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Evaluating Information Asymmetry in Singapore's Migrant Labour Market Through Worker Awareness of Existing Protections

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ABSTRACT

This paper has examined the living and working conditions of low-wage migrant workers in Singapore, focusing on healthcare access, awareness of labour rights and the effectiveness of government intervention. Through using a multimodal approach, the study combines secondary data from the Ministry of Manpower reports, with primary interviews from migrant workers from India and Bangladesh. The findings have demonstrated that many workers face long working hours, high recruitment-related financial and economic burdens and substantial living costs despite migrating to primarily support their family who are living back in their home country. A key pattern was limited awareness of healthcare entitlements and legal protections, indicating persisting information asymmetry between employers and workers. This implies that existing laws are less effective in practice due to gaps in knowledge and accessibility. The research has highlighted that improving migrant worker welfare depends on formal regulations and ensuring clear communication, education and enforcement mechanisms. Ultimately, the findings contribute to a holistic understanding of how information gaps can weaken the understanding, productivity and well-being of migrant labour. It underlines the need for targeted policy interventions to improve health and safety outcomes, working conditions and overall quality of life of migrant workers in Singapore.

Keywords: Migrant workers; Marine Shipyard; Chronic conditions; Ministry of Manpower (MOM); Exploitation of workers; Government Intervention; Asymmetric information; Construction Sector; Process Sector; Non-resident Workforce; Non-traditional Sources; Temporary Work Permits; Labour Protections' Policy Recommendations; Workplace Safety Regulations; Employment Regulations; Workplace Injury Insurance; Health Insurance; Market Failure; Under-reporting Injuries; Healthcare Access; Living Conditions; Public Health Risks; Productivity; Working Hours; Recruitment Fees.

INTRODUCTION

Background: Migrant Workers in Singapore

Migrant workers are an integral part of Singapore's economy, yet many face conditions that leave them vulnerable. This paper uses two related but distinct measures of the migrant population, each defined separately here to avoid conflation. As of June 2023, there were approximately 1.08 million non-resident workers in Singapore, accounting for around 30% of the total workforce. This term refers to foreign nationals without permanent residency working across all pass types. Separately, the Work Permit category is reported to have grown substantially by December 2025. This is the lower-wage, sector-restricted pass most relevant to this study. Roughly 44% of this population occupies a work-permit pass.

In terms of the geographic breakdown of the population, the Singaporean government has a list of recruitment countries in terms of having traditional and non-traditional (NTS) sources. Hence, many Work Permit holders come from NTS countries. This includes Bangladesh, India, Myanmar and the Philippines. The government has specifically wanted recruitment from these countries to only labour-intensive sectors where there is a lack of manpower. These workers are concentrated in three main sectors: Marine Shipyard, Construction and Process sectors, referred to mainly as the CMP.

The Marine Shipyard sector refers to workers that are involved in the building or repairing of ships. This may include the repair of recreational boats and lighters. On another level, Construction in Singapore is split into three main parts: the Construction of buildings, civil engineering of public goods, such as water, roads and railroads, and specialised Construction that may involve installations or demolitions of workplaces. On another level, the process sector revolves around the production of petroleum and pharmaceutical products. Since the processes are complex in nature, they require higher skilled workers. It is important to know that these sectors are interdependent and pivotal to Singapore’s thriving economy. For example, workers who are based in the processing sector can collaborate with Construction contractors to maintain process plants. Due to the labour-intensive nature of the job and working long hours, many workers are prone to injury and exploitation from employers. According to primary research that was conducted for the purpose of this research paper, 9 out of 44 (20.5%) migrant workers that were surveyed worked for 8 hours or less, a considerable share even working for more than even 12 hours a day (18.2%, see Findings).

Challenges in Living and Working Conditions of Low-Wage Migrant Workers

According to research, during the COVID outbreak in 2020, over 90% of all cases in Singapore belonged to migrant workers living in dormitories. After government lockdowns, the movement of over 300,000 workers was restricted. Thus, resulting in large aggregations of infections. Furthermore, while going for routine check-ups at hospitals, between 8% and 38% of all workers were diagnosed with having two or more chronic conditions at the same time, like hypertension, diabetes mellitus, and hyperlipidaemia, and most stating that they had no previous knowledge of any conditions. This stemmed from bigger problems related to living and

working conditions of migrant workers in Singapore. With over 20 people occupying one dorm and shared amenities, the risk of spreading viruses and infections can exponentially rise. On another note, when questioned in Parliament (2020) about the issue, the Ministry of Manpower (MOM) refused to give any pledges or guarantees that the matter would be resolved in the foreseeable future.

Study Motivation and Significance of the Study

This research is pivotal as it showcases a clear gap between access to healthcare and legal rights that migrant workers are entitled to in Singapore. Many workers are unaware that employers are required to provide insurance over work injuries which leads to delayed treatments and higher chances of worsened conditions. Moreover, limited knowledge in legal representation, such as the right to clean and safe workplaces and regulated working hours makes workers more vulnerable to being exploited by employers. As a result, it can lead to lower reports to the MOM. By depicting the asymmetric information in this market, migrant workers are able to better maximise their utility by using government systems and getting medical attention on-time.

