Bangladeshi construction workers in Singapore, these were explored and analysed more intensively through qualitative investigation. Between April and July 2014, follow-up interviews were conducted amongst a sub-sample of 30 respondents. Potential interviewees were identified through the survey database with reference to the following variables: type of visa; marital status; type of employer; amount of placement fees; year of first arrival; and perception of family life after migration. Interviews were conducted at two key sites where workers typically congregate on Sundays: Farrer Park MRT and Boon Lay MRT. The team usually worked in pairs, with one person leading the conversation and another taking field notes. Each interview lasted approximately between 1 hour and 1 hour 30 minutes.

### **3.1 Overview of Sample**

In our overall sample of 205 respondents, 149 were Work Permit holders (72.7 per cent), 52 held Special Passes (25.4 per cent), and 4 were on S Passes (2 per cent; see Figure 2).<sup>3</sup> The majority of workers were employed by subcontracting firms (56.1 per cent), whilst 30.2 per cent worked for a main contractor, and 13.7 per cent with 'labour-only' subcontractors (also known as labour supply companies).<sup>4</sup> 43.4 per cent of workers were on their first overseas

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<sup>1</sup> TWC2 is a local NGO dedicated to assisting low-wage migrant workers (employed mainly in construction, shipyard, sanitation services, manufacturing, and domestic work) in difficulty, through direct services, research, and advocacy work. More information about the organisation can be found at their website: [www.twc2.org.sg](http://www.twc2.org.sg)

<sup>2</sup> Special passes are issued by the Ministry of Manpower to foreign workers who are undergoing salary/employment disputes and/or medical treatment stemming from workplace injuries. These processes allow workers to stay legally in Singapore whilst their cases are being processed and investigated by the Ministry. The majority of them are not allowed to work, except for those who have applied to be on the Temporary Job Scheme (TJS).

<sup>3</sup> These percentages do not correspond to actual proportions within the migrant worker population in Singapore, where the numbers of Special Pass holders are much smaller. The decision to recruit more Special Pass holders stemmed from the need to have a sizable population within the sample for data comparison with respondents on other visa passes, seeing that the focus of our study was on issues of debt and precarity.

<sup>4</sup> 'Labour-only' subcontractors are companies that specialise in the temporary employment (or deployment) of general workers or tradesmen for particular sections of a construction project (Debrah and Ofori 1997).

migration stint (i.e. working with their first employer), whilst 56.6 per cent had either worked for at least two employers in Singapore, or had prior overseas work experience in other countries. Amongst the former, the majority (22.4 per cent) were students before migrating to Singapore. Others were either unemployed or working in small businesses, farms, or the services sector.

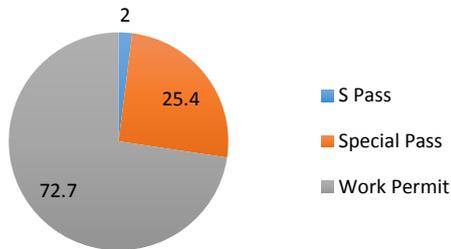


Figure 2: Type of Visa (n=205)

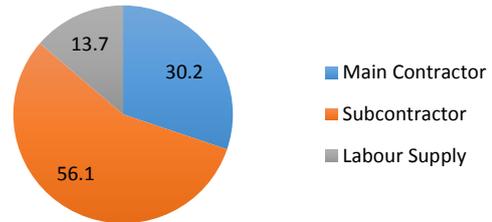


Figure 3: Type of Employer (n=205)

All our respondents were male, as only male migrants of particular nationalities may be recruited as foreign construction workers in Singapore. Although there was a wide variation in age amongst respondents, the bulk (35.1 per cent) of workers were aged between 26 and 30 years (see Figure 4); 59 per cent of the sample were currently single; and 41 per cent were married. Amongst those who were married, 31.2 per cent had at least one child. The majority were also relatively well educated, with 84.4 per cent possessing at least secondary school qualifications, amongst which 46.3 per cent had higher secondary school qualifications, and 7.8 per cent were tertiary educated (see Figure 5). Compared with national averages in Bangladesh, it is clear that workers are predominantly from the middle-class stratum of society. 60.5 per cent of workers reported that they were the main financial supporter of their families, and the average household size in Bangladesh amongst our respondents was 5.5.

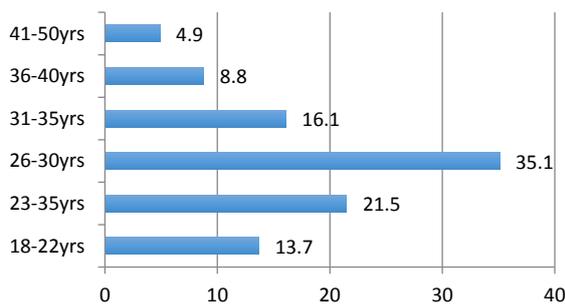


Figure 4: Age (n=205)

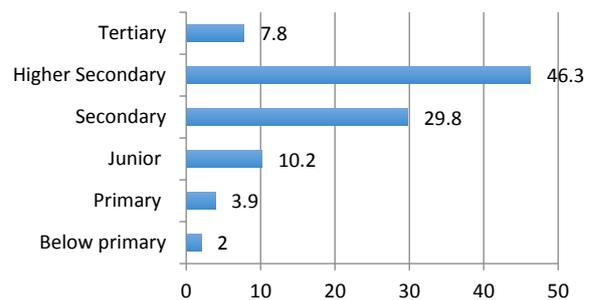


Figure 5: Highest Level of Education (n=205)

## 4. Precarious Livelihoods and Debt-financed Migration

### 4.1 Decision-making and Livelihood Strategies

Amongst men's narratives of their decision-making process, migration was utilised primarily as a spatial and temporal strategy for income generation to ensure daily household reproduction, and accrue savings and capital to build better livelihoods for the future. As seen in Figure 6, the top three reasons for migration were: (1) to pay for basic needs (47.8 per cent);<sup>5</sup> (2) to accrue savings (15.6 per cent); and (3) to start a business (13.2 per cent). Other reasons included 'parents' well-being', 'income stability for the future', 'career aspirations', and 'getting a job'. In a survey question that asked how migrants first found out about working in Singapore, the majority (72.2 per cent) replied that it was through a friend's or family member's recommendation, and most often from those who have worked or are currently working in Singapore. 15.6 per cent of respondents went directly to the training centre, 4.4 per cent were approached by an agent, and others heard about job opportunities in Singapore through advertisements in the local newspaper. The bulk of migrants (52.7 per cent) reported that they made the decision to work in Singapore on their own, whilst 35.6 per cent said that this was undertaken as a joint family decision.

