



**Who's holding the bomb?
Debt-financed migration in Singapore's
domestic work industry**

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Abstract

Debt-financed migration in South-East Asia is often criticised as a model that yokes migrant domestic workers to employers with onerous salary deductions. However, more recent conceptualisations of debt-financed migration have recognised how debt can both enable and constrain migratory trajectories, while also acknowledging that brokers are not simply 'merchants of labour' who seek to maximise profit at the expense of the worker. Based on our research on Singapore's placement and recruitment agencies for migrant domestic workers, we argue that debt is not the sole provenance of the worker; instead, brokers distribute the liability for a defaulted debt to various parties within the migration industry, most often between employers and brokers themselves. Secondly, by paying attention to the temporality of debt, we avoid freeze-framing the distribution of debt at a point in time and consider the varied meanings and effects of debt across the repayment period, and the implications these have for the worker, the agent and the employer. Finally, we argue that the relationship between migrant workers and debt is not always absolutely oppressive. While debt-financed migration can compound the vulnerability of migrant domestic workers, the imbrication of employers, agents and other institutions in debt repayment also provides a measure of leverage for the worker.

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Executive Summary

The gendered debt-financed migration regime is a key mechanism that enables the movement of female migrants. In Indonesia and other parts of South-East Asia, women migrating overseas to work as domestic workers do not need to pay their migration costs upfront; instead, recruitment costs are borne by agents and/or employers, who recover these fees through salary deductions from the worker during her first few months of employment in the country of destination. This system is crucial to migrant domestic workers' mobilities and livelihoods, but is also frequently criticised as exploitative. Migration brokers, in particular, are accused of inflating recruitment costs to profit from trapping workers in onerous debt.

In Singapore, migrant domestic workers enter on short-term work contracts tied to visa conditions that preclude permanent settlement and impose permanent transience. Agents in Singapore work with 'suppliers' in Indonesia to collect the placement loans that workers owe to Indonesian recruiting companies and training centres for accommodation, training and administrative and travel costs.

As a starting point, this paper eschews vilifying the broker. Instead, it considers the flows of money across the parties in the migration industry as the migrant proceeds spatially and temporally through her employment relationship. By returning to a more minute examination of the day-to-day interactions and processes that make up the migration industry in Singapore, we seek to reconfigure our current understanding of debt.

Firstly, we argue that debt binds the worker, the employer and the agent in relationships of interdependence. It creates a sense of acute vulnerability not just for the worker, but also for the agent and the employer, who only see a return on their 'investment' of thousands of dollars when the worker successfully completes seven to nine months of work with little to no pay. Should an employer-employee relationship splinter, the agent can hold the employer contractually liable for a worker's debt, since the worker has no capital with which to pay agents the accrued loan. As such, both workers and agents are anxious to ensure that workers successfully endure months of receiving nominal sums of payment. In this system, agents are key players with the critical ability to distribute defaulted debts between themselves and employers. Agents in Singapore generally agree that defaulted loans are impossible to recover from either the Indonesian 'supplier' or from a worker who has returned to Indonesia. Debt, therefore, is not necessarily always the liability of the worker.

Secondly, we examine the way in which time mediates relationships of debt. Debt is temporalised through technologies of repayment: instead of conceptualising debt as an absolute amount, agents quantify a worker's debt in terms of the number of months of salary left unpaid. This has powerful implications for the worker, for whom the salary deduction period becomes a 'probation period', during which new hires experience limited mobility and heightened surveillance to ensure that she completes the stipulated months of work and pays off her debt

to employers and agents. Agents advise employers to carefully calibrate their treatment of workers during this time in order to hedge against the risk of a broken contract and a defaulted debt. Overly harsh conditions inspire workers to return home, while giving them too much money too quickly will also lead them to conclude their employment relationship early and return home with their windfall.

Finally, we argue that, contrary to the analysis of debt-financed migration as a form of debt bondage, a migrant domestic worker's ties to debt do not *only* leave her vulnerable. Since workers are able to return home and leave their agent and their employer liable for the debt that they have incurred, much of the migration industry depends on isolating and immobilising these workers to ensure their continued labour so that they successfully pay off their debt. However, the fluidity with which the burden of debt moves also means that this can translate to a degree of leverage for the worker; agents encourage employers to treat workers with kindness and consideration in order to cement their working relationship and ensure that workers successfully navigate the 'probation period'. Without downplaying the ways in which migrant domestic workers' vulnerability is compounded by their precarious legal status in Singapore, the workers' ability to leave their debts behind offers a measure of counterweight and challenges the conclusion that debt is unavoidably oppressive for migrant domestic workers.