The Aims and Goals of the Paper

The aim of the paper is to inform and educate migrant workers, their families and the government about whether government provisions, including stricter enforcement of maximum working hours and mandatory rest days, expanded and better-communicated healthcare insurance coverage, and multilingual education programmes are necessary in promoting a better and fair quality of life for migrant workers in Singapore. Additionally, this study will establish how there are systemic issues relating to accessing healthcare and poor working conditions. This is due to a lack of awareness and knowledge of rights that migrant workers possess. In the Literature Review section, the paper will identify the concept of government intervention. Then, it will analyse the difference that the government can make as well as assess current government frameworks, such as insurance, and whether or not they are effective for the migrant workers. Furthermore, the research will examine studies and surveys about the living conditions and understand to what extent the information asymmetry between employers and workers exists, and how it affects quality of life of the workers living in Singapore.

In the Methodology section, by using primary data, the paper will analyse the current living standards and knowledge that migrant workers have about their rights. The section will identify and justify a policy that the government may place to close the gap between these workers and the rest of society. Finally, the Findings and Discussion section will synthesise the data and emphasize patterns in terms of workers' awareness of their legal rights and healthcare access. Then, it will use these findings in relation to policy frameworks that currently exist today, and analyse what policies would help better the lives of migrant workers. In addition, it will focus on broader socio-economic factors including working practices, communication and the usefulness of government bodies. Lastly, the section will recommend potential policies that can be implemented.

LITERATURE REVIEW

Government Intervention in Labour Markets

Government intervention refers to the actions that are taken by governments in order to influence and regulate economic activity to correct any possible market failures of inequalities. In terms of labour markets, this may take on multiple forms and rely on various factors. This may include introducing a national minimum wage, different regulations or legislations, and improving the provisions of education and training. Overall, these policies aim to correct situations where resources are not allocated in a socially optimal way. Therefore, resulting in a disequilibrium. Governments may choose to intervene through behavioural nudges. This refers to the process of influencing individual behaviour through subtle changes to the surroundings, and pursuing legal battles with trade unions. Thereby, shaping how labour markets can operate.

Market Failures Relevant to Migrant Labour

Several distinct market failures are commonly discussed in relation to migrant labour markets. They include: asymmetric information, unequal bargaining power, externalities, and enforcement problems. This study's data speaks mainly to the first.

Asymmetric information: employers and government agencies typically know more about applicable regulations and entitlements than migrant workers do. This is the primary focus of this paper, and the survey data presented in the Findings section speaks directly to it.

Unequal bargaining power: because Work Permits are tied to a specific employer, workers have limited ability to change jobs, which can weaken their position when negotiating pay, hours, or conditions. This study's Table 1 data touches on this indirectly through workers' perceptions of job mobility, but it was not a primary focus of the survey instrument.

Externalities: overcrowded dormitory housing can generate public health externalities beyond the individual worker, as illustrated by the 2020 COVID-19 outbreak. This study did not directly measure externalities and only references the existing literature on this point.

Enforcement problems: even where regulations exist on paper, monitoring and enforcement capacity may be limited. This study did not assess enforcement directly, though workers' reported uncertainty about coverage may be a downstream symptom of it.

Of these four, this paper's primary data is best suited to speaking to asymmetric information; the other three are discussed only with reference to secondary literature.

The Role of Government Intervention in Improving Worker Welfare

The concept relies on the ability to improve equality and inefficiencies in the labour market. For example, setting a maximum working week can prevent workers exploitation. In saying that, firms may not like this adjustment as this increases their cost of production and lowering total revenue. Similarly, governments implementing supply-side policies, such as education and training helps address the lack of skills that migrant workers may possess. This can be due to under-training from employers. Furthermore, establishing regulations about discrimination due to race, gender and/or religion results in fairer treatment, which can result in welfare gain in society. It is important to note that each intervention may have unintended consequences and result in negative externalities arising. Therefore, leading to a separate market failure. This indicates the importance that government policies need to be specific and targeted to make positive differences in a society.

Migrant Labour Policy in Singapore: History and Current Framework

Singapore's immigration policy has historically been closely linked to developing its economic development strategy. Since independence in the year 1965, the government has relied on migrant labour in reaction to the labour shortages, rapid industrialisation and an ageing population. During the 1970s and 1980s, Singapore transformed itself into a manufacturing and export-heavy economy. As a result, there was an increased demand for low-wage labour in sectors, such as construction, shipbuilding and domestic work. Thus, the state implemented a two-track immigration system that differentiated between 'highly skilled' and 'low skill' migrant workers. Highly educated expats were granted pathways into permanent residency and higher salaries. Whereas, lower-skilled workers from countries, such as Bangladesh, India and Myanmar were employed on temporary Work Permits, with restricted labour mobility and limited access to social protections. This means that workers cannot freely change their current jobs, sectors or employers. Their Work Permits are usually tied to a specific employer, making them dependent on employers and reducing their bargaining power, even in cases of poor working conditions. Limited protections means that migrant workers may not receive the same level of welfare, healthcare support, housing rights and/or employment benefits as citizens, permanent residents, and E pass holders that are from foreign countries. This implies that if employment is lost, access to the little amount of protections will also become uncertain.