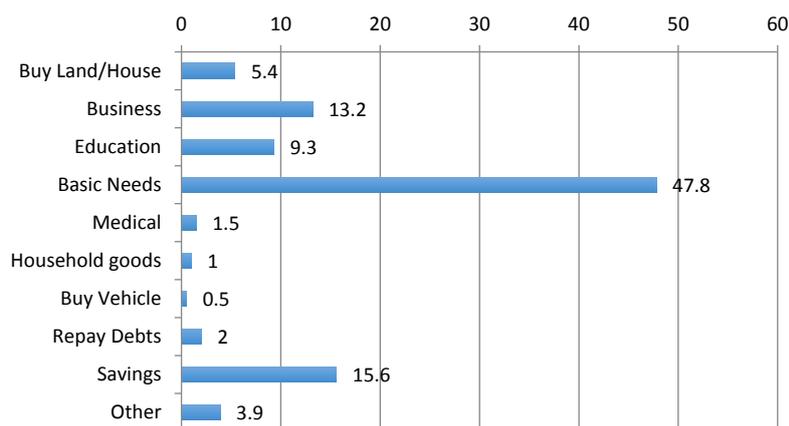


Figure 6: Top Reason for Migration (n=205)

Based on the interviews, the main push factor that led many to explore overseas job opportunities was a perceived lack of viable employment for improved standards of living in Bangladesh. Sumon (aged 38, Work Permit Holder) chose to leave his job at his father's business because he saw migration as being able to 'change my fate' (WP003-081, p.1). Being the main financial supporter of seven household members, he felt that the business 'was not profitable enough for my own livelihood and maintaining my own family' and that

<sup>5</sup> It is worth making the point that the term 'basic needs' carries different connotations for different classes of migrants. As previously mentioned, workers in the sample are predominantly from middle-class backgrounds in Bangladesh, and are certainly not the poorest of the poor. When we posed the question to respondents in the survey, most understood the term to mean everyday family expenses such as food, household items, and clothing. Whilst some workers remitted out of financial necessity, there were others who contributed to daily household expenses more so as an act of filial piety. It was common for those in the latter group to have siblings working overseas in the Middle East or elsewhere who remitted regularly as well.

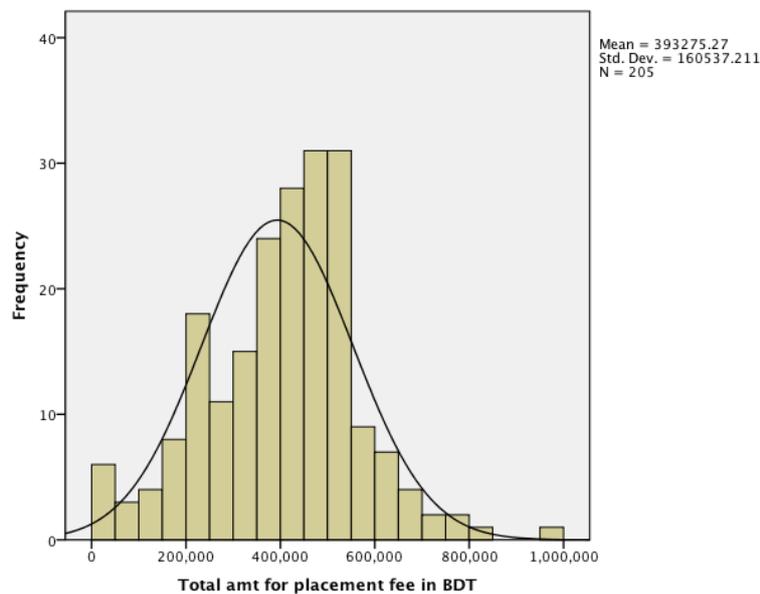
whilst he 'could pass days with that little sum of earnings', 'it wasn't a perfect earning source to change my lifestyle [and] my fate' (WP003-081, p.1). His wife had initially mooted the idea of migrating to Singapore for work, saying, 'Go there. Many people have been there. Your friend has changed his life, and now it is your turn to change our fate. You will come back, and you will have some money' (WP003-081, p.1). Despite holding a university degree in Political Science, he reckoned that 'getting a job in Bangladesh is very hard'. As he explained, 'If I started a job matching my qualifications, I would get a maximum of BDT 10,000 (SGD 162/USD 126), which is a very poor price for [my] livelihood. I need more money' (WP003-081, p.3). His plan was to work ten years in Singapore so that he could earn money to purchase land, make improvements to the family house, and start a business. At present, he earns a basic daily wage of SGD 20 (USD 16) per day, and clocks approximately 30 hours of overtime weekly. This hectic schedule has enabled him to remit a monthly average of SGD 700 (USD 546) to his family back home.

A handful of respondents chose to withdraw from existing college or university programmes, as they were not confident of being able to secure good employment upon graduation. Shohel (aged 26, Special Pass Holder) shared that even if he were to complete his diploma programme, he would have 'no money and no job' (SP001-154, p.2). He had spent three years job-hunting in the public and private sectors in Bangladesh, but did not manage to find a job that would enable him to save for his future. Referring to a job he had turned down, he lamented that 'this money [meaning: salary, will] only pay for *makan* [a Malay/local term for 'food'] and sleeping. [I don't] save money for [my] future' (SP001-154, p.21). Moreover, he reckoned that he also needed to fork out a bribe of BDT 400,000 to 500,000 (SGD 6,500 to SGD 8,130/USD 5,070 to USD 6,341) in order to secure a civil service job in Bangladesh because no one in his family had worked in the public sector. He therefore decided that it would be best to find a job overseas based on a relative's recommendation that 'Singapore [is] good, [because you] can earn money, and develop [yourself]' (SP001-154, p.1). In many cases, men's aspirations took the form of securing higher earnings through overseas work to build a new house and save for a business venture upon return. Shohel shared that he needed at least SGD 30,000 (USD 23,400) to set up a small business in the local bazaar, and over SGD 100,000 (USD 78,000) for a larger business venture – money he would otherwise not be able to raise with paltry earnings in Bangladesh.

#### **4.2 Debt as Strategy or Entrapment?**

Inasmuch as labour migration was seen as a viable pathway to achieving socioeconomic mobility, the decision also required significant investments in terms of finance, time, and discipline, even before a job is secured. Almost all our respondents (97.1 per cent) had to pay money to an agent or training centre in Bangladesh before they left for work in Singapore. Figure 7 illustrates the distribution of pre-departure fees that workers paid in total for their first migration stint to Singapore, where the average sum was BDT 393,275 (SGD 6,394/USD 4,987). The majority of respondents (80.5 per cent) had to borrow money from a range of sources to finance these fees, and the main sources of lending were primarily from relatives (45.4 per cent), followed by household members (9.8 per cent), and the bank (9.8 per cent). Even amongst those who did not have to borrow, the interviews revealed that many either sold land or gold to obtain the necessary capital. When asked whether or not they were aware of these costs when they first made the decision to migrate,

the bulk of workers replied that they were, although some cited instances where agent fees were arbitrarily raised during the course of pre-departure training.