Introduction

[B]ut when it comes to Singapore, per se ah, the agent never disclose all the information. They say very easy only. Come Singapore, you work three months, you pay, you go home. [...] The agent who supplies the maid here, there is a warranty period of three months. After three months, I collect the money, I don't care already. After three months, if the maid wants to leave, who is holding the bomb? The employer! The employer has to send them back, has to incur the costs; then the loan, if they send them back, also burn. If [workers] run to the embassy and say 'I want to go home', then the loan you pay on behalf of the maid. You cannot recall.

The large numbers of women migrating to take up domestic work within and beyond Asia constitute what scholars recognise as the feminisation of labour migration in the region (Kaur 2007). A key mechanism that enables female migrants to move more freely than their male counterparts is a gendered debt-financed regime that does not require upfront payment in order for them to be able to embark on the migration journey; instead, the costs are initially footed by agents and/or employers, who recover migration costs through salary deductions in the first few months of employment in the destination country (Lindquist 2010). Despite its importance to migrant domestic workers' livelihoods, debt-financed migration is often criticised as exploitative and as an example of 'modern slavery', compounding workers' vulnerability and personal dependence on the employers to whom they are indebted. Employment agents and intermediaries who facilitate migrant workers' movement are similarly lambasted for inflating their debts. However, these criticisms assume that the broker is inherently exploitative (Lindquist *et al.* 2012) and neglect the ambivalence of debt – the means by which migrants' current work conditions are restricted and their future freedom secured (O'Connell Davidson 2013).

In the quote above, a Singaporean employment agent – who helps to match Singaporean employers to migrant domestic workers – explains his circumscribed responsibilities *vis-à-vis* the employer and the worker as demarcated by the temporal rhythms of the migrant domestic worker's loan. Beyond the three-month 'replacement period', during which an employer can 'replace' a hired worker with another, the employment agent is free from the contractual obligation to share the responsibility for the worker's loan with the employer. In most cases, the migrant domestic worker's departure after the 'replacement period' means that the employer 'cannot recall' the worker's loan. Such a scenario shows how the 'bomb' of the migrant domestic worker's loan can circulate amongst and govern the relations between the various parties, with consequences beyond the worker. Like a bomb, the workers' loans spell trepidation, imminence and a potential explosion.

In this paper, we move away from broad conceptualisations of debt-financed migration through the lens of debt bondage and unfree labour and, instead, offer an empirically grounded and inductive approach to debt through a close analysis of the recruitment and placement practices constituting the 'migration industry' responsible for facilitating the movement of Indonesian women to Singapore, where they are deployed as live-in domestic workers. We begin by

examining the ways in which the employer and the agent are positioned in relation to a worker's debt and the processes and mechanisms of debt repayment. Who are the actors placed in the position of creditor and debtor? In the payment of fees, extension of loans and payments of debt between actors, how much money flows, from whom and when? What are the components of these costs? What happens in situations of debt default? How do creditors hold debtors responsible for their debts? By returning to a finer-grained understanding of the day-to-day interactions and processes that make up the migration industry in Singapore, we centre the role of the broker and consider how a better understanding of the migration industry will reconfigure our current understanding of debt.

Through interviews with employment agents in Singapore and Indonesia who recruit and place domestic workers, we argue that the agent and the employer are not incidental or peripheral players in debt-financed migration and that their imbrication within the migration industry must be taken seriously in order to understand debt more completely. By zooming in on the initial debt-repayment period, during which employers recover their loans from migrants, we consider the effects of the regime on workers, employers and agents. We argue that debt is not obdurately fixed to the migrant worker but may become the liability of agent and employer; in cases where an employment relationship breaks down, the broker is able to actively (re-)distribute the remainder of the unpaid loan between the three parties involved. We adopt a temporal approach to disengage from the tendency to examine debt as a consolidated cost burden that falls to the worker at the output end of the migration industry 'black box' (Lindquist *et al.* 2012); instead, we argue that examining debt across time adds a necessary dynamism to the way in which debt circulates and accrues meaning within the migration industry. Finally, we argue that the vested interest in attaching the debt to the worker and safeguarding the return of the employer's investment undergirds strategies of care and compliance to ensure that a worker is committed to her employment throughout her lengthy debt repayment period. Conversely, however, the possibility of non-repayment and the difficulty of fixing debt to a mobile migrant subject with little capital offers a measure of leverage for the migrant domestic worker.