Policy Recommendations for Improving Migrant Worker Welfare

The Singapore government could further improve the lives of migrant workers by strengthening their labour protections, expanding healthcare accessibility, and increasing regulation of working and living conditions. For instance, one possible policy change would be introducing stricter enforcement of maximum working hours and mandatory rest days. In many labour-intensive sectors, such as construction and shipyard work, migrant workers face excessively long working hours in physically demanding and high-risk environments. The government could introduce a legally enforceable maximum working hours, mandatory overtime limits and stricter penalties for employers that violate labour regulations. In addition, mandatory weekly rest days should be closely monitored to ensure compliance rather than remaining dependent on employer discretion. This can be done indirectly through non-governmental Organisations (NGOs) as consistent monitoring by

the government is impractical and inefficient. These measures would reduce worker fatigue, workplace accidents and can increase long-term physical health. Therefore, ultimately increasing productivity and lowering healthcare costs associated with migrant workers.

Furthermore, healthcare access can be improved through providing expanded mandatory insurance coverage and the assurance that employers relay this information on to workers. Although employers are already required to provide medical insurance, many workers still face barriers, such as limited awareness of their personal rights, having language difficulties, fear of deportation and reluctance to report their injuries. The government can address this by introducing multilingual healthcare education programmes which focus on informing migrant workers about their medical and personal rights and protections, provide information about workplace injury compensation and mental health support. These programmes could also educate workers on how to access more affordable and quality based healthcare services without employer intervention. This will enable them to act freely without the fear of losing their job. In addition, NGOs could collaborate with the government to conduct workshops and distribute translated material about health related policies and systems in dormitories and workplaces. This allows for improved and up-to-date healthcare knowledge, encourages earlier reporting of injuries and reduces untreated illnesses.

METHODOLOGY

Data Sources and Data Collection

This study has used primary survey data from 44 migrant workers, supported by secondary information from Ministry of Manpower reports and policies. The MOM sources are used to understand the official goals of Singapore's migrant worker regulations. Whilst, the survey data is used to compare these goals with workers' lived experiences.

Primary data for this study was collected through in-person interviews conducted between March and April 2026 at ItsRainingRaincoats, a Singapore-based charity organisation that supports migrant workers in Singapore. Respondents were approached at ItsRainingRaincoats, where visitors to the charity were invited to take part in the survey. Verbal consent was obtained from each participant after the purpose of the study was explained and they were informed that their responses would be kept anonymous. Interviews were conducted in English, which all participating workers were able to understand and respond in.

20 questions were used as both quantitative and qualitative questions. This provided a more holistic understanding of the problems that are faced by migrant workers in Singapore. The quantitative data provides patterns and trends, and qualitative data explains the reasons, experiences and views of the migrant workers. The interviews focused on gathering information regarding the workers' backgrounds, working and living conditions, and their awareness of labour and healthcare rights. There was a particular emphasis in regards to understanding their knowledge of healthcare access, medical insurance coverage, workplace injury compensation, and the extent to which they understood the protections which were available to them under the current Singaporean labour laws. During the data collection process, considerations, such as individual consent, language accessibility, confidentiality and the sensitivity of discussing employment were

taken into account. This was done in order to encourage honest and reliable responses from the workers. Open-ended responses were read for recurring themes, grouped into categories such as reasons for migration, and then counted to identify patterns across the sample.

Rationale for the Mixed-Methods Approach

A mixed-methods approach was chosen because it allowed for the collection of detailed first-hand experiences from migrant workers, and allowed the responses to be systematically summarised and compared with the findings reported by the MoM. The inclusion of qualitative and open-ended questions helped document aspects of worker's lived experiences and vulnerabilities that may not have been fully captured through a structured interview alone. In addition, conducting interviews through an NGO setting may have reduced workers' concerns about adverse consequences. Thus, potentially allowing responses to answer survey questions more honestly and openly compared to the MoM survey, where reporting bias is a significant concern.

As a next step, the findings from the primary interviews were compared with the results reported in the MoM report, and benchmarked against the regulatory standards and protections that were established by the MoM. This enabled the study to assess the workers' lived experiences and the extent to which existing labour protections are understood and implemented in practice.

Limitation of the Research

One limitation of the study is the relatively small sample size of 44 migrant workers which may limit the generalizability of the findings.

FINDINGS AND DISCUSSION

Socio-economic background of the Migrant Workers

The survey included 44 migrant workers from India and Bangladesh. The reason for including workers from these countries is because two major source countries for workers in labour-intensive sectors, such as construction, marine shipyard and process-related work including chemical plants, pharmaceuticals and refineries. 30 workers were from India and 14 were from Bangladesh. The sample was mainly concentrated in the 30-39 age group, which included 26 respondents, followed by 12 workers aged 20 to 29 and 6 workers aged 40 to 49.

Most respondents were married, with 32 married workers compared to 12 single workers. This is significant as migrant workers in Singapore without the employment pass are not allowed to be accompanied by any family members during their stay or marry Singapore citizens. This directly correlates to the finding underlining that 68% of workers are moving to Singapore to support their family back home. Other motivations included seeking a better career and family issues. This was mentioned by 13 respondents. Higher wages were mentioned by 11 respondents, and lack of jobs at home were mentioned by 7

respondents. Together, the findings pinpoint that migration is shaped by family responsibilities without family co-residence. Thereby, creating a situation where workers are separated from their households while remaining financially responsible for them.

