



# Migrant Workers Colabs

## Towards a Better Singapore for All

March 2021 Executive Summary

# Report overview

## Part 1 Context

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- Migrant workers and the Singapore story
- Contextualising Singapore
- Perspectives on workers

## Part 3 Complexity distilled

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- Two driving forces
- Insights gained during Colabs
- Our maps
- Ecosystem and stakeholder maps
- Composite journey maps
- Issues map

## Part 2 Our journey together

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- A complex issue
- A systems approach
- Colabs journey and participants
- Series outline

## Part 4 The future and you

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- A suggested theory of change
- Areas of opportunity
- Future state stories
- Kick-start your actions together

## Appendix: resources

# Context

## *Singapore's story*

- The contributions of migrant workers to our country's progress and prosperity are part of Singapore's story.
- We are now a leading city, admired for its safety, security, and for the opportunities available.
- Regulation and its broad implementation has resulted in the continual gradual improvement in workers' living standards and wellbeing.
- This is not to deny that implementation gaps and errant behaviour exist. Furthermore, the Covid-19 pandemic's effects on workers' physical and mental wellbeing brought these and other issues to light.

## *Contextualising Singapore*

- Knowing some of the similarities and differences between us and other countries can help contextualise our understanding, so that we do not understate our progress or overstate the gaps in our ecosystem.



# Our journey

## Our aspiration statement

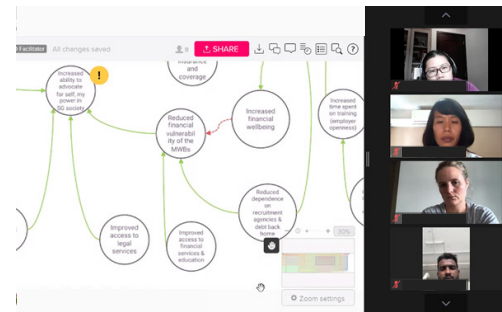
How do we improve the quality of life of migrant workers for a better Singapore for all?

## A complex issue

- Is emergent and changing.
- Has no single root cause.
- Requires multiple cross-sector stakeholders to work together.
- Requires designing systems-level interventions.

## Approach and participants

- Engaging our stakeholders in-depth rather than academic research or large-scale surveys.
- At the heart of our journey were five 3-hour virtual sessions. Across these sessions, we encountered 105 individuals (including 15 migrant workers) from 53 organisations across the public, private, and people sectors.



# Insights gained

**Two driving forces**  
**characterise the experiences**  
**of many stakeholders:**

## Balance

Different individuals and stakeholders take significantly opposing directions. It is difficult to find a suitable and balanced middle ground.

## Divergence

There is no 'typical' persona of any stakeholder group. Each person's choices and pathway are different; we cannot generalise them.

Economic factors (cost, risk, debt) constrain workers and businesses

Work-life balance and goals differ across individuals and stakeholder groups

Unequal power dynamics create fear and misunderstanding

Consolidating efforts can help overcome language and knowledge challenges

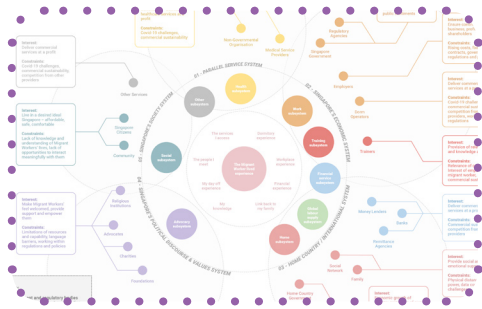
Positive journeys reveal the good we need