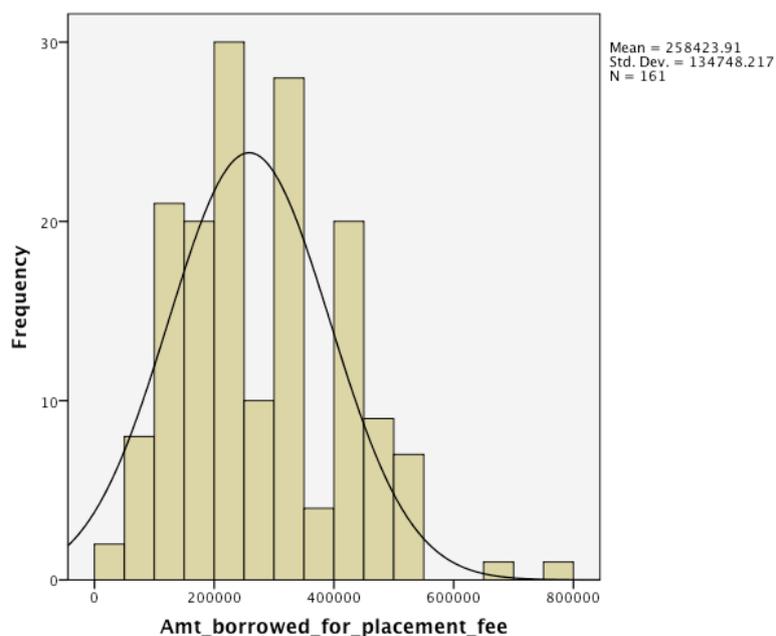
**Figure 7: Total Amount of Placement Fees in BDT (n=205)**

For many respondents, debt was considered both a strategy and enabling factor to secure one’s livelihood for the future through migration. According to Kalam (aged 43, Special Pass Holder), migrant men undertake the decision to migrate by weighing these initial costs against the longer-term benefits of obtaining higher income levels from overseas work in Singapore. As he explained:

The broker [will] say, [if] you go Singapore, you [will] earn a lot of money. Bangla person thinking, ‘[If] I go to Singapore, [I can earn] a lot of money, because I can take a loan, then I return.’ [...] He will calculate maybe 4 months, 5 months, 3 months, [after which] I [can] return all the money [I borrowed]. [...] Because [the agent fee is typically] 4 or 5 lakhs [SGD 6,500 or 8,130/USD 5,070 or USD 6,341]... [and] he has some money... then [he will borrow] 2 lakhs [SGD 3,250], 3 lakhs [SGD 4,890/USD 3,814]. Then he arrange... [to sell or mortgage] his land, [and] sell many things. He [will] arrange [to borrow] 2 lakhs, 2 lakhs 50, like this (SP001-117B, p.2).

Similarly, Shohel did not appear distressed when asked whether or not he felt it pressurising to take on several loans to finance his migration journey. His father had sold land on his behalf, whilst his elder brother working in Malaysia helped to chip in some money as well. The family also borrowed from relatives and friends to raise the BDT 500,000 (SGD 8,130/USD 6,341) needed for his placement fees. The total loan amounted to BDT 400,000 (SGD 6,500/USD 5,070), which comprised of 80 per cent of his overall placement fees. In Shohel’s view, as long as he had a job secured in Singapore, he was positive that ‘all the borrowed money also [I] can give [back]’ (SP001-154, p.6).

Insofar as debt provided a possibility for migrants who would otherwise not have sufficient capital to finance their migration, the sheer sum required often meant that migrants were entrapped in a protracted cycle whereby one's earnings during the initial year (or more) were used predominantly for debt repayment purposes. Ensuring a regular flow of income during this period becomes crucial, especially when loans are taken out on interest. For loans taken from friends or relatives that have no direct interest, migrants frequently remain socially obligated to supplement these loans with in-kind payments such as gifts and favours (Rahman 2009). In the survey, the average amount of money that workers had to borrow was BDT 258,423 (SGD 4,202/USD 3,278) or 65.7 per cent of their average total placement fee (see Figure 8). Whilst most respondents (n=154) thought that it would take approximately 12 months to repay their loans, close to half (49.8 per cent) reported that actual debt repayment took much longer than initially expected. During the time of the survey, 44.6 per cent of workers were still struggling to repay their debts, and expected to take an average length of 12.4 more months to do so. Amongst respondents who have fully repaid their loans, the average length of time taken was 16.5 months. Considering that workers are typically issued with one-year work permits, this meant that they often had to embark on multiple migration stints to repay these loans.



**Figure 8: Amount Borrowed for Placement Fees in BDT (n=161)**

As will be elaborated in subsequent sections, the prevalence of migrant indebtedness further deepens the power imbalance between employers and employees, as migrants would sometimes choose to endure harsh and/or unsafe working conditions rather than risk the possibility of early repatriation if they raised particular concerns with their employers. In this regard, the spatial and temporal dimensions of precarity are important to consider since workers' rights to residence within the country are tied directly to their work permits under a single employer. In cases where workers unwittingly fall out of employment as a result of

injury or salary disputes with their employer, the financial burden becomes even greater. At present, Shohel still owes SGD 5,000 (USD 3,900) from the money he borrowed for his placement fees. Being on Special Pass status has meant that he is not allowed to work, as he currently awaits work injury compensation from his employer after injuring his hand from a three-storey fall off a zinc roof he was working on. Apart from having to manage expectations whenever relatives called to chase for payment, he also had to take on further loans from a friend in Singapore to make ends meet during the 13 months that he has been on Special Pass. Notwithstanding the physical and emotional strains of coping with injury, Shohel's situation illustrates the slippery slope that migrants can find themselves in when regular income ceases unexpectedly, especially when they still have outstanding debts to repay back home.

## 5. The Migration Infrastructure

### ***5.1 Negotiating Gateways in the Migration Industry***

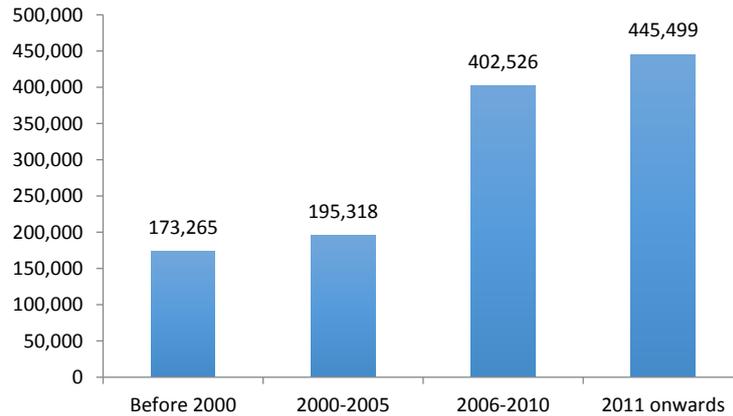
Over the years, the costs of migration have increased substantially for Bangladeshi migrants, in large part due to a growing migration industry that has developed in tandem with the formalisation of the labour recruitment regime in Singapore. Amongst respondents in our survey, workers who arrived in the 1990s paid an average of BDT 173,265 (SGD 4,812/USD 3,753)<sup>6</sup> for job placement fees, whereas the amount paid for those arriving after 2011 was BDT 445,499 (SGD 7,243/USD 5,650) – a hefty 39 per cent increase (see Figure 9). In significant ways, these increases correspond to policy changes in Singapore, signalling a deliberate shift towards hiring skilled labourers in the construction workforce. In February 2000, the BCA introduced its Skills Evaluation Certificate (K) scheme,<sup>7</sup> to facilitate the recruitment of migrant workers through skills testing and certification at designated OTCs in various source countries.<sup>8</sup> Since 2005, it has made it mandatory for all migrants recruited in the construction sector to be formally certified under this scheme. The entrant category of 'unskilled' workers under MOM's former work permit scheme was also phased out after July 2011, and replaced with tiered categories of 'basic skilled' and 'higher skilled' workers. Stemming from these changes, a host of training centres offering skills training for BCA certification have sprung up around the capital city of Dhaka and major migrant-sending districts in Bangladesh. Established training centres often work closely with BCA-appointed OTCs and employers or recruiting agents in Singapore to serve as an integrated portal for prospective migrants by providing skills training and testing, job placement, and travel arrangement services, whilst smaller centres tend to be reliant upon their larger counterparts, especially for obtaining test slots from OTCs.