The educational backgrounds of the workers were mixed: 21 respondents had completed secondary school, 19 had university or degree-level education, 3 reported university education and 1 had no formal education. This illustrates that the category of 'low-skilled' does not necessarily mean that workers have little education. It means that they are employed in lower-paid manual or labour-intensive jobs within Singapore's current migrant labour system and regulations.

Additionally, through conducting the surveys, it was observed that migrant workers pay a fee to recruitment agents to secure employment overseas. These fees may cover services, such as processing documents, arranging visas, medical examinations and transportation from their home country to Singapore. The findings have demonstrated that recruitment fees are almost entirely paid among the migrant workers surveyed, with 88.6% reporting that they paid a recruitment fee before coming to Singapore, whilst only 11.4% did not. This is significant because it indicates that paying agents are a normalised process for many workers.

The amount can sometimes equal several months of wages. Therefore, forcing workers to borrow money and/or take loans at high interest rates. These fees can put migrant workers under immediate financial pressure before employment even begins. Therefore, leading to an increase in their vulnerability to exploitation. Workers who arrive already owing money may feel less able to report working conditions, unpaid wages and mistreatment due to a fear of losing their job and unable to repay their debts.

Findings on Living and Working Conditions of Migrant Workers

The survey findings underline that living conditions remain an important part of migrant workers' overall welfare. This is even when workers are housed through employer-linked accommodation. All 44 migrant workers surveyed lived in dormitory-style housing: 34 workers lived in dormitories that they paid for themselves and 10 lived in employer-provided dormitories. Among workers living in self-paid dormitories, ratings were spread across the full scale from 1 to 5. 20 out of 34 respondents rated their accommodation positively, with scores of 4 or 5. Whereas, 14 rated it 3 or below. This underpins that although many workers viewed their dormitory accommodation as acceptable or good, a sizable minority still experienced less satisfactory living conditions. The pattern was different among workers in employer-provided dormitories. In this group, 8 out of 10 workers rated their accommodation 3 or below. On the other hand, only 2 rated it above 3. This reveals that employer-provided accommodation was generally viewed as moderate rather than highly satisfactory.

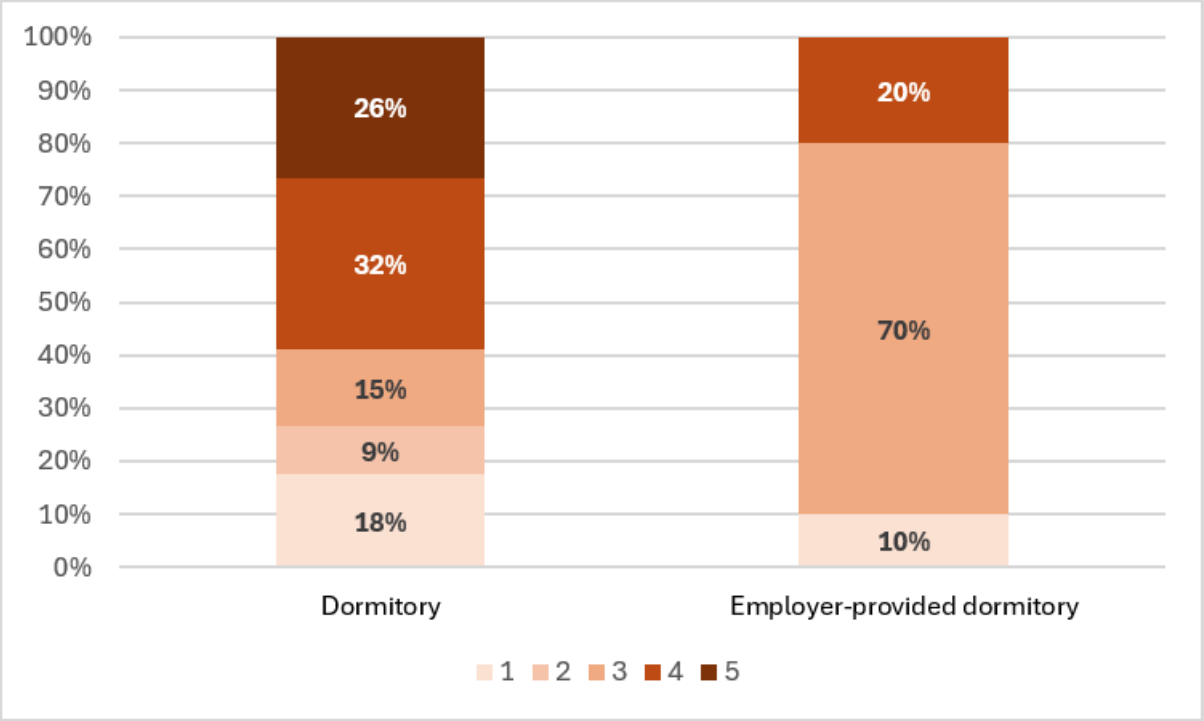


Figure 1: Bar chart of self-reported accommodation ratings (1–5 scale), split by whether the dormitory was self-paid or employer-provided. n = 44. Source: Author's Survey.

