FEATURES

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The pain behind Singapore's

Many of Singapore's foreign workers endure shocking working and living conditions, despite the country's economic boom, writes **Chris Wright.**

he 830,000 Australians who clear immigration at Singapore's immaculate Changi airport each year won't see it; nor will most of the 20,000 who live here. They will see Singapore's astonishing economic success story in action: a country that started out with nothing upon independence from Britain in 1959, too small to support agriculture or resource industries, yet which has become the eighth-wealthiest state on earth per capita, earning over \$US50,000 (\$53,000) per person on a purchasing power parity basis. They'll see the new casino developments rising around the city centre's Marina Bay, and the cranes above the world's busiest container port, but they're unlikely to glimpse the dark side of the migrant economy without whose presence this stunning achievement would have been impossible.

Singapore's total foreign worker population is about 1.05 million out of a total national population of 4.99 million. Of that number, about 856,000 are migrant workers such as construction staff who fall under a restricted bracket of the country's Employment Act called the Work Permit regulations, and 196,000 of them are foreign domestic workers (the term "maids" is frowned upon).

They come here from poorer countries like the Philippines, Indonesia, Sri Lanka and Burma, frequently leaving young children behind to be looked after by family members because they believe they can earn more money in Singapore, support an extended family, and perhaps build a house or pay their children's way through higher education.

Many manage it. But others do not, and even those who do frequently tolerate conditions that are considered commonplace here but would elsewhere be unthinkable. No day off, ever. Routinely locked in to the family home when the family goes out, without the right to leave the building. Working for eight months, sometimes more, to pay off recruitment agency debts before a penny is earned for the helper herself. "Imagine the inequality of power distribution," says Bridget Liew, a Singaporean who founded HOME as an NGO in 2004 with her retirement savings after a career as a personnel manager. "They have no one to help them or defend them if their rights are being invaded. In such a situation they are very vulnerable to abuse: you cannot get access to recompense if you cannot get out of the house."

A group of 25 young Filipina women in a smart classroom in Singapore's Raeburn Park are being educated on how not to fall out of a window. Posters on the wall remind workers of their rights to be paid on time. A spritely local teacher, affecting something of a Filipina accent, is demonstrating on a model of a window frame how to keep one's balance while hanging out washing from a high floor. "Should I lean out of the window like this?" she asks. "No, ma'am," comes an obedient chorus.

This is the National Safety Council, and its work is important: far too many helpers, from rural areas in which there are no high-rises, have fallen from Singapore condominium windows, although it is an open question how

many are accidents and how many suicides. The course is one of several efforts made by Singapore's Ministry of Manpower (MOM) to address problems in its migrant worker community and has been compulsory for new foreign domestic workers, like these women, since 2004, along with a course for first-time employers. At the end of it they'll receive a book with advice and some emergency numbers. "A testament to Singapore's proactive and comprehensive efforts is that many FDWs continue to seek employment or extend their employment here," claims Jacqueline Poh, divisional director for workplace policy and strategy at MOM. She cites surveys showing that 90 per cent of such workers are happy in Singapore, and the worst atrocities against helpers - the vicious beatings and sexual assaults — do appear to be declining, although nobody knows how much is unreported.

But the plight of the women in HOME's East Coast shelter or those of other NGOs or embassies, women who have fled back home without reporting their treatment or those who remain undetected and unhelped in miserable conditions, is a story of falling in the gaps. It's the gap between having legal rights and having any idea what they are or any ability to access them; the gap between the deceit of a recruiter in one country and the very different reality of a job in Singapore, with no reach to pursue that injustice across jurisdictions. It's the gap between the right to take an employer or agency to courts, and any possibility of being able to afford to stay and contest the case when there is no income coming in and a family to support at home. And more than anything, it's the gap between Singapore's free-market ideology and the grim practicalities of attempting to negotiate when poor, uncertain and locked in somebody else's home.

A good place to start to understand the complexities involved is the debate about a day off. The employment legislation that governs the bulk of Singapore's population requires a day off per week by law, but the section relating to foreign domestic workers does not. The government does require workers be given "adequate rest", but that's ambiguous, and workers routinely make themselves more marketable by waiving any expectation of a day off. Roughly 90,000 work every day, sometimes for 16 hours or more.

The right to a day off has been central to the Singapore activities of the United Nations Development Fund for Women (Unifem), an organisation which, globally, received a \$USI7 million commitment from the Australian government last March. For them, a day off is not just about rest. "The reason I chose the issue of a day off for our public education campaign is because if a worker is abused, this is the one day she can make a report to her embassy, a helpline or the ministry," explains Saleemah Ismail, president of Unifem in Singapore.