Existing partnerships show the way for collaboration

Reimagining our interactions leads to a more caring and inclusive society

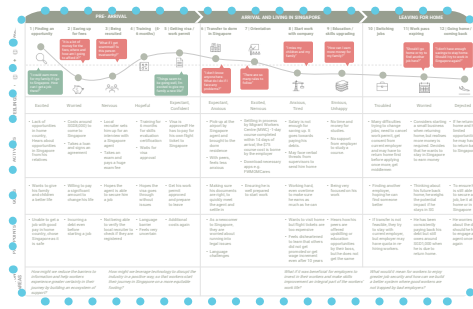
# Our maps

## Ecosystem and stakeholder maps



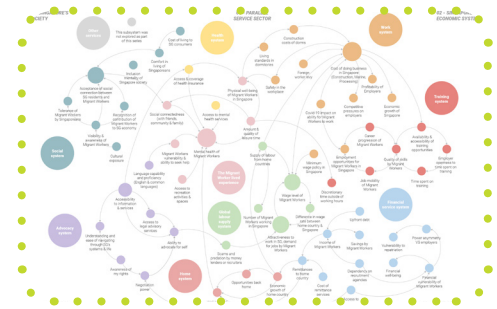
Deepen in empathy and understanding for the many different systems and stakeholders involved in the space

