



## Cause Kit

**Ali Baba** by Randy Ang

### **What do you need to know?**

In 2018, there were almost a million foreign workers holding Work Permits in Singapore, employed in low skilled or semi-skilled industries such as construction and ship-building.<sup>1</sup> Despite the crucial role that migrant workers play in bolstering Singapore's economy, they are often extremely vulnerable to exploitation by errant employers and recruitment agencies.

To find work in Singapore, migrant workers primarily use recruitment agencies, which charge an agent fee in exchange for their services.<sup>2</sup> While the legal ceiling for agent fees is capped at two months of a worker's salary, many workers find themselves at the mercy of agencies who can charge up to 20 times of a worker's monthly salary.<sup>3</sup> For the bulk of workers, agent fees range between \$5000-\$10000, which is substantial given their low salaries.<sup>4</sup> As a result, workers find themselves in high levels of debt.<sup>5</sup>

Additionally, given the physically intensive nature of their work, workers are also more prone to workplace injuries. While Work Permit holders are lawfully entitled to medical insurance coverage of at least \$15,000 per year, many are unaware of their rightful entitlements.<sup>6</sup> A report found that only 64% of Work Permit holders reported having insurance, and even then, they had a poor understanding of whether their coverage included inpatient and/or outpatient expenses.<sup>7</sup> For the most errant employees, they deduct their workers' salaries to recover money spent on medical expenses.<sup>8</sup>

### **Why should you care?**

As a result of these barriers to healthcare, neglect of medical care becomes a pertinent problem for migrant workers. A study of South Asian migrant workers found that 40 per cent of injured workers either missed treatments because they did not have a Letter Of Guarantee – a letter from their employer to the hospital guaranteeing to pay the medical bills – and/or not receiving necessary operations.<sup>9</sup>

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<sup>1</sup> Ministry of Manpower (MOM) (2019) [Foreign Workforce Numbers](#)

<sup>2</sup> MOM (2014) [Foreign Worker Survey 2014: Report on Findings](#)

<sup>3</sup> TWC2 (2018) [Recruitment cost in some cases about 20 times monthly salary](#)

<sup>4</sup> TWC2 (2010) [Justice Delayed, Justice Denied](#)

<sup>5</sup> BMJ Global Health (2017), Ang JW, Chia C, Koh CJ, et al [Healthcare-seeking behaviour, barriers and mental health of non-domestic migrant workers in Singapore](#)

<sup>6</sup> MOM (2019) [Medical insurance requirements for foreign worker](#)

<sup>7</sup> Ang (2017) Ibid.

<sup>8</sup> TWC2 (2010) Ibid.

<sup>9</sup> Harrigan M. Nicholas, Koh Chiu Yee (2015) [Research Report: Vital Yet Vulnerable](#)

For those who face both financial and health concerns, they become at high risk of psychological distress. One study has found that Serious Mental Illness (SMI) is commonplace amongst workers with salary and injury claims.<sup>10</sup> These feelings of anxiety and stress are compounded when workers have unpaid agent fee debts, or when they are threatened with repatriation by their employers - the latter of which occurs to over 50% of those with salary and injury claims.<sup>11</sup>

### **Where is help available?**

Transient Workers Count Too (TWC2) was established to assist migrant workers who face difficulty, through various programmes such as the Cuff Road Food Programme, which provides free meals for about 250-300 workers daily. They also provide medical subsidies to workers, and FareGo provides free loaded EZLink cards for workers who are unable to work but need to travel around. Additionally, Project Roof provides subsidies for rent for workers who have fled their company accommodation. TWC2 is also engaged in research of migrant worker issues.

HealthServe is primarily focused with serving the healthcare needs of migrant workers. This includes subsidising health services to injured migrant workers not receiving health assistance from their employers, as well as mobile health screening clinics at various dormitories throughout the year. They also provide casework and legal support for workers, as well as counselling for those experiencing psycho-emotional stress.

The Migrant Workers' Centre provides free legal aid to migrant workers, as well as financial assistance for workers who cannot fully recover their salary claims.

The centre also recruits foreign ambassadors to help with outreach at dormitories, and at events such as sports carnivals for migrant workers.

### **How can you help?**

#### Be a Donor

Support the work of TWC2 by donating to them [here](#).

#### Be a Volunteer

Migrant Workers' Centre has adhoc volunteering opportunities, such as manning help kiosks, which can be found [here](#). For those who would like to volunteer with professional skills, especially medical-related, you can volunteer at Healthserve [here](#).

#### Be an Advocate

Stand up for the rights of migrant workers and change mindsets that believe they are second-class members of society! Host a screening of Ali Baba with your friends, colleagues, and families. Use our screening kit on [www.15shorts.com/learn](http://www.15shorts.com/learn).

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<sup>10</sup> Harrigan, Koh (2015 Ibid.

<sup>11</sup> Ibid.