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<sup>6</sup> Based on the conversion rate in the late 1990s, where 1 SGD = 37 Taka.

<sup>7</sup> The SEC (K) consists of a 1-hour written examination and 4 to 5-hours practical test on a specific skills trade. Only those who pass both components of the test are awarded with the SEC (K) certificate (see BCA website; [https://www.bca.gov.sg/otc/otc\\_main.html](https://www.bca.gov.sg/otc/otc_main.html)).

<sup>8</sup> There are currently eight OTCs in Bangladesh offering a total of 21 skills qualifications (BCA 2011).



**Figure 9: Average Total Placement Fee in BDT by Year (n=205)**

Figure 10 illustrates the typical recruitment process for first-time migrants, alongside different actors involved in the existing migration industry. In the first instance, prospective migrants are linked with a local village broker or training centre through the recommendation of a friend or relative who has worked overseas in Singapore. The broker acts as an intermediary by providing advice and linking migrants with training centres or recruiting agents in Dhaka. Since BCA-recognised skills certification is mandatory for securing a work permit in Singapore, the training centre often represents the first gateway for migrants in the pre-departure process. After paying an initial deposit (usually 10 per cent of the total placement fee), students then commence theory and practical lessons on a specialised trade skill, such as waterproofing, pipefitting, electrical wiring installation, and steel reinforcement.<sup>9</sup> These courses typically last between three and four months, after which students are scheduled to sit for the SEC (K) skills test. Although test slots are available on a monthly basis, these are often very limited since students need to be issued with a Prior Approval (PA) form – which employers have to register beforehand with MOM – before being eligible to sit for the test. Upon successful completion of the test and being issued a skills certificate, workers await receipt of an In-Principle Approval (IPA) letter by employers, which serves as a temporary contract for them to gain entry into Singapore. Once the IPA is issued, migrants typically pay the bulk of remaining fees to the training centre, which ranges from BDT 400,000 to 500,000 (SGD 6,500 to 8,130/ USD 5,070 to USD 6,341). In view of the sheer costs of migration, it is important to point out that the existing migration regimes in Bangladesh and Singapore effectively render migration for construction work inaccessible to actual construction workers in Bangladesh, in favour of middle-class students who can afford the training (but probably require a much lengthier period of training).

<sup>9</sup> For a full list of trades, see <https://www.bca.gov.sg/otc/others/TRADEBangladesh.pdf>



can work hard. A person who can't work hard – what will be the use of them in Singapore?’ (SP003-174, p.15) Apart from the heavy physical demands of training, two respondents reported that their placement fees were arbitrarily raised with the alleged reason that ‘the [Singapore] dollar value has increased’ (SP003-173, p.8). For Kamal (aged 26, Work Permit Holder), the increase was more than 37 per cent of what he was initially told:

When I first went to the training centre, I had a contract for BDT 250,000 (SGD 4,065/USD 3,170) [but] there were a lot of people in the training centre, and so it took me six months to finish the training. Then after six months, they said BDT 250,000 (SGD 4,065/USD 3,170) is not enough, we need BDT 400,000 (SGD 6,504/USD 5,073) [... because] the price of the Singapore dollar went up. This price went up, and so you have to pay BDT 400,000 (SGD 6,504/USD 5,073). I thought okay, I did the training for six months and I passed [the examination]. Whatever money it takes, I eventually have to go to Singapore. I went through the hard work, I paid some money, so what's the point of sitting down? As I have done it, it is better that I go. If I go to Singapore, [then] I can earn money (WP001-056, p.4).

Kamal’s experience highlights the vulnerabilities that first-time migrants face by virtue of having to go through the 'official' route of a training centre to access skills certification for obtaining a work permit in Singapore. Once workers are formally certified, however, they tend to pay a smaller fee for job placement services on subsequent migration stints. Kamal was determined to cross this initial hurdle regardless of the extra costs, as it seemed a greater loss for him to forfeit the opportunity of work in Singapore, having invested a substantial amount of time, money, and energy to complete his training. He did not negotiate the extra fees, and shared instead that he was just ‘focused on paying the money and going to Singapore’ (WP001-056, p.4). As he explained, ‘Even if I don’t go now, I will go after two months... Because the guy from whom I heard about Singapore, this guy was working in a good company. So if I can get into a good company, I can earn these money and get a better life’ (WP001-056, p.5).



*Photographs by Grace Baey*

**Figure 11: Prospective migrants at a training centre in Dhaka, Bangladesh**

The importance of securing a good company was frequently emphasised by workers, since the work permit system in Singapore operates on a sponsorship basis where visas are tied to one's employer on one or two-year contract terms. However, workers shared that it was not common practice for agents at the training centre to provide much information about the company that they were placed in. According to Zabed, 'They only say that they will give [us a] good company. Only this. What is good or bad, we were not able to understand it. [The agent collects the] same amount from all. What is allocated depends on fate [and] they send to those companies from which they get the visa' (SP003-174, p.12). In Sumon's case, he was convinced by a friend 'that these agents don't care what people do here [in Singapore]. They just give them training, a visa, and send them here' (WP003-081, p.6). Subsequently, he enlisted the help of a friend in Singapore to source for a separate agent who could match him with a good employer. These agents are typically fellow Bangladeshi migrants who have worked in Singapore for a substantial time period and are senior employees in their respective companies. When specific job openings are made available, these men would often work with their employers to hire new workers from Bangladesh based on their networks.

To increase their chances of being placed in a good company, Bangladeshi migrants often tap into social networks in Singapore to enquire about specific companies upon receiving their IPA letters. At times, workers like Sumon would even choose to pay extra money to retrieve their passports from the training centre to engage a separate agent to source for a good employer (see Figure 10). Good employers were generally perceived as those that offered a basic salary of over SGD 20 (USD 16) per day, adhered to proper safety procedures, and provided adequate rest for their employees. Amongst the different types of companies in the construction industry, main contractors were the most highly sought after, followed by subcontractors, and labour supply companies respectively. Whilst sourcing for a good employer through agents and personal contacts might serve to increase the possibility of being matched with a desired company, this route was not without extra costs and did not always guarantee positive results. Mehedi's (aged 18, Work Permit Holder) rejected several job offers through the training centre, having heard from his brother in Singapore that these were not good companies. Through a cousin's recommendation, he eventually took the gamble to pay an additional SGD 3,100 (USD 2,418) to engage another agent to source for an employer, only to realise upon arrival in Singapore that he was matched with a labour supply company where workers were frequently overworked and not provided with sufficient rest.