## Composite journey maps



Encounter migrant workers on diverging life journeys

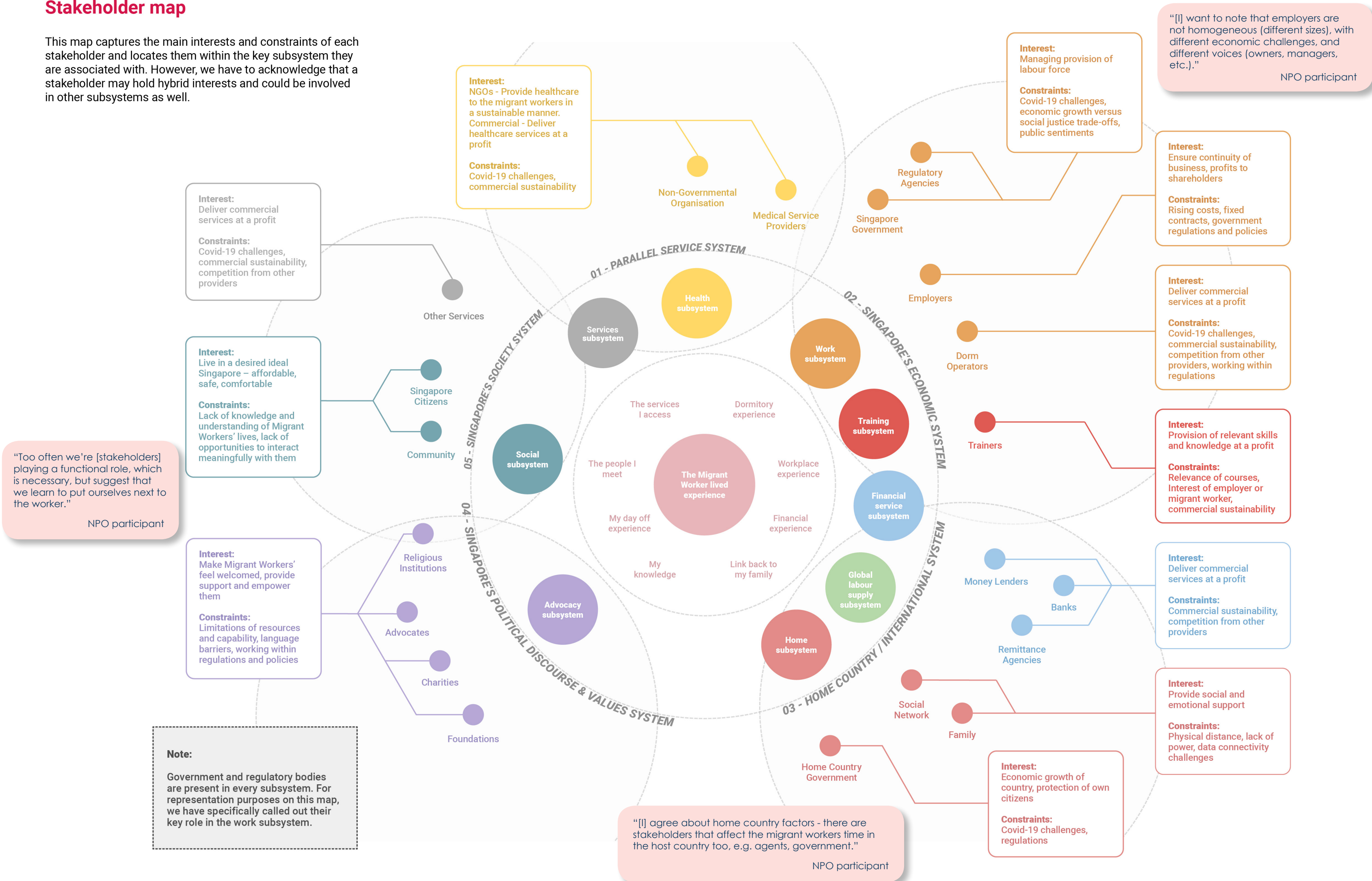
## Issues map



Stimulate your thinking by seeing how issues are interconnected

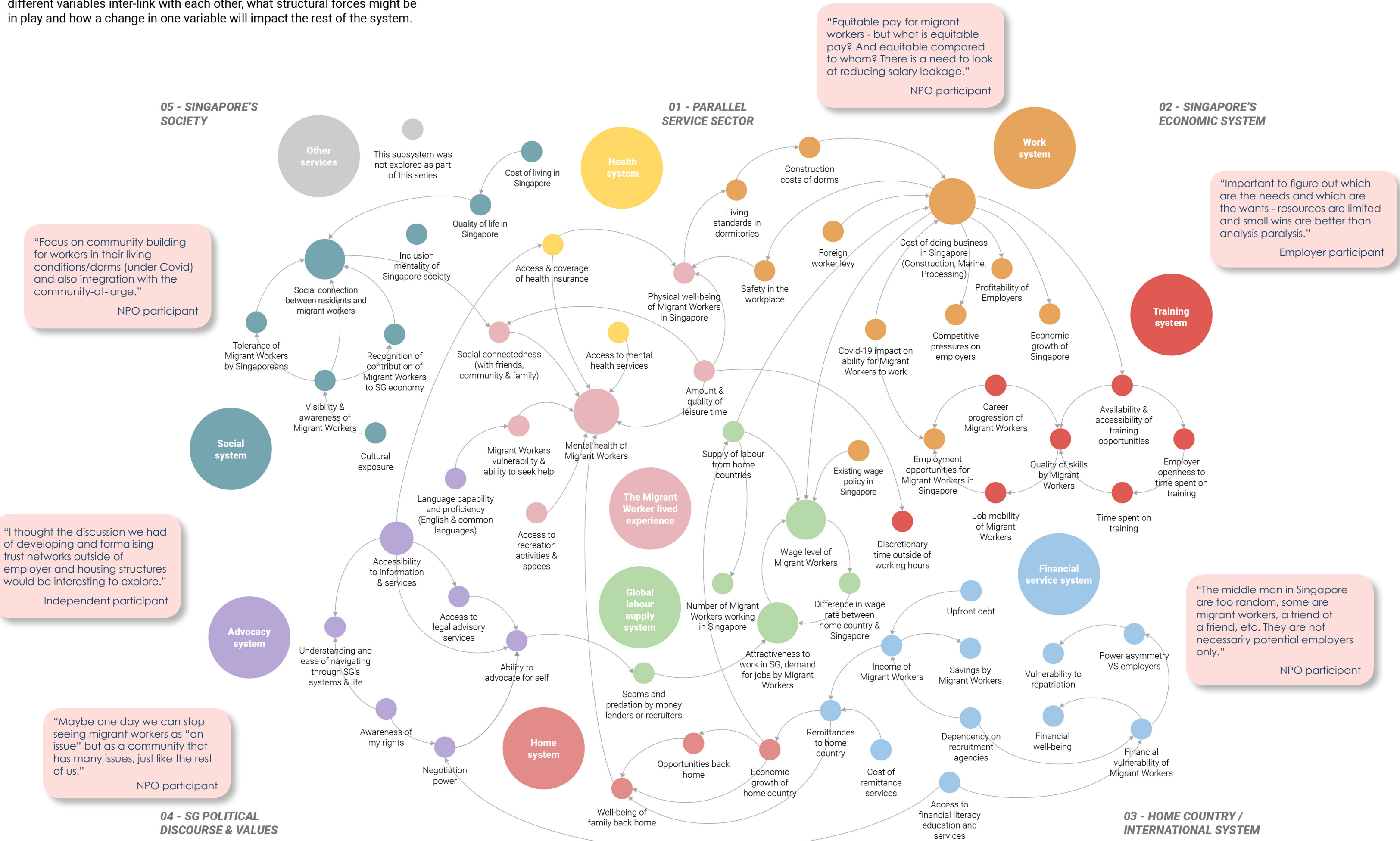
# Stakeholder map

This map captures the main interests and constraints of each stakeholder and locates them within the key subsystem they are associated with. However, we have to acknowledge that a stakeholder may hold hybrid interests and could be involved in other subsystems as well.



# Issues Map

This map explores the issues within each subsystem. It shows how the different variables inter-link with each other, what structural forces might be in play and how a change in one variable will impact the rest of the system.



"Equitable pay for migrant workers - but what is equitable pay? And equitable compared to whom? There is a need to look at reducing salary leakage."  
NPO participant

"Important to figure out which are the needs and which are the wants - resources are limited and small wins are better than analysis paralysis."  
Employer participant

"Focus on community building for workers in their living conditions/dorms (under Covid) and also integration with the community-at-large."  
NPO participant

"I thought the discussion we had of developing and formalising trust networks outside of employer and housing structures would be interesting to explore."  
Independent participant

"Maybe one day we can stop seeing migrant workers as 'an issue' but as a community that has many issues, just like the rest of us."  
NPO participant

"The middle man in Singapore are too random, some are migrant workers, a friend of a friend, etc. They are not necessarily potential employers only."  
NPO participant

"D explained, 'we save for our family... we need to give our family love. Surely, everybody don't want to go [to] other country, [they] need to stay together with family'.  
Reflection from migrant worker engagements

05 - SINGAPORE'S SOCIETY