Overall, the above table illustrates that housing conditions were uneven across workers. While 50% of all respondents rated their accommodation positively, the presence of lower ratings indicates that some migrant workers continue to face unsatisfactory living conditions. This in turn may affect their health, rest levels and overall wellbeing.

Monthly Food Spending

The results indicate that food takes up a substantial proportion of migrant workers' monthly income. Nearly half of the respondents (47.7%) reported spending 20 - 30% of their salary on food and a further 38.6% spent 30 - 40% of their income. In total, over 86% (38/44) of workers spent at least 20% of their salary on food alone. This displays that daily living costs consume a significant portion of earnings, despite migrant workers often coming to Singapore with the aim of sending remittances back to their home.

Moreover, the findings on working hours exemplify demanding labour conditions. The largest group of workers, 34.1% (15/44) reported working 11-12 hours daily, and a further 18.2% (8/44) worked more than 12 hours per day. In comparison, only 20.5% (9/44) worked the standardised 8 hour shifts. Overall, this means that extended working hours are common among the workers surveyed. Thereby, exhibiting the intensive nature of migrant labour. Meal-skipping patterns further reinforce the pressures that workers face both

financially and physically. While 27.3% (12/44) reported never skipping meals, the majority skipped meals occasionally. The largest category, 43.2% (19/44) stated that they skipped meals "sometimes," and 13.6% (6/44) did so "often." This points out that migrant workers may prioritise finances over their meals.

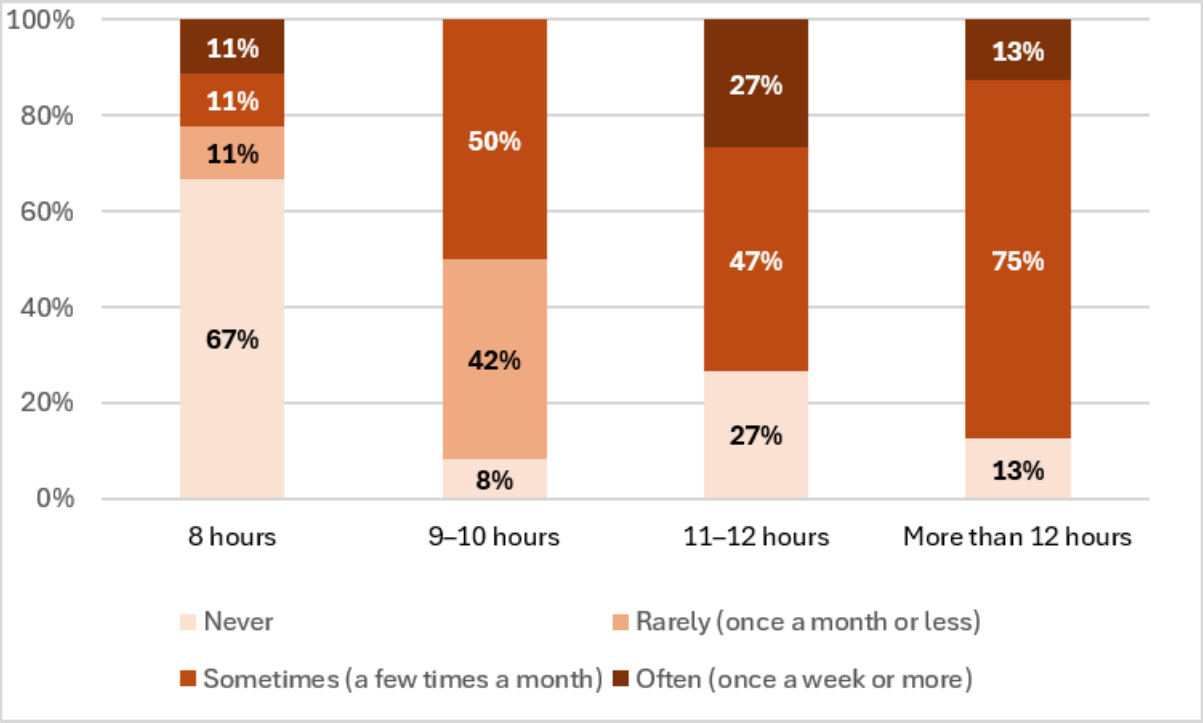


Figure 2: Stacked bar chart showing the frequency of meal-skipping (never / sometimes / often) within each working-hours category. n = 44. Source: Author's Survey.

The stacked graph demonstrates the relationship between working hours and skipping meals. Workers with shorter 8-hour shifts were the least likely to skip meals, with the majority reporting "never." However, as working hours increase, the proportion of workers who skip meals more frequently also increases. Among those working 11-12 hours or more than 12 hours daily, the "sometimes" and "often" categories were the dominant ones. This relationship is associated with longer shifts, though this study cannot establish whether longer hours cause reduced meal frequency, workers reduce food spending for other reasons, or some combination of both; it is presented here as an association observed within this sample of 44. Overall, the data reflects how long working hours and financial pressure may negatively affect the wellbeing and nutritional habits of migrant workers.

Category	Count	Percent
Yes, freely	**9**	**20.5%**
Mostly yes, with some restrictions	**15**	**34.1%**
No - my Work Permit ties me to my current employer	**20**	**45.5%**
Total	**44**	**100.0%**

Table 1: Respondents' perceived ability to change employers under their current Work Permit. n = 44. Source: Author's Survey.