Literature Review

Brokers and agents in the migration industry have been blamed for providing inaccurate information, charging migrants without concrete job offers, taking advantage of poor monitoring, charging more than is legally permissible, chalking up imaginary expenses, competing with other recruiters and driving up the costs of migration (Battistella 2014; Gallagher 2015; Phuong and Venkatesh 2016; Sobieszczyk 2002). While many of these exploitative practices do characterise the workings of the migration industry, they often vilify brokers *a priori* instead of attending empirically to the relevant brokerage practices (Lindquist *et al.* 2012).

Examining debt-financed migration through the lens of human trafficking, modern slavery and debt bondage has been criticised for being of limited value (Bastia and McGrath 2011; Lainez, forthcoming; Testai 2008). To fully accommodate the myriad experiences and diversity of debt practices, simplistic binaries of smuggling/trafficking, voluntary/forced migration and

freedom/slavery must be disrupted (O’Connell Davidson 2013). These dualistic distinctions often hinge on the notion of the worker’s freedom of choice, which ignores how migrants’ decision-making contains ‘elements of both compulsion and choice’ (Turton 2003). Indebtedness may not always prove to be a burden for the migrant; considering it as an inevitable precondition to exploitation and vulnerability obscures how debt can be ambivalent and ambiguous in both restricting and securing future freedom (Derks 2010; Guérin 2014; O’Connell Davidson 2013). Despite the costs and risks involved, migrants find recruitment pathways within the debt-financed migration model which are attractive for their flexibility, accessibility, immediacy and profitability, particularly since they are not required to raise funds for upfront payment (Lainez, forthcoming; Sobieszczyk 2002).

In addressing the ambivalence of debt, scholars urge attention to be paid to how debts are contracted, to the workers’ creditors, the technologies of repayment, the nature of the contractual relationship and the associated working conditions in order to disaggregate the manifold experiences of indebtedness (Derks 2010; Weitzer 2014). We adopt an economic anthropology lens to understand the outcomes, values and effects of debt-financed migration. This means recognising that debt labour relations are never merely economic but shape and are shaped by wider social relations (Graeber 2011; James and Rajak 2014; Peebles 2010). Debts take on various social and moral meanings for different stakeholders, based on prevailing laws and norms, asymmetrical power relations and contractual obligations (Guérin 2012, 2014; Testai 2008); for example, a close study of the use of credit in a small town in Russia reveals how debt straddles the logic of the market and the gift, defers payment to a later time and demonstrates the shopkeepers’ commitment to the community (Yudin and Pavlyutkin 2015). Beyond the processes engendered by debt and credit in the immediate community, larger structural contexts also give meaning to the role of debt – for example, the part which debt plays in entrenching social hierarchies or as a form of ‘neoliberal labour discipline’ in advanced capitalist economies, with the effects of either depending largely on the social location of the debtor (Guérin 2012; LeBaron 2014).

In South-East Asia, where contract and circular labour migration tend to be mediated by private recruitment intermediaries in countries of origin and destination (Batistella 2014; Goss and Lindquist 2000; Hoang and Yeoh 2015; Jones and Findlay 1998), it is imperative to shine analytical light into the ‘black box’ of the migration industry (Lindquist *et al.* 2012) that enables the circulation of credit and debt. A central insight from Peebles’ (2010: 226) seminal review of the anthropology of credit and debt is that both form an ‘inseparable, dyadic unit’, which prompts us to consider the creditors alongside indebted migrants. Labour migration in Asia generally involves different debt conditions and migration regimes for men and women. Male migrants typically pay their recruitment fees upfront before their migration journeys, whereas female migrants tend to pay off their recruitment fees through the first few months of salary deductions. Male migrants also tend to be indebted to family and moneylenders in their source communities, while female migrants work off their debts to employers and recruitment agents (Lindquist 2010; Rahman 2015). Lindquist (2010: 126), discussing gendered debt-financed migration recruitment pathways, writes that ‘while capital flows “down” in the recruitment of women, for the

recruitment of men capital flows “up”, from the migrant to the sponsor and the Indonesian recruitment company’. While Lindquist’s work on gendered differences in debt-financed migration regimes and capital flows fills an important gap, our research design involving the employment agencies of female migrant domestic workers without their male counterparts precludes us from addressing gender.