01 - PARALLEL SERVICE SECTOR

02 - SINGAPORE'S ECONOMIC SYSTEM

04 - SG POLITICAL DISCOURSE & VALUES

03 - HOME COUNTRY / INTERNATIONAL SYSTEM



# Areas of opportunity

After co-creating the three kinds of maps in the previous part, our participants identified possible areas of opportunity.

They are not intended as “strategic roadmaps”, but areas of existing and potential leverage to realise our aspiration statement.

Take inspiration, refine them, and find collaboration opportunities as the migrant workers situation continually evolves.



# Collaborative innovation around the labour supply model

## KEY STAKEHOLDERS

1. Government
2. Employers
3. NGOs
4. Tech companies

## EXISTING INITIATIVES

1. **MOM**: App to indicate if they have been paid, and how much.
2. **MOM**: Educating migrant workers to ensure they are aware of the avenues of help.
3. **MWC & POSB Membership programme + MOM**: Platform for e-crediting of salary. Account opening process has been integrated with MOM work pass issuance system.
4. Digital salary tool for clients to pay salary straight to migrant workers' wallets.
5. **Sama** - linked to reducing middleman costs during recruitment and adding value to the ecosystem.

## OPPORTUNITY AREAS

Innovation around recruitment to reduce migrant workers' debt up front

Digital tools to facilitate timely payment of salary by employer and better financial management

Responsive regulation to reward the good employers, and enforcement against the bad employers

## DESIRED OUTCOMES

Migrant workers are able to start work in Singapore with minimised debt.

Greater adoption of digital payment modes among workers and employers.  
  
Workers are paid on time and able to remit money back home without incurring high fees.

Workers are protected from exploitative practices by middle men and bad employers.

## NATURE OF TACTICS AND TIME HORIZON

### LONG TERM

Effecting the global system by providing a home-based alternative that is linked with Singapore-based solution.  
  