The findings illustrate that 20 respondents (45.5%) believed that they could not change jobs because their Work Permit tied them to their current employer. A further 15 respondents (34.1%) stated that they could change jobs only with some restrictions, and 9 respondents (20.5%) felt that they could change jobs freely.

These findings reflect the structure of Singapore's Work Permit system, where migrant workers generally require employer consent or approval from the MOM to transfer employers (Ministry of Manpower, 2024). While this system allows for employers to maintain stability and recover training costs, it also reduces workers' bargaining power. Thereby, this signals how employment mobility remains a significant concern. Although Singapore has introduced measures to ensure job transfer on a case by case basis, the survey results indicate that many workers either continue to face restrictions or perceive such restrictions to exist. This displays the importance of improving awareness of policies regarding the transferring of jobs and verifying that workers have practical access to alternative employment opportunities.

Awareness of Employment Rights and Protections

Rights and awareness refer to migrant workers' knowledge and understanding of the legal protections, entitlements and mechanisms that are available to them. This includes awareness of employment rights, such as timely salary payment, fair working conditions, and access to assistance when workplace issues arise. A high level of awareness is essential, as government policies and protections can only be effectively implemented when workers have the information of their rights and are able to exercise them through proper channels.

The survey findings show that rights and awareness are an important issue for migrant workers. Even when laws and protections exist, workers may not always know what they are entitled to or how to ask for help. This is important because government intervention only works properly when workers can understand and use the protections available to them.

Most workers in the survey reported that their salaries were not delayed. Out of 44 respondents, 31 said that their salary was never delayed. However, 11 workers reported some form of salary delay or withholding, and

2 preferred not to say. This shows that salary problems may not affect every worker. However, they are still a serious issue for some workers in the sample. Salary delays are an important issue because migrant workers often have financial responsibilities in their home countries. In addition to this, it can make it harder for them to pay for daily needs, such as food. This increases their dependence on their employer and makes them more vulnerable.

Medical coverage

Medical coverage was another area where the survey showed a gap between formal protection and practical awareness. 25 out of 44 respondents said that they had full medical coverage. However, 10 workers were not sure whether they had medical coverage, 6 reported only partial coverage and 3 said they had no coverage. This means that even if medical protections exist under government rules, some workers may not clearly understand what support they can receive.

This finding supports the idea that information asymmetry is a key problem. Employers and government agencies may understand the rules, but workers may not have the same level of information. If workers are unsure about medical coverage, they may delay treatment or avoid reporting injuries because they fear costs, job loss, or trouble with their employer.

Rights Awareness and Help-Seeking

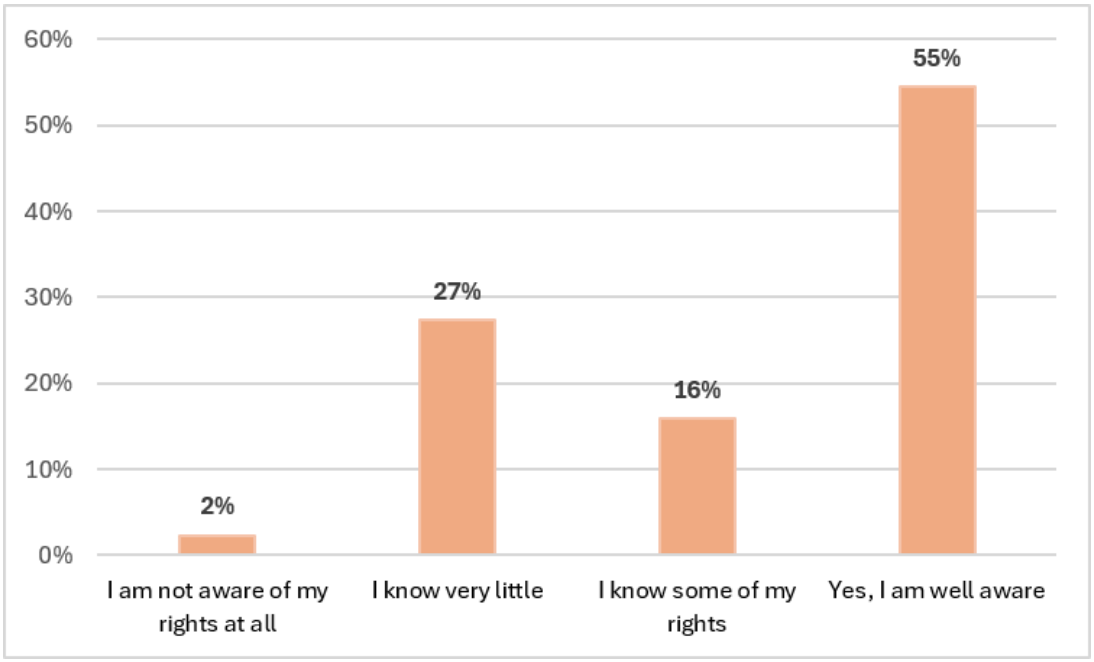


Figure 3: Bar chart of self-reported knowledge of labour rights, shown as a percentage of respondents in each of four categories. n = 44. Source: Author's Survey.