John Gee is president of Transient Workers Count Too (TWC2), a local society advocating better rights for migrant workers. "For workers who don't get a day off, it definitely has an



impact on their health, and it has an effect on their vulnerability to different forms of abuse," he says. "We find workers locked in behind gates and blocked from using the telephone: so if you are not paid, how do you complain about not being paid? It's too easy for an employer who is abusive to cover up." As Liew puts it: "Things happen behind locked doors."

Other groups see the situation quite differently. "It seems to be a common misconception that all FDWs want a day off," says Shirley Ng, president of the Association of

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Employment Agencies, which represents 500 members and is one of two accreditation bodies appointed by MOM to authorise employment agencies to place foreign domestic workers. "Many FDWs choose not to have a day off as long as there is monetary compensation. The reason is mainly financial as they want the additional cash and cannot afford meals and transportation on their day off." Wages for domestic workers can be as low as \$S300 per month; there is no minimum wage.

Unifem's research — it has interviewed over

3000 households to gauge fears and concerns, and will release its findings in May — appears to show some alarming attitudes in broader society. Unifem says common concerns include, "If I give my maid a day off, she may have casual sex and contract sexually transmittable diseases"; "maids are here to work not to have a good time; if my maid wants to have a day off, she should go back to her country"; and "if she goes out on her day off, there will be nobody to look after my children". It's an attitude that troubles Ismail. "We Singaporeans need to ask ourselves why do we educated people, who enjoy at least a day off each week from our employers, not give the same to our domestic workers?"

Australia generally has little reason to involve itself in this debate as its citizens are not involved, but there have been instances of it demonstrating a clear position. Miles Kupa, who served as Australia's High Commissioner to Singapore from 2005 to 2008 and is now deputy secretary of the Department of Foreign Affairs and Trade, sent a memo to all his staff while here instructing them that if they employed domestic helpers, they were expected to give them a day off.

The day off issue is illustrative of a broader concern about domestic workers. "This idea of isolation, and reinforcing powerlessness on workers, it runs all the way through their treatment," Gee continues. "Agents habitually take their passports off them when they enter the country." Government leaflets containing helpline information are often confiscated too, by agents or employers. And employers have the right to cancel work permits and send workers back to their home countries without practical

Too big to fail looms as biggest bank problem of

Sewell Chan washington

ne question has vexed the Obama administration and the US Congress since the start of the global financial crisis: how to prevent big bank bailouts.

In the last year-and-a-half, the largest financial institutions have only grown bigger, mainly as a result of government-brokered mergers. They now enjoy borrowing at significantly lower rates than their smaller competitors, due to the bond markets' implicit assumption that the giant banks are "too big to fail".

In the sweeping legislation before the Senate, there is no attempt to break up big banks in order to create a less risky financial system. Treasury Department and Federal Reserve of-

ficials have rejected calls for doing so, saying bank size alone is not the biggest threat.

Instead, the bill directs regulators to compel the largest banks to hold more capital as a cushion against losses. It sets up a procedure intended to allow big banks to fail, with the cost borne not by taxpayers but by the biggest financial institutions.

As the debate over the regulatory overhaul heated up this week, a populist minority in Congress and the Fed requested the size issue be revisited. They want to go beyond a provision in the bill, suggested by former Fed chairman Paul A. Volcker and supported by President Obama, that would seek to keep banks from growing any larger but not force any to shrink

"By splitting up these mega-banks we, by definition, will make them smaller, safer and more manageable," senator Edward E. Kaufman jnr, a Democrat of Delaware, said in a speech yesterday.

The president of the Federal Reserve Bank of Dallas, Richard Fisher, broke ranks with most of his colleagues within the central bank last week, declaring, "The disagreeable but sound thing to do regarding institutions that are too big to fail is to dismantle them over time into institutions that can be prudently managed and regulated across borders".

There has also been concern about the size of banks from Republicans who believe in free-market principles. Several senators from the south and west — Richard Shelby of Alabama,

Johnny Isakson of Georgia, John Cornyn of Texas and John McCain of Arizona — have expressed a desire to revisit the 1999 repeal of the Glass-Steagall Act, the Depression-era law that separated commercial and investment banking.

Former Fed chairman Alan Greenspan has entertained the idea of splitting up the banks but stopped short of advocating it. "If they're too big to fail, they're too big," he said in a speech in October. "In 1911, we broke up Standard Oil. So what happened? The individual parts became more valuable than the whole. Maybe that's what we need."

In January, the White House embraced a proposal by Mr Volcker to ban banks that take customer deposits from running their own pro-

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