Secure local licensing in markets to prevent people from exploiting margins - ancillary fees.  
  
Socialisation of alternative by workers back home who have worked in Singapore before.

Refinement of regulatory frameworks to blacklist and penalise errant employers.

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### MEDIUM TERM

Re-imagining the middleman role by tapping on technology while ensuring business is still viable.  
  
Work with NGOs, governments, and workers to close gap between actual cost and prices charged.  
  
Disrupt market with process engineering.

Facilitate partnership building with champions and other interested parties (E.g. Sama with mentors).

Reward schemes for model employers with good labour practices specific to migrant workers  
  
Policy driven initiatives to ensure that bad employers do not get away with exploitative practices.

### SHORT TERM

Interventions by stakeholders or groups of stakeholders may result in working against the interests of other actors in the landscape. Partners working in collaboration with one another should examine carefully the knock-on effects of their efforts.

We need to consider if small and medium enterprises across different industries will be able to afford implementation of digital solutions.  
  
There is a need to consider the limits of Singapore's reach if middlemen are under different jurisdictions; Middleman roles also exist for a reason; what takes their place that can improve how the system works?  
  
Workers may be afraid to use digital payments as they cannot see where their cash is going to. Education is need to give them assurance and possibly work with banks to have more ATMs in dormitories.

Create awareness to convince employers and workers to get on digital payrolls.  
  
Leverage on technology and other platforms to accelerate information flow on initiatives between different stakeholders and workers.  
  
Bring greater awareness to current efforts that are making good impact.

## GENERAL IMPLICATIONS AND CONSTRAINTS

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There are underlying reasons why workers prefer cash; it may work better for several reasons. This needs to be taken into account when considering digital platforms.  
  
On remittances, we also need to consider if there are issues of mistrust of financial institutions which may hinder use of digital facilities.

## POTENTIAL IDEAS

1. Leveraging on technology and other platforms to accelerate information flow on initiatives between service providers & workers.
2. Digital payroll adopted by more employers and other stakeholders. Cash may be preferred for now, and smaller companies may not be able to afford the costs.
3. A fair employment framework as a form of accreditation, perhaps taking reference from the current Green Mark Certification Scheme.

## POTENTIAL PARTNERSHIPS

1. STEP can work with trisector partners.
2. Sama can work with employers on retention, to gather and share data.
3. Strengthening ties between employers associations & MWC.

# Supporting migrant workers to build a better future in return for their service

## KEY STAKEHOLDERS

1. Government
2. Employers
3. NGOs + Foundations

## EXISTING INITIATIVES

### JOB OPPORTUNITIES

1. SCAL + MOM: Construction Manpower Exchange Scheme (Job-matching).
2. SCAL: Foreign Construction Workers Directory (FCWDS) for hiring worker with expiring work permits.
3. MOM + various TACs e.g. ASPRI – Change of Employer Scheme.
4. MOM + SBF: Manpower Connect.

### SKILLS AND TRAINING

1. SDI Academy, RLAf: Provide skills training (English classes, IT classes).
2. TSL/ICF International: Mentorship of Migrant Worker by supervisors.

## OPPORTUNITY AREAS

Access to training and skills building

Enabling transfers between employers

Acquiring financial literacy for improved life planning

## DESIRED OUTCOMES

Greater mobility  
Greater versatility (able to be deployed across different work roles)  
Increased productivity  
Higher salaries

Greater mobility for workers  
More exposure and skills for future  
Less cost incurred - no additional recruitment fees  
Job security for workers

Better life planning (savings for future investment, unforeseen life circumstances)

## NATURE OF TACTICS AND TIME HORIZON

### LONG TERM

Institutionalising the current temporary transfer schemes that were set up due to the Covid-19 pandemic.

Savings scheme "Save as you earn".

### MEDIUM TERM

One-stop portal,  
Job portal for migrant workers with expired passes / info center at recreation centres.

More specialised knowledge e.g. savings for life events.