The percentages above indicate that many workers have some awareness of their rights. In saying that, the awareness is not complete. 24 respondents said they were well aware of their rights, whereas 7 knew some of their rights. 12 workers said they knew very little and 1 worker said they were not aware of their rights at all. This points out that awareness is mixed across the sample.

When they were asked where they would seek help, 28 respondents chose the Ministry of Manpower. This is a positive finding because it demonstrates that MOM is the most visible support channel for many workers. However, 5 workers said they would not know where to go, and 2 said they would not seek help. Very few workers chose NGOs or embassies. This means that some workers may still lack clear knowledge of all the support systems available that are to them in Singapore. As a result, workers facing employment disputes or welfare issues may not always access the most suitable form of assistance.Hence, reducing the effectiveness of existing support networks.

Overall, these findings illustrate that stronger communication and education are needed. Government intervention should focus on creating rules and ensuring that migrant workers understand those rules fully and in simple language. Multilingual information sessions, posters in dormitories, conducting regular NGO workshops and clearer explanations from employers could help workers access medical care, report salary problems and seek help more confidently.

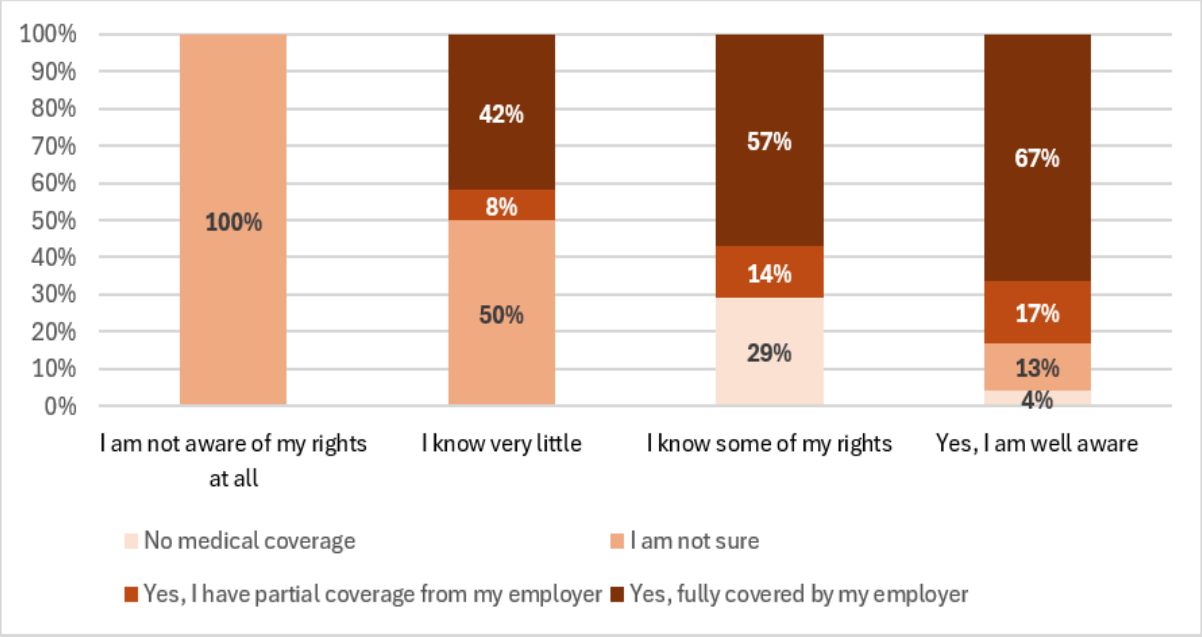


Figure 4: Employer-provided medical coverage against self-reported rights awareness. n = 44. Source: Author's Survey.

The 100% bar in the original chart reflected a single respondent (n = 1) and should be read as such.

Figure 4 presents a chart illustrating the relationship between employer-provided medical insurance and self-reported awareness of labour rights among 44 migrant workers in Singapore. The data reveals a clear positive association between rights awareness and the quality of medical coverage. Among the 24 respondents who reported being "well aware" of their rights, 67% (16/24) indicated that they received full medical coverage from their employer. In contrast, only 42% (5/12) of the 12 who reported knowing "very little" about their rights had full coverage. Notably, half of the respondents in the low-awareness group either lacked coverage or were uncertain about their insurance status. Overall, these patterns suggest that higher rights awareness is associated with more consistent employer-provided medical insurance, but the small subgroup sizes make this association suggestive rather than conclusive. Medical insurance in Singapore, which is mandated under Singapore's Work Injury Compensation Act (WICA) provides a no-fault legal framework allowing injured employees to seek compensation without needing to prove employer negligence (Ministry of Manpower, 2020). These findings may point to a structural information asymmetry within the migrant labour system, despite regulations and protectionary measures.

Comparison with MOM-Reported Figures

MOM's Migrant Worker Experience and Employer Survey (MOM, 2024) draws on a substantially larger and more representative sample than this study's 44 respondents. Where this paper's findings can be compared with MOM's reported figures, they are presented here as either confirming, qualifying, or challenging the MOM picture:

On medical coverage, this study's finding that a meaningful minority of workers are unsure of their coverage status qualifies MOM's framing of coverage as near-universal by indicating an awareness dimension MOM's figures do not directly capture.