It strains credulity to pin recruitment costs and travelling expenses completely on brokers, whose necessity and multiple roles emerge from immigration and border-control policies imposed by the state (Gammeltoft-Hansen and Sørensen 2013; Lindquist *et al.* 2012; O’Connell Davidson 2013). When migration costs are calculated, the various amounts incurred and collected over the course of a migration journey are often collapsed into a consolidated figure which the worker would have borne by the end of her journey (Hoang and Yeoh 2015; Phuong and Venkatesh 2015; Rahman 2015; Sobieszcyk 2002). There are three problems with such a gesture. Firstly, in a consolidated debt, the cost of migration — even when broken down into its component parts — seems fixed and predetermined. This ignores the amount of discretion that agents have in the distribution of costs, as we will elaborate on later in the paper. Historically, the burden of migrant debt has been distributed in different permutations: in the 1970s and 1980s, employers bore the brunt of brokerage fees and migration costs; since the 1990s, as a result of an increased labour supply and stiff competition between employment agents in destination countries, these agents began to transfer the costs onto the workers (Hoang and Yeoh 2015; Jones and Findlay 1998; Rahman 2015). The historical variation in the distribution of costs foregrounds the capacity of the migration industry in redistribution. The costs that migrants bear should be considered alongside the fees that employers pay and the profit margins of recruitment agents.

Secondly, while a single figure of debt may be more appropriate for calibrating upfront costs in cases where these are collected before migration can commence (for example, Baey and Yeoh 2015), it collapses into a net figure the flows and transfers that enable a domestic worker’s migration and flattens the dynamism inherent to the way in which debt circulates. Where the migration regime involves little upfront payment and a salary deduction period, a chain of transactions from migrant to broker to employer occurs during the migrant worker’s recruitment and initial employment period. Migration scholars who underscore the importance of considering temporality as a way to avoid a singular snapshot of migrants as indebted and vulnerable also appreciate how migrants strategise to exit their non-freedom and harbour future aspirations over their life course (Bastia and McGrath 2011; de Haas 2007; O’Connell Davidson 2013). In service of the same goal, we consider the shorter temporal horizon of the initial employment period across which the balance of debts, risks and liabilities constantly shifts, shedding light on the range of possibilities and constraints which domestic workers face in relation to their debt repayment. A finer-grained optic would also reveal the contingent multidirectional flows of capital within the migration industry between the various parties.

Finally, returning to the fundamental insight of economic anthropology as well as recent scholarship on the migration industry, the migrant worker’s debt is seldom only hers to bear. In conversations within academia and the international community, both of whom grapple with the

definitions of commonly deployed terms such as forced labour, debt bondage, trafficking and modern slavery, debt is often a key indicator of exploitation (see, for example, ILO 2013 and Piper *et al.* 2015) and is *de facto* tied to the worker. The implicit assumptions in these definitions are that debt is for the worker to pay and that she is trapped in exploitative circumstances until she is able to pay it off. By more closely examining the flow of debt across time and the complex relationships of debt and credit across worker, agent and employer, the roles that these three parties inhabit as debtor and creditor are much more fluid. Depending on the worker's migration pathway, there is typically a constellation of agents, employers and institutions, bound by contractual obligations and work-permit regulations, to whom the loan is constantly affixed and unfixed. While debt, coupled with immigration regulations, can 'lock migrant workers into relationships of personal dependency on employers who sponsor them' and leave the workers vulnerable to a host of abuse (O'Connell Davidson 2013: 183), this view discounts how the imbrication of additional actors can also provide leverage for the worker to default on her loan, constituting her power as a debtor (Graeber 2011). Such instances of loan default are assumed to have uniformly dire consequences for the migrant and the family but, in our case, this applies more to debtors with upfront loans than to migrant domestic workers. Recruitment agents' and employers' vested interest in ensuring that the domestic worker continues to service her loan may create more ambivalent consequences than just vulnerability. The worker may be deliberately isolated or face restrictive — even exploitative or abusive — working conditions to ensure compliance until she has 'paid back' her loan; however, she also has the right to decide when she wants to return home, even if this is well before her loan repayment period is up. The remainder of the placement loan must ultimately be borne by the employer or the agent, or split between them, a condition reflected in most service agreements between Singapore agents and employers.