### SHORT TERM

Courses available by NPOs (English, communication skills, financial literacy).  
Enabling pathways to transfer employers - COE MOM policy.  
Initiatives that enable transfer schemes to be matched with training schemes.

NGOs highlight the good work of good employers to drive recognition.

## GENERAL IMPLICATIONS AND CONSTRAINTS

Increased cost for employers

Lack of time for workers when they may prefer to be earning income

There is a need to further unpack how employer-employee relationships will be affected, e.g. increased ability of migrant workers to find other jobs may disincentivise employers to action

## POTENTIAL IDEAS

1. Job fairs for migrant workers in Singapore
2. Establish a 'CPF-like savings for migrant workers.
3. Re-training in field of food production aligned to Singapore's development plans – future partner producers when they are in home country.
4. Upskilling through entrepreneurship bootcamps.

## POTENTIAL PARTNERSHIPS

1. Employers + BCA: Re-training of workers at subsidised rates locally to incentivise more employers to send their workers for training.
2. Foundations with other stakeholders to fuel research/innovation, programmes/platforms.

# Empowering migrant workers with accessible information

## KEY STAKEHOLDERS

1. NGOs + Foundations
2. Dormitories
3. Government

## EXISTING INITIATIVES

1. MOM: "FWHandy" guidebook since 2010, covering topics like work permit conditions, safety tips, offences/penalties, assistance channels; available in 6 languages
2. Migrant Workers' Assistance Fund (MWAF) helps workers redress employment disputes, furthers education and awareness of their employment rights.
3. Law Society Pro Bono Services: Work-in-progress care hotline, remote clinics and group sessions on specific issues that they may require help in. Legal clinics for individuals.
4. GlobalSign.in: app to assist workers gain access to resources and enable self-help, through IMDA's Open Innovation Platform (OIP) with NVPC.
5. TWC2: Research and advocacy – for easier job mobility, online direct assistance.

## OPPORTUNITY AREAS

Improving English language skills

Providing 'how-to' guides in native languages on all the relevant services needed.

Giving access to existing trusted news sources in-language, moving towards a one-stop service channel

## DESIRED OUTCOMES

Improved English language skills.

Improved workplace comprehension, performance and safety.

Resistance to fake news.

Empowered migrant workers who can better navigate life and work in Singapore.

Better able to advocate for self, entitlements and rights.

Less vulnerable to exploitation by those information advantages.

## NATURE OF TACTICS AND TIME HORIZON

### LONG TERM

Improvements in English proficiency for each migrant worker coming to Singapore.

A trusted ecosystem of digital access to news, information and services.

### MEDIUM TERM

Holistic, in-language, migrant worker-centric how-tos on all major services.

Launching the trusted one-stop.

### SHORT TERM

Continue and scale language tuition efforts.

Consolidation of the resources already existing.

Identifying gaps and coordinating content production.

Mapping the existing digital tools, including MOM's FWMOMCare app and bulletins disseminated through dormitory managements.

Experiments with outreach over preferred channels.

## GENERAL IMPLICATIONS AND CONSTRAINTS

Language acquisition is hard, and time-consuming, and workers are time-poor.

More empowered workers may mean more conflict with employers and other stakeholders.

Adoption of apps and information sources is a human choice, and top-down introductions may not work.

Many resources already exist, and we should not further duplicate efforts.

Interpretation is currently labour and resource intensive.

## POTENTIAL IDEAS

1. Peer mentorship.

## POTENTIAL PARTNERSHIPS

1. DASL may be able to link GSI with MOM on information aggregator.
2. Collaboration between GSI and other partners to enable the adoption of web-based solutions.
3. Establish network of linkages to link workers to NGOs in home country.
4. Foundations with other stakeholders to fuel research/innovation, programmes/platforms.