## 6. Precarious Employment in the Construction Industry

By virtue of specific conditions of entry and recruitment outlined in previous sections, it is clear how the state's instrumentalist migration regime and the profit-driven nature of the migration industry plays a significant role in producing and reinforcing conditions of precarity for low-waged migrants. These circumstances are important to take into account, especially when examining aspects of precarious employment in the construction industry where migrant indebtedness and workers' marginalised socio-legal status may work to increase their susceptibility to abuse and/or exploitation (Lewis *et al.* 2014). In this section, we examine key contributing factors to different forms of risk and vulnerability for

Bangladeshi workers, namely: low wages; job insecurity; workers' unequal bargaining power and lack of access to the labour market; and lapses in workplace safety enforcement.

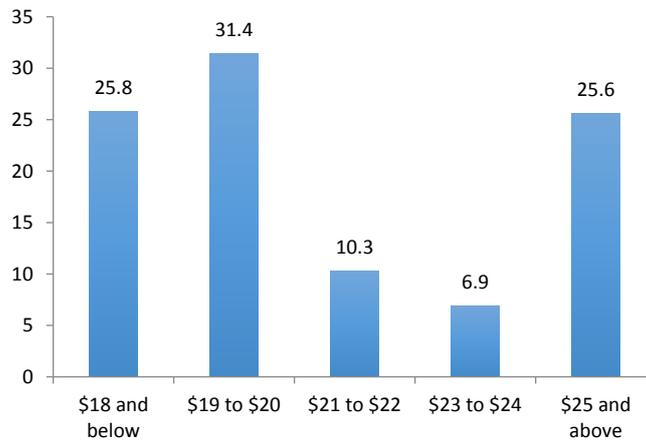
### **6.1 Wage Issues**

Despite having to pay the largest amounts of pre-departure fees compared with workers of other nationalities, Bangladeshi migrant workers tend to occupy the lowest rungs of the wage ladder in the construction sector (*The Straits Times*, February 2, 2014)<sup>10</sup>. Furthermore, even though workers' recruitment and placement fees have increased sharply over the years, wage levels have largely stagnated. It was reported in Martin's (1991) review of labour migration trends in Asia that wages in the construction industry fell from an average of SGD 23 (USD 18) to SGD 16 (USD 12.5) per day during the late 1980s when the government raised the foreign worker levy rate to reduce employers' reliance on unskilled workers. As illustrated in Figure 12, survey results reveal that the majority (57.2 per cent) of workers continued to earn SGD 20 (USD 16) or less per day. Within this sub-sample, the largest proportion (31.4 per cent) of workers earned a daily wage of SGD 19 to SGD 20 (USD 14.8 to USD 16), whilst 25.8 per cent of respondents earned SGD 18 (USD 14) or less. Hence, it is unsurprising that workers took on average 16.5 months to fully repay their loans. In Mostafa's case (aged 31, Special Pass Holder), the time taken was double than what he had initially planned, having taken almost two years to repay his loans. This delay stemmed largely from the inaccurate information he received from the agent in Bangladesh who matched him with his current employer. As he explained:

I was told that if I go [to Singapore], I would be paid this amount of money. From that, I have calculated how much I could save after deducting the amount I will be needing for my [daily use], and the amount given to my family. Also I would be able to pay my debts. They told me that I will get a minimum [monthly salary] of BDT 70,000 [SGD 1,138], but here they give me BDT 25,000 [SGD 407/ USD 317], and meanwhile I don't get the remaining BDT 45,000 [SGD 732/USD 571]. Where will this come from? (SP003-173, p.16)

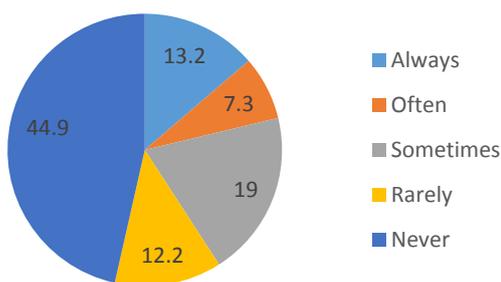
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<sup>10</sup> Wage differentials amongst workers of different nationalities in the construction sector tend to operate along a racialised hierarchy where Malaysian nationals are typically hired as skilled workers, PRC Chinese workers as mid-skilled workers, and Indian and Bangladeshi workers as basic-skilled workers. Whilst PRC Chinese workers are paid a monthly average of SGD 1,200 (USD 900), Indian and Bangladeshi nationals receive much less at SGD 700 (USD 525) per month (*The Straits Times*, January 5, 2013). A survey conducted by TWC2 revealed that the average placement fee paid by Bangladeshi workers for their first job was approximately SGD 6,500 (USD 4,875; similar to findings from this study), whilst Indian workers paid SGD 4,500 (USD 3,375) (Loh 2013).

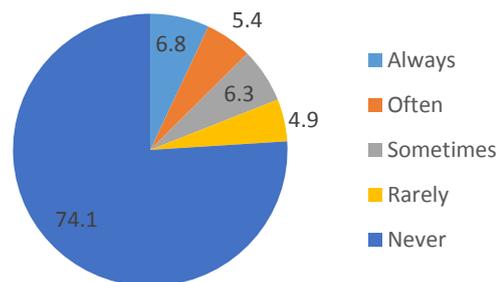


**Figure 12: Distribution of Workers' Basic Salary per Day (n=204)**

When asked whether or not workers received annual salary increments from their employers, 20.5 per cent of respondents answered 'always or 'often', 19 per cent replied 'sometimes', and 57.1 per cent reported 'rarely' or 'never' (see Figure 13). Bonuses were a rarer occurrence: only 12 per cent of workers replied 'always' or 'often', whilst 79 per cent answered 'rarely' or 'never'. A closer analysis of the data revealed that the type of company workers were employed in tended to influence their likelihood of receiving an annual salary increment. In particular, amongst workers who answered that they 'always' received annual salary increments, the majority (59.3 per cent) were employed in a main contracting firm. On the other hand, workers who reported that they 'never' received salary increments were mostly from labour supply companies (71.4 per cent).



**Figure 13: Salary Increment (n=205)**



**Figure 14: Frequency of Bonus (n=205)**

Table 1 provides a breakdown of different types of monthly deductions that workers reported on. Whilst a low proportion of workers reported that deductions were made by their employers to cover costs for accommodation, food, transport, and/or the foreign worker levy, the most prevalent form of deduction was the collection of 'savings money' (or 'deposit money'), which employers deduct on the pretext of helping workers save, often with assurance that the monies would be returned upon completion of a worker's contract.