While most studies on debt-financed migration assume that the migrant worker's loan is only tied to the worker, we firstly show that, in Singapore, it is not absolutely fixed to the worker, but may become the responsibility of both the agent and the employer. In case of default, this responsibility is realised; it then falls to the broker to distribute and allocate the bad debt. Secondly, we show that the potential liability of the debt hangs over and binds all three parties in a temporal simultaneity, 'weld[ing] people to particular temporal regimes' (Peebles 2010); during the debt repayment period, the potential liability of the debt powerfully motivates the way in which actors within the migration industry behave, and undergirds the production and enforcement of risk-allocation mechanisms such as the employment contract. It contains clauses that delineate how the outstanding loan should be shared between the employer and the employment agent in the varying circumstances whereby the employment relationship prematurely terminates. Finally, because debt is not the sole provenance of the worker but, rather, flows — even spills — from the worker to the agent and the employer, we show that, contrary to the existing literature on debt bondage, the worker has a measure of leverage in pinioning agents and employers with the non-repayment of her debt, and it is the sharp and unpredictable angles of this leverage that agents and employers work to smooth down. A careful consideration of debt and how it imbricates players beyond the worker is hence central to the illumination of the 'black box' of the migration industry (Lindquist *et al.* 2012), and offers an

explanation as to why agents and employers seek to immobilise workers. Lindquist (2015: 173) argues that, by adopting the broker as a methodological starting point, ‘a new anthropology of the broker or brokerage should remain initially agnostic with regard to the relationship between brokerage and ethics’. With this in mind, we ask how the migration industry of recruitment and placement agencies configures the debts of migrant domestic workers in Singapore.

Methodology

In-depth, semi-structured, qualitative interviews lasting between 1 and 2 hours were conducted with employment agents (n=28) and key stakeholders (n=6) in the domestic work industry in Singapore. Employment agents were recruited through a mixture of purposive stratified and snowball sampling techniques, based on their retention rate, placement volume and type of accreditation. Table 1 shows the characteristics of respondents in our sample. The agents interviewed occupied a variety of positions; we interviewed trainers, agency owners, executive directors, managers and frontline staff members. The project attempted to capture a well-rounded pool of respondents who utilised a variety of recruitment, training and placement strategies depending on their labour supply and client base.

Table 1. The accreditation statuses, placement volumes and retention rates of employment agencies in our sample

Size/retention rate	Accredited			Total	Not accredited			Total
	Low	Medium	High		Low	Medium	High	
Small	1	2	1	4			1	1
Medium			1	1	1	1		2
Large	2	4	5	11	3	2	3	8
N/A		1		1				
Total	3	7	7	17	4	3	4	11

Part of the fieldwork also took place in Indonesia. Interviews were conducted with key stakeholders in the migration industry in the country of origin (n=15). These included recruitment company owners and managers, training centre managers, ex-domestic workers employed as administrative staff in recruitment companies, brokers at various levels in Indonesia’s migration infrastructure and non-governmental organisation (NGO) representatives.

Secondary research techniques used to complement the interviews included participant observation at fieldwork sites, informal conversations, a media archive charting local news coverage of the migration industry, the observation of migrant worker entry procedures and conflict mediation processes, participation in workshops, talks and concurrent volunteer projects sharing similar thematic interests, and the collection and analysis of a large number of documents

(service agreements, contracts, advertisements, online agency reviews, etc.) related to the migration industry.