# Ensuring migrant workers can lead a decent life with dignity in Singapore

## KEY STAKEHOLDERS

1. NGOs + Foundations 2. Dormitories 3. Volunteers 4. Government

## EXISTING INITIATIVES

1. Project Dawn (see page 16): framework to build support ecosystem for better mental health awareness and better access to care services.
2. Quick build dormitories with better living conditions + recreation centres.
3. DASL, SCAL, MOM, MOH: ensuring dorms/workplaces are safe; DASL: New dorm design/infrastructure to be more pandemic-resilient.
4. Partnership between MWC and Leap201 on new insurance scheme (Care4MigrantWorkers) underwritten by NTUC Income.
5. Woh Hup Workers' welfare committee: personalised messages/birthday cards from charities; celebrating International Migrants' Day at project sites
6. Maybank: Working with Malaysian Association in Singapore to support low-wage Malaysian workers.
7. Migrant Workers' Assistance Fund (MwAF) helps workers redress employment disputes, furthers education and awareness of their employment rights.
8. AGWO: Adopt-a-dorm; dorm-to-home initiative; Christmas cupcakes & muffins (10k distributed); Christmas parties in dorms; mental wellness/virtual Crossfit/virtual English classes; counselling, case management, befriending.
9. STEP: early-stage piloting tripartite approach focused on workers' journeys.
10. Collaborations between RLAf, MUIS, and mosques for access to prayers, recreational programmes, religious festivals, and outreach.
11. We The Good, SCAL, HIA, Contentment Foundation: training on mental health resilience.
12. Social Collider: adopting 80 workers at Tagore Lane to support living needs.

## OPPORTUNITY AREAS

## DESIRED OUTCOMES

## NATURE OF TACTICS AND TIME HORIZON

### LONG TERM

### MEDIUM TERM

### SHORT TERM

## GENERAL IMPLICATIONS AND CONSTRAINTS

## POTENTIAL IDEAS

Keeping migrant workers fit and healthy through an improved work and living environments	<p>Future-ready system surrounding migrant workers for future pandemics.</p> <p>Environments with holistic work, live, play elements.</p> <p>Safe workplaces.</p>	<p>Future-ready system surrounding migrant workers for future pandemics.</p>	<p>Encouraged work-life balance - including 'enforced' 1 day off a week as either policy or best practice.</p>	<p>Continuation of safe workplace practices.</p> <p>Sharing best practices on dorm design/ environments; improving communal facilities within dorms by learning from exemplars.</p> <p>Improving access to social/recreational facilities, following gradual resumption of communal facilities.</p>	<p>Cultural aspects of behavioural change.</p> <p>Potentially increased costs to multiple stakeholders.</p>	<ol style="list-style-type: none"> <li>1. Scale 'Contentment Foundation' training platform and curriculum after modifying content.</li> <li>2. Sports/recreation activities, e.g. cricket league for workers.</li> </ol>
Increasing access to mental health services and reducing stigma	<p>Protection for more against vulnerability.</p> <p>Access help without fear of negative consequences.</p> <p>Consideration of their religious/spiritual lives.</p>		<p>Partnerships with religious institutions / organisations.</p>	<p>Scale up befriender model.</p> <p>Have workers be para-counsellors. / well-being ambassadors /informal migrant worker leaders.</p> <p>Training in dorms on mental health resources.</p> <p>Programmes to reduce stigma about asking for help.</p>	<p>Desire to work more and earn more conflicting with desire for greater work-life balance.</p> <p>Fear of repercussions.</p>	<h3>POTENTIAL PARTNERSHIPS</h3> <ol style="list-style-type: none"> <li>1. Recreation centres + NGOs.</li> <li>2. Foundations with other stakeholders to fuel research/ innovation, programmes/ platforms.</li> <li>3. Working with Project Dawn on enhancing mental health care support for migrant workers.</li> </ol>
Increasing financial literacy and security through awareness and access to support services	<p>Knowledge about grievance channels.</p> <p>Knowledge about how to manage their financials.</p>		<p>Knowledge about how to manage their financials.</p>	<p>Growing knowledge about grievance channels and the consideration of (more) anonymous/two-way channels to raise concerns or exchange ideas.</p>	<p>Need to consult multiple stakeholders.</p> <p>Challenge of finding the time for training (both employers and workers).</p>	