However, the retention of any portion of workers' salaries is illegal as employers are legally obligated to pay workers no later than seven days after the last day of their salary period. Local NGO TWC2 (2014) has maintained that this practice functions largely as 'a disciplining tool [where] employees are made to fear that should they stand up for their rights, their employers may quite arbitrarily forfeit the retained sums'. Other illegal practices include deductions made to cover employment costs, such as the foreign workers' levy and medical insurance.

Type of Cost	Yes (%)	No (%)	Median Amount (SGD)
Accommodation	12.7	85.4	40
Transportation	1.5	95.6	100
Food	14.1	83.9	135
Levy	4.4	92.2	88
Miscellaneous	19	78	78
"Savings" Money	32.7	65.9	50

**Table 1: Breakdown of Monthly Deductions from Workers' Salary (n=205)**

## **6.2 Job Insecurity and Workers' Unequal Bargaining Power**

When asked whether or not they felt that they were able to negotiate their working conditions with their employers, many respondents cited fear of early repatriation as a main reason why they were hesitant to raise specific issues or concerns. Having invested a large sum of money (whilst incurring significant debts) to secure a job in Singapore, the thought of having one's work permit cancelled prematurely seemed almost inconceivable for many. As Kalam explained:

[If a worker] says anything, then the employer [will be] angry. He [will] say, 'I send [you back to] Bangladesh [if] you talking many, many'. Then [the worker will] also [be] scared. He paid a lot of money [to invest in his migration stint]. If he says anything, and he [gets] sent back to Bangladesh, then how? (SP001-117B, p.2)

Since the work permit scheme prescribes that workers' visas are industry-specific and tied to a single employer, many migrants continued to work in less than ideal or even risky circumstances out of fear of being sent home before their contracts expired. Sumon maintained that 'we must understand that this is not our country. We can't do a lot of things even if we want to. Like I said, my overtime hourly pay is SGD 3 (USD 2.3), but according to Singapore government law, [my employer] should pay 1.5 times [the basic rate], which they don't. But if I bargain, they will send me back' (WP003-081, p.24).

Even when workers chose to report these infringements to the authorities, they often face difficulty navigating the legal system, especially when they are not furnished with proper documentation such as monthly itemised payslips to make a strong claim. In Kalam's experience, his employer had failed to pay him the full amount of overtime wages that were due, seeing that he frequently clocked 24-hour shifts, which is prohibited by law. The company paid his basic salary through bank transfer, but chose instead to pay his overtime

wages in cash. In Kalam's view, this practice was a deliberate ploy to short-change workers of their overtime wages whilst masking illegal employment practices. One day, he decided to confront his employer to demand proper payment, saying 'I shouting, [and] I say, "every month, my overtime [salary is] SGD 560 (USD 437), [and] you pay only SGD 160, 145 (USD 125, 113). Why like this? Why?" [...] Then he say [he will] send me back' (SP001-171B, p.3). When he tried to file a formal complaint against his employer, the administrative officer requested for 'proof' to justify the alleged shortfall, to which he replied: '[I] cannot. Everything [referring to his employment contract, salary slips, and time-stamp cards] the company takes! Cannot give' (SP001-171B, p.8).

Job insecurity stemming from flexible hiring practices in the construction industry and migrants' lack of access to the labour market were other issues raised in the interviews. Having paid a large sum of money to secure work in Singapore, workers often plan to stay for at least five to ten years to accrue sufficient savings for building better livelihoods back home. Since work permits are issued on one or two-year contract terms with no guarantee of renewal, many had to rely on personal networks (e.g. friends, relatives or agents) to secure a continual source of employment, often with extra cost. In the case of Kamal, he had to return to Bangladesh after a one-year stint when his first employer failed to renew his contract. He managed to secure a second employer through a friend who told him that his company was hiring, but with the following clause: 'To join the company, you must [pay] SGD 2,000 (USD 1,560) to the boss' (WP001-056, p.8). After one year, his contract was not renewed again since 'the project was over' (p.7), and he was subsequently sent back to Bangladesh. There, he contacted another friend who referred him to an agent to secure another employer – this time paying a hefty sum of SGD 4,200 (USD 3,276). Kamal had attempted to find a new employer when he knew that his contract was expiring but found difficulty approaching employers, considering that he only had one skills certificate as a signalman. As he explained, 'there are various [types of] work, like electrical and plumbing work, and if you know these, you can talk to the boss and get an interview or something. Maybe if I could approach the boss directly, then I wouldn't have to pay so much'. (WP001-056, p.8).

### **6.3 Workplace Safety and Injuries**

It has been reported that the construction sector remains the top contributor to workplace fatalities in Singapore, accounting for 57 per cent of all fatalities in 2013, with most incidents involving falls from heights, slips, and trips (WSH Institute 2014). Amongst our interviews with injured workers, we found that workers' fatigue stemming from long working hours and tight project deadlines were key contributing factors to workplace accidents. In Mizan's case, he broke both wrists when he fell from a scaffolding structure whilst fitting a metal pipe on a flyover. He was working a daily average of 14 hours (including Sundays), and reckoned that the accident was largely due to fatigue stemming from excessive overtime work. He was also not wearing a safety harness during the time of the accident. Though he felt unsafe at the workplace and frequently overworked, he felt that he had little power to raise these issues as a new worker in the company:

[My boss will say to me if] Sunday you want off, ok, [then] Saturday you also no [need to] come. You go back better. [...] My company 'subcon' [subcontractor],

so main company always push, push [workers to] go faster, go faster. Then supervisor also push ah, [saying] 'Go fast, this one go fast. [...] If the safety supervisor sometimes tell me must working properly, my Korean supervisor will talk loud[ly] to the safety supervisor, [saying] 'Why you talk to my worker? Why you disturb my worker?' [... My supervisor will say:] 'Koreans all hardworking, money also a lot. If Singapore 20 years working, Korean 5 years working enough. He say 'I give money, I give salary, so [you] follow me.' So [since] I first time coming Singapore, that's why cannot talk loud. [I am] scared to be sent home. You know [if] he says, no working, you go back better, [then] he send [me back to] Bangladesh, so [it] is [a] problem right? Yah, so two years, three years, then we can talk loud (SP001-163, p.28-31).

Mizan's account aligns with feedback from industry professionals stating that workplace accidents tend to stem largely from 'companies rushing to meet project deadlines amidst rising demand for construction activities, [and] the tighter labour market contributing to "overstretching their workers"' (TODAY, February 18, 2014). At the same time, scholars argue that the prevalence of subcontracting in the industry tends to result in a 'diffusion of responsibility [that] could lead to a decline in house-keeping' (Debrah and Ofori 1997, 699). In response to the recent rise in injury and fatality rates in the industry, MOM is currently reviewing its Demerit Points System,<sup>11</sup> which identifies contractors with poor safety enforcement records and restricts their access to hiring foreign workers. At present, access is limited for six months if a contractor chalks up more than 18 demerit points within a year (TODAY, February 18, 2014). Inasmuch as the system serves to disincentivise employers against workplace safety infringements, injured workers may sometimes be unwittingly disadvantaged and penalised when employers attempt to conceal accidents at the workplace.