Debt-financed migration for domestic workers in Singapore

The migration regime in Singapore for migrant domestic workers is premised on a ‘revolving door’ policy that ensures the transient status of low-waged labour migrants. Singapore’s total population consists of approximately 5.5 million people, of whom 1.6 million individuals form a non-resident population (National Population and Talent Division 2015). Of this non-resident population, 997,100 are Work-Permit holders, a visa category based on the temporary admission of low-waged labour migrants working on short-term labour contracts renewable on a one- to two-year basis (Ministry of Manpower 2016a). The Work Permit is the visa on which migrant domestic workers enter Singapore. It does not offer a pathway to permanent residency and contains clauses against pregnancy and marriage to Singapore citizens and permanent residents (Ministry of Manpower 2015a). As of December 2015, there were approximately 231,500 migrant domestic workers in Singapore, most of whom came from Indonesia, the Philippines and Myanmar (Ministry of Manpower 2016a). With 1.2 million resident households in Singapore, this works out at about one migrant domestic worker for every five households (Department of Statistics Singapore 2016).

Employment agents in Singapore work with agents in Indonesia — colloquially referred to as ‘suppliers’ — in order to recruit, match and place migrant domestic workers with Singaporean employers. In South-East Asia, women who intend to work as migrant domestic workers predominantly do so through the model of debt-financed migration, which allows them to begin their jobs abroad without having to raise the initial capital necessary to pay their migration costs. As a worker progresses through her migration journey, she racks up costs in the accumulation of what agents call a ‘placement loan’; her new employer will eventually pay for this loan to employment agents when she arrives in Singapore to work. The employer then recoups the loan from the worker through seven to nine months of salary deductions, a period in which the domestic worker receives little or no pay (Platt *et al.* 2013).

The migration infrastructure in Indonesia is especially involuted, requiring migrant domestic workers to negotiate a complex regulatory landscape with the help of a large number of intermediaries (Lindquist 2010, 2012). A chain of sub-brokers and brokers connects would-be female migrants in remote villages to training centres and recruitment companies located in urban centres within Indonesia. According to official documents collected from Indonesian recruitment companies, would-be migrants incur costs for their passport application, medical check-up, insurance coverage, psychological evaluation, plane ticket, airport tax and handling, work visa, accommodation, food, training, equipment and practical material used during the training period, competency test and agent fees to be paid to both the recruiter and the training company.

Costs accrued to the migrant

Brokers offer an upfront payment of approximately SGD \$200–400 to the families of migrant domestic workers or to the potential migrant herself in order to galvanise a woman’s decision to migrate. This ‘shopping money’ is added to a worker’s eventual placement loan, to be paid through seven to nine months of salary deductions to her employer in Singapore. Other additional costs that a worker may accrue include fees to speed up her administrative applications or to secure a ‘permission letter’ from her village head to leave the country. Contracts and fee schedules issued by Indonesian suppliers may not capture these informal costs and hence may fail to show the full extent of fees paid by migrant domestic workers through Singapore agents, particularly as these costs fall within the “‘greyness” [of] operating transnationally between zones of regulation’ (Wise 2013: 446).

There are two formal components to the fees that migrant domestic workers pay to employment agents in Singapore. The first is the service fee, which covers the agent’s services in facilitating a worker’s entry into Singapore’s migration regime and matching and placing the worker. This fee is capped: according to the Employment Agencies Act, an agent is permitted to charge a worker one month’s salary for each year of the contract of employment or the period of validity of the worker’s work pass, whichever is shorter, subject to a maximum of two months’ salary (Ministry of Manpower 2015b). As Indonesian workers earn an average of SGD \$450–550 per month, the service fee may work out to be about SGD \$900–1,100. The second component that a worker pays is the placement loan, which a worker owes her Indonesian supplier. In our research, we saw that this ranged from SGD \$2,240 to \$3,550.

Costs accrued to the employer

Singaporean employers also pay the Singapore agent two sets of fees when hiring a domestic worker through an employment agency. The first is a fee for the agent’s services, which usually include dealing with Indonesian suppliers, matching a worker to the employer, and ‘after-sales’ conflict mediation and counselling services. Secondly, employers also pay the Singapore agent what a respondent terms ‘mandatory local employment costs’ (MLEC) (see Table 2); these cover the costs of compulsory state-mandated processes that the migrant worker must undergo, such as her Work-Permit application, an orientation programme known as the Settling-in Programme for first-time foreign domestic workers, a medical check-up and insurance coverage. These costs are fairly fixed and are payable only by the employer. The agent will offer transport and assistance to workers who must go through all of these procedures before beginning her contract at her employer’s home. Some agents may charge a separate flat fee for transport while others inflate the cost of each separate component to include transport fees.