On job mobility, this study's finding that a large share of workers perceive no ability to change employers is broadly consistent with MOM's own description of the Work Permit transfer process as requiring employer or MOM approval, and adds workers' subjective perception as a complementary data point.

This study's findings on working hours and food spending are not directly comparable to a published MOM figure and are presented as sample-specific observations rather than a confirmation or challenge to MOM data.

CONCLUSION

This research has demonstrated that although Singapore has established regulations regarding labour and healthcare protections for migrant workers, significant gaps remain in workers' awareness of these rights and ability to access them effectively. The evidence from both primary and secondary sources have demonstrated the idea that asymmetric information between employers and migrant workers can contribute to poorer living conditions and working productivity.

The findings illustrate that many migrant workers face long working hours, financial pressures arising from recruitment fees, substantial spending on food, and different standards of accommodation. In addition, a large portion of workers migrate primarily to support their family. This in turn places additional economic burden on them. While healthcare insurance and workplace protections exist, there is limited awareness of these benefits, which reduces their effectiveness and makes the workers vulnerable to being exploited. As a result, workers may be less likely to seek medical treatment, report workplace injuries, or challenge unfair working conditions. Therefore, the paper has shown that the issue is whether workers can understand and access medical treatment in practice. The findings indicate a broader challenge of ensuring that legal rights can be executed in the real world and provide benefits to workers. This has implications for the welfare of migrant workers and Singapore's economy, which depends heavily on migrant labour in key sectors, such as construction, marine shipyard and process industries.

The study has displayed the potential role of government intervention in reducing information asymmetry and improving worker welfare. Policymakers and healthcare providers could consider expanding multilingual education programs, increasing collaboration with NGOs for increased outreach, improving the monitoring, codification, and enforcement of accommodation and working-hour regulations. These measures can improve healthcare access, encourage earlier treatment of illness and injuries,and reduce worker vulnerability to exploitation.

The research paper acknowledges that it is limited by its relatively small sample of 44 migrant workers and its focus on workers from India and Bangladesh. Future research can involve larger and more diverse sample sizes across different industries and nationalities. Other researchers may also consider how awareness of rights differs according to education level and occupation in Singapore. In addition, further studies could explore similar related issues, such as migrant workers' mental health, access to legal representation, debt burdens resulting from recruitment fees, or the long-term effects of separation from their family. Another potential research question could be: To what extent does awareness of labour and healthcare rights influence migrant workers'willingness to report workplace injuries and unfair labour treatment in Singapore?

Overall, the findings indicate that improving access to information is just as important as providing legal protections. By reducing information asymmetry and strengthening worker awareness, Singapore can better ensure that migrant workers receive the protections they are entitled to. Thus, ultimately contributing to a fairer, healthier and more productive migrant workforce.

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** Source 4 is relevant due to research conducted by the author to create a broader understanding of migrant workers in South East Asia, which is then narrowed down to Work Pass holders in Singapore.*

APPENDIX

Survey Instrument

Age:
Under 20 / 20–29 / 30–39 / 40–49 / 50+

Where are you from?
Bangladesh / India / Indonesia / China / Other

Highest level of education completed
None / Primary school / Secondary school / University / Degree (BA, MBA)

Are you married or single?
Single / Married / Divorced

When did you come to Singapore?
Before 2010 / 2010–2014 / 2015–2019 / 2020–2022 / 2023 or later

Why did you come to Singapore?

Higher wages / Support family / Lack of jobs at home / Better career / Family issues / Other

Did you pay a recruitment or agent fee?
Yes / No / Other

Did you get training?
Yes, employer-sponsored training / Yes, government or agency training in home country / No formal training

How many hours do you work a day?
Less than 8 hours / 8 hours / 9–10 hours / 11–12 hours / More than 12 hours

Do you receive a payslip?
Yes, always / Sometimes / Rarely / Never

Has your employer ever withheld or delayed your salary?
No, never / Yes, delayed once / Yes, delayed more than once / Yes, salary was withheld and not fully paid / Prefer not to say

Can you change your job, or is it difficult?
Yes, freely / Mostly yes, with some restrictions / No — my Work Permit ties me to my current employer

Where do you live?
Dormitory / Rented room or shared flat / Own flat or room / Other

Is your home or dormitory clean?
Rated on a scale of 1 to 5

How much do you spend on food per month?
Less than $100 / $100–150 / $150–200 / More than $200 / Not sure

Do you cook your own meals? If yes, do you usually have enough time to cook and eat?
I do not cook my own meals / Yes, and I usually have enough time / Yes, but I often struggle to find time

How often do you skip meals because of work?
Never / Rarely (once a month or less) / Sometimes (a few times a month) / Often (once a week or more)

Does your employer provide health insurance or medical coverage?
Yes, full coverage / Yes, partial coverage / No / I am not sure

Are you aware of your rights as a worker in Singapore? (e.g. right to a written contract, weekly rest day, salary protection under the Employment of Foreign Manpower Act)

Yes, I am well aware / I know some of my rights / I know very little / I am not aware of my rights at all
If you faced a problem at work (e.g. unpaid wages, unfair treatment), do you know where to seek help?
Ministry of Manpower (MOM) / An NGO (e.g. TWC2, HOME, Transient Workers Count Too) / I would not know where to go / My home country's embassy or consulate / My employer or supervisor / I would not seek help