In Mizan's experience, his employer attempted to evade reporting by coaxing him to sign a written document that provided a false account of the accident. He was told by his employer: 'You don't tell the right one... say you took the lorry, and when you tried to alight from it, you fell behind the lorry' (SP001-163, p.19). Feeling afraid, he contacted his uncle working in Singapore to find a lawyer on his behalf and subsequently ran away from his employer, sharing that 'I feel scared about Singapore's rules. I was also unsure [of whether or not] I [would] go [to] jail. So I [was] scared, and told my real [account of what happened during the] accident to the lawyer' (SP001-163, p.21). Mizan has since filed for work injury compensation and was issued with a Special Pass, which legalises his stay in Singapore whilst he undergoes treatment and awaits his doctor's assessment report for the Ministry to determine the amount of compensation he is entitled to. Since he is unable to find work as a Special Pass holder, he has to be reliant on his uncle's help to pay for rent and everyday expenses.

Depending on the nature of a workers' injury and complexity of the case, the average duration of the claims process can take range from three or four months to over two years. Mizan has been left in a state of limbo since the accident took place on January 11, 2012, and his parents are anxious for his return to Bangladesh. Nonetheless, he insists on awaiting

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<sup>11</sup> For more information on MOM's demerit points system, refer to <http://www.mom.gov.sg/workplace-safety-health/worker-workplace-surveillance/demerit-points-system/Pages/default.aspx>

his insurance pay-out to settle outstanding loans from his initial placement fee, and use the remaining amount to set up a small construction business in Bangladesh. Faced with limited employment options stemming from permanent injury, workers often place enormous value on the compensation they hope to receive. In Mostafa's words:

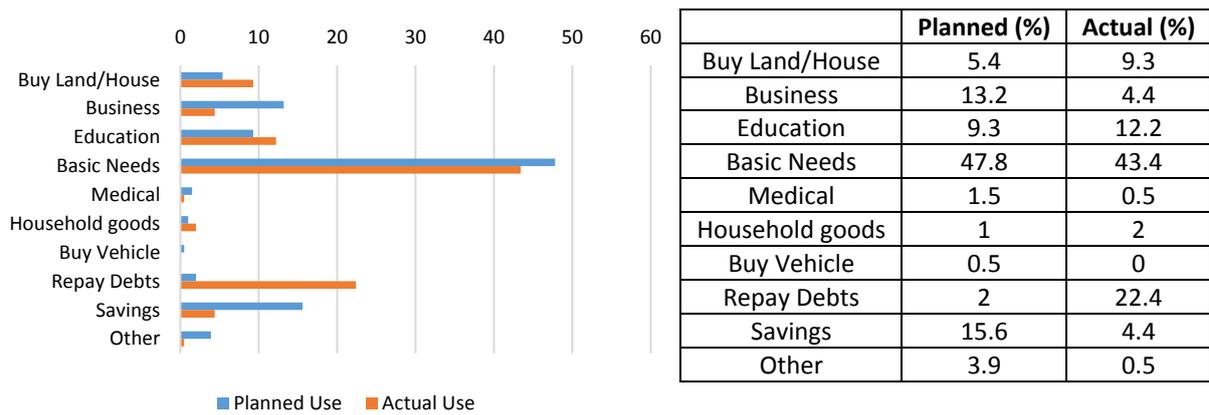
I will build my whole life on that money. I do not know the amount but I realised that a huge damage has been done to my physical body. If the [sum] is large, then I can do something after returning to my country. I will not be able to do heavy work. I cannot work with the cattle or start the machine. Now, I am fully depending on the insurance money. How much I will get is the lottery of my life (SP003-173, p.6).

However, the protracted process of waiting for compensation tends to take a toll on workers, both financially and emotionally. Kalam has been in Singapore for two and a half years despite having only worked for six months. As he lamented, ' *Makan* (meaning: eating/food) also difficult, sleeping also difficult. Everything is difficult to difficult!' (SP001-171B, p.12) When he had no money for rent, he ended up sleeping by the roadside, or at a 24-hour café at Mustafa Centre. He also shared that it was painful to communicate with his family whilst being in such dire straits, saying: 'Sometimes I talk to [my son], and my heart is crying. My eyes water cannot come, but heart is crying. [... Family] only give me sympathy, [but I say] okay, no problem, no need this one' (p.17).

## 7. Remittances and Pathways of Mobility

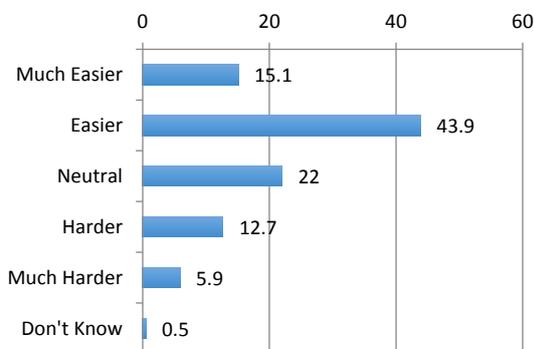
### **7.1 Weighing Individual Sacrifice and Household Well-being**

Despite the precarious nature of construction work, large numbers of Bangladeshi migrants continue to rely on this form of labour migration to gain socioeconomic mobility and increase livelihood options back home. As previously mentioned, survey results revealed that men's top three reasons for seeking work in Singapore were to provide for basic needs, accrue savings, and start a business respectively. Inasmuch as these can be planned for, findings on actual remittance use revealed a different pattern where debt repayment consisted of the largest proportion of unplanned remittance use (see Figure 15). Whilst spending on basic needs remained a priority (43.4 per cent), debt repayment emerged as the second most prominent use, increasing from a planned 2 per cent to 22.4 per cent, followed by spending on children's education (12.2 per cent). Meanwhile, actual remittance use on savings and investments in businesses decreased substantially from 15.6 per cent and 13.2 per cent respectively to a mere 4.4 per cent in each case. Migrants also tended to overestimate the amount of remittances they would be able to send home. Whilst the median amount forecasted was SGD 800 (USD 624) per month, the actual median figure was SGD 600 (USD 468) – a shortfall of 25 per cent.

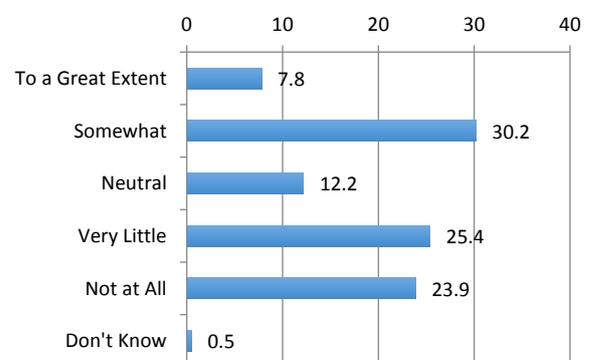


**Figure 15: Planned and Actual Uses of Remittances (n=205)**

Nonetheless, when asked to describe how family life back in Bangladesh was like after they arrived for work in Singapore, the majority (59 per cent) of respondents answered that life was either ‘easier’ or ‘much easier’, particularly amongst those who have fully repaid their loans (see Figure 16). Workers who shared positively about their migration experience were often those who have stayed in Singapore for a substantial period of time. An example is Golam (aged 45, Work Permit Holder), who has worked in Singapore for 14 years and earns a monthly average of over SGD 1,200 (USD 936). He clocks 13 hours of work daily, from Mondays to Saturdays, and sometimes on Sundays to earn extra overtime wages. Every month, he remits approximately SGD 1,000 (USD 780), which is used to support a household of eight back home. Over the years, he has managed to provide for his children’s education, expand the family’s farm, and even purchased new land for a business venture where he plans to build a multi-storey residential complex to lease out. Despite these successes, he shared that it has been challenging to negotiate the demands of being the family’s main financial provider whilst being away from home. As he explained: ‘[My family] definitely wants me to come back. Father, mother, all say come back. Wife and children also want me to come back. But I feel sometimes the money is not enough. My son is staying in Dhaka studying at Gazi College. The expense is a lot [and] I cannot go back now’ (WP001-008, p.14).