# A place for migrant workers within Singapore's collective story and society

## KEY STAKEHOLDERS

1. NGOs + Foundations
2. Volunteers
3. Groundups
4. Dormitories
5. Employers
6. Government
7. General Public
8. Media
9. Schools

## EXISTING INITIATIVES

1. MWC: Makan with me: Singaporean families hosting meals with workers.
2. WIMBY: Youth-driven hangout sessions with migrant workers.
3. A Better World: Cqovid-19 features.
4. AGWO: Programme to get migrant workers to meet locals; and further initiatives cited in the previous area of opportunity, e.g. adopt-a-dorm, befriending & outreach
5. We The Good: storytelling through images.
6. We The Good X AGWO: changing perceptions.
7. WePals: Online group hangouts between youths and similar age migrant workers.

## OPPORTUNITY AREAS

Fostering recognition and respect for migrant workers' contributions

Increasing social connections between migrant workers and Singaporean locals

Shifting perceptions and acceptance of migrant workers in Singapore's society

## DESIRED OUTCOMES

Shift in attitudes across society to view and treat migrant workers with greater respect.

Deeper mutual understanding through increasing meaningful interactions.  
  
Authentic connections.

## NATURE OF TACTICS AND TIME HORIZON

### LONG TERM

Mapping out various initiatives run by different ground-ups and NGOs to develop future collective initiatives.

Identify synergy and coordination of efforts to achieve greater impact.

Building up a shared value system.

### MEDIUM TERM

Embed into school curriculum the sharing of migrant workers' stories and outreach to students.

Scaling up interactions through organised activities via RCs/CCs.

Tapping on interest-based groups and associations to provide regular touchpoints for interaction at scale, e.g. sports leagues.

Inculcate a shift away from using language that positions migrant workers as "other" in our everyday/ media discourse.

### SHORT TERM

Media stories to raise profile and highlight contribution of migrant workers to our society.

Organised and structured interaction opportunities led by groundups.

Utilise social media to address and myth-bust common stereotypes.

## GENERAL IMPLICATIONS AND CONSTRAINTS

We require whole-of-society approaches to move together in this direction.

We require stronger coordination across various initiatives and players involved.

As noted on the "work-life balance" insights page, people's needs and goals differ per person and across time. This means that the opportunities for interactions between migrant workers and locals may be limited.

We may not see strong indications of impact in a short time – since it takes a long time to shift mindsets/ perceptions.

## POTENTIAL IDEAS

1. Inter-community sport leagues in the post-Covid-19 life.
2. Programmes to foster mutual sharing and create shared experiences between migrant workers and residents (e.g. over meals, sharing of culture & practices, volunteering, or visiting a place of interest together).
3. Befriender programme with local Singaporeans.

## POTENTIAL PARTNERSHIPS

1. Working with RCs/CCs on outreach and friendship programmes between migrant workers and neighbourhood community.

# The future and you

## Stakeholder cards

- These can help us quickly find existing initiatives and potential partners.

## Journey map template

- These can lead to deeper encounters with migrant workers.

## Collaborate for Good

- This [platform](#) is a place for posting or finding collaboration opportunities.

## Connect with us

- The Colabs team is ready to support you. Contact us at [connect@colabs.sg](mailto:connect@colabs.sg).



This is an executive summary of the full Migrant Workers Colabs report which is available on the [Colabs website](#). The report was released in March 2021.

If you need more information on Colabs, you may visit [cityofgood.sg/colabs](http://cityofgood.sg/colabs). Do write in to [connect@colabs.sg](mailto:connect@colabs.sg) if you have any questions or would simply like to get in touch.

## About NVPC

The National Volunteer & Philanthropy Centre (NVPC) is the steward of the City of Good vision for Singapore, where individuals, organisations, and leaders come together to give their best for others. Through our brands, programmes, and initiatives, we facilitate partnerships with Non-Profit Organisations, public sector bodies, and individuals to enliven the giving ecosystem within Singapore.

# Together, let's build a City of Good

Towards a



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