**Figure 16: Perception of Family Life after Migration (n=205)**



**Figure 17: Fulfilment of Plans (n=205)**

Amongst workers who felt that life was 'harder' or 'much harder' after migration (18.6 per cent), one respondent explained that it was 'because the work I am doing is very hard, but [the] money is not enough' (WP001-007, p.39). These workers were also more likely to be those still mired in debt, and/or workers on Special Pass status with no access to regular income. A following question asked the extent to which workers felt that they had achieved what they initially set out to do after coming to Singapore. In this instance, close to half of respondents indicated that they achieved 'very little' of their migration goals or 'not at all'. Stemming from this, it seems clear that whilst the majority of workers felt that migration had a positive impact on their family's well-being in some way or another, a significant proportion still had specific plans or goals that were yet to be fulfilled. These responses align with the discrepancy in findings concerning migrants' planned and actual uses of remittances, where plans to accumulate savings and invest in business were overtaken by other more immediate concerns, such as repaying debts and spending on children's education, along a 'hierarchy of needs' (Maslow 1943). Migration as a livelihood strategy is thus necessarily projected over the medium-term, as time is needed to build up capital for increasing livelihood options in the long run. Along a similar vein, when workers were asked to indicate the total number of years that they would ideally like to work for in Singapore before returning to Bangladesh, the average response was 7.3 years.

## ***7.2 Transient Work and Discourses of Return***

The temporal dimensions of migrant construction work are important to consider when assessing the outcomes of men's migration trajectories, especially in the context of precarious work. Inasmuch as restrictive visa regulations and flexible hiring practices in the industry have worked to enforce a certain measure of temporariness amongst Bangladeshi workers, precarity may also inadvertently prolong or perpetuate men's migration journeys through return. Sumon's reflection on the recurrent nature of migration amongst Bangladeshi migrant workers provides insight into how aspects of risk and resilience are often intertwined in men's decision to return. He notes:

In my three and a half years of experience, I have seen most [Bangladeshi] people in Singapore dissatisfied with their work and money. They [either] want to go back, or [do] go back, but I haven't seen anyone who went back and never returned here again. Everybody returns here (WP003-081, p.23).

Whilst Sumon's comment is indicative of strong push factors that tend to propel migrants to embark on circular migration as a livelihood strategy, it also points to elements of risk and gamble involved, especially when taking into account extra costs, such as travel and job placement fees, that are implicated with each migration stint. At the same time, migrants who have worked in Singapore for a number of years also utilise the knowledge, skills, and networks they have developed to increase their chances of finding a good employer. As Zabed explains:

I will not do the hard work now as I did earlier. I am thinking of a company in which the returns are higher compared with the efforts I put in. Actually, everybody thinks this way. When anyone becomes older, then he gets familiarity

with different companies and different people. Some friendships develop, and everybody tries to come into a good company (SP003-174, p.17).

Nonetheless, Zabed views his stay in Singapore as temporary, and construction work as a means to the longer-term end of starting a business back home to support the well-being of his family:

[Once the] money [is] enough, then I'll go [back]. Here, it is temporary. I came here to earn some money, then I'll go back and start a business, and think of how to keep the family happy. Working in the construction sector for [the] long term is harmful for the body... It is not possible to work for life long. I may work for two, four, or ten years. When the age goes beyond 40, then it will not be possible (SP003-174, p.38).

In this regard, the heavy demands of manual construction work imposes a limit on migrants' ability to remain actively employed in an industry where a particular sort of labouring body is demanded – one that is mobile, hyper-productive, and youthful. As Sumon notes, 'I have value till I can work. But when I won't be able to work, I will have no value in Singapore' (WP003-081, p.10).

## 8. Conclusion

The case of Bangladeshi construction workers in Singapore reveals the mutually constitutive nature of migration and precarity, as well as the transnational impacts of precarious work on migrants and their families. Even as labour shortages and fluctuations in construction demand have resulted in an overwhelming dependency on low-waged migrant labour in the industry, increased barriers to entry and the formalisation of recruitment measures have led to a sharp rise in the costs of migration for Bangladeshi workers in recent years. As a result, migrants and their families have found it necessary to undertake significant levels of debt to finance their migration journeys, with many taking longer than expected to fully repay these loans. Apart from the protracted duration at which repayment occurs, the prevalence of migrant indebtedness has also tended to exacerbate workers' unequal bargaining power at the workplace, leaving them vulnerable to unsafe and/or exploitative working conditions. At the same time, stringent visa regulations, including restrictions on job mobility and access to social protection, measures of enforced transience, as well as the hazardous nature of construction work, have further compounded experiences of precariousness for migrants. In this regard, it is clear that precarity is multiscalar in nature, and underpinned by various factors including conditions of training and recruitment at source, migration policies, as well as workplace conditions at destination. Policy interventions aimed at reducing the costs of migration and workers' vulnerability in these areas are particularly important for increasing the development outcomes of migration for construction work.

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## About the Migrating out of Poverty Research Programme Consortium

**Migrating out of Poverty** is a research programme consortium (RPC) funded by the UK's Department for International Development (DFID). It focuses on the relationship between migration and poverty – especially migration within countries and regions - and is located in five regions across Asia and Africa. The main goal of **Migrating out of Poverty** is to provide robust evidence on the drivers and impacts of migration in order to contribute to improving policies affecting the lives and well-being of impoverished migrants, their communities and countries, through a programme of innovative research, capacity building and policy engagement. The RPC will also conduct analysis in order to understand the migration policy process in developing regions and will supplement the world renowned migration databases at the University of Sussex with data on internal migration.

The **Migrating out of Poverty** consortium is coordinated by the University of Sussex, and led by CEO Professor L. Alan Winters with Dr Priya Deshingkar as the Research Director. Core partners are: the Refugee and Migratory Movements Research Unit (RMMRU) in Bangladesh; the Centre for Migration Studies (CMS) at the University of Ghana; the Asia Research Institute (ARI) at the National University of Singapore; the African Centre for Migration & Society (ACMS) at the University of the Witwatersrand in South Africa; and the African Migration and Development Policy Centre (AMADPOC) in Kenya.

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