Table 2. Mandatory local employment costs

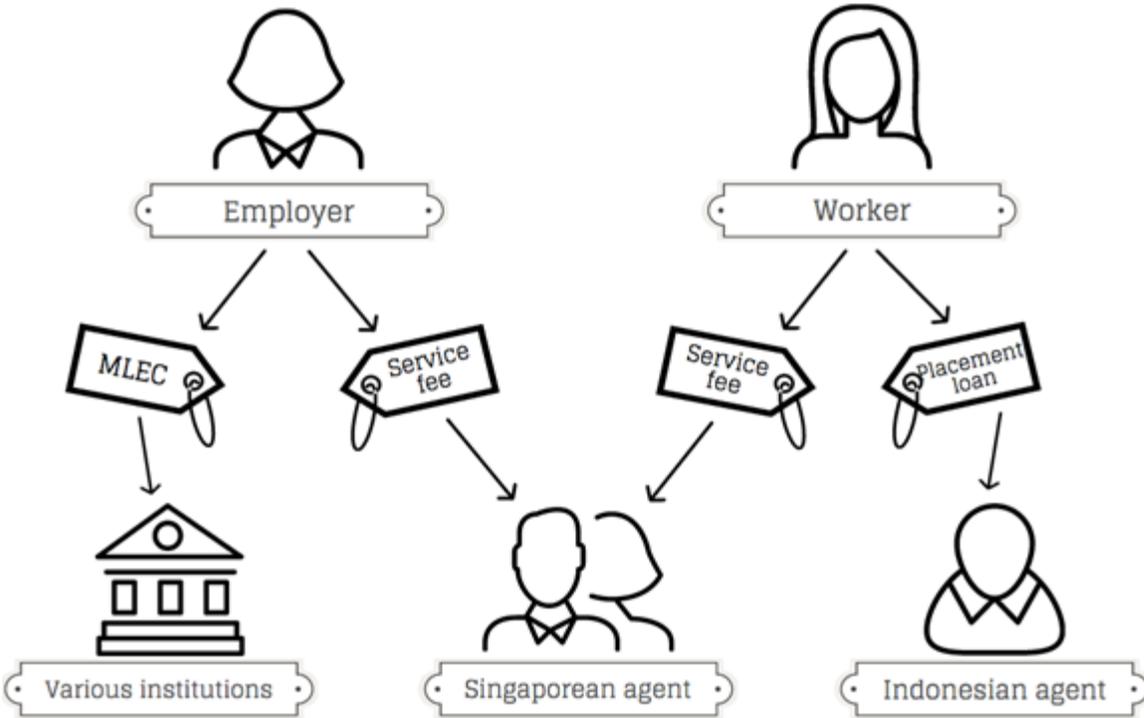
Item	Cost in SGD \$
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Work-permit application and pass issuance	60
Settling-in programme (for first-time workers)	75
Medical examination	40–60
Medical insurance and personal accident insurance ¹	200–400

There is no regulatory cap on either the service fee or the MLEC. While the fees charged to cover MLEC tend to be similar across all agencies, agents are free to charge as much or as little as they wish. Service fees vary hugely; they may range from as little as SGD \$38 to as much as SGD \$2,000, depending on factors such as how much of the MLEC is subsumed under the service fee (as some agencies simply charge an all-encompassing fee), a worker’s nationality, an agency’s business strategy and branding and the ‘worker replacement policy’ offered by an agency should an employment relationship fail.

Separately, employers are also expected to attend an Employer Orientation Programme if they are first-time employers; this costs between SGD \$28 and \$30. They are expected to purchase a SGD \$5,000 security bond for the worker, which is a binding pledge to pay the Singapore government up to SGD \$5,000 if the employer or the worker breaks the conditions of the Work Permit or the security bond. The bond may also be forfeit if the employer fails to successfully repatriate the worker when her Work Permit expires (Ministry of Manpower 2016c). Some employers may purchase security bond insurance to minimise the probability of paying the full SGD \$5,000 in case of Work Permit violations. Finally, employers pay a monthly foreign domestic worker levy of SGD \$265 to the government; however, there is an available concessionary levy rate of SGD \$60 per month for employers with young children, elderly parents, or family members with disabilities (Ministry of Manpower 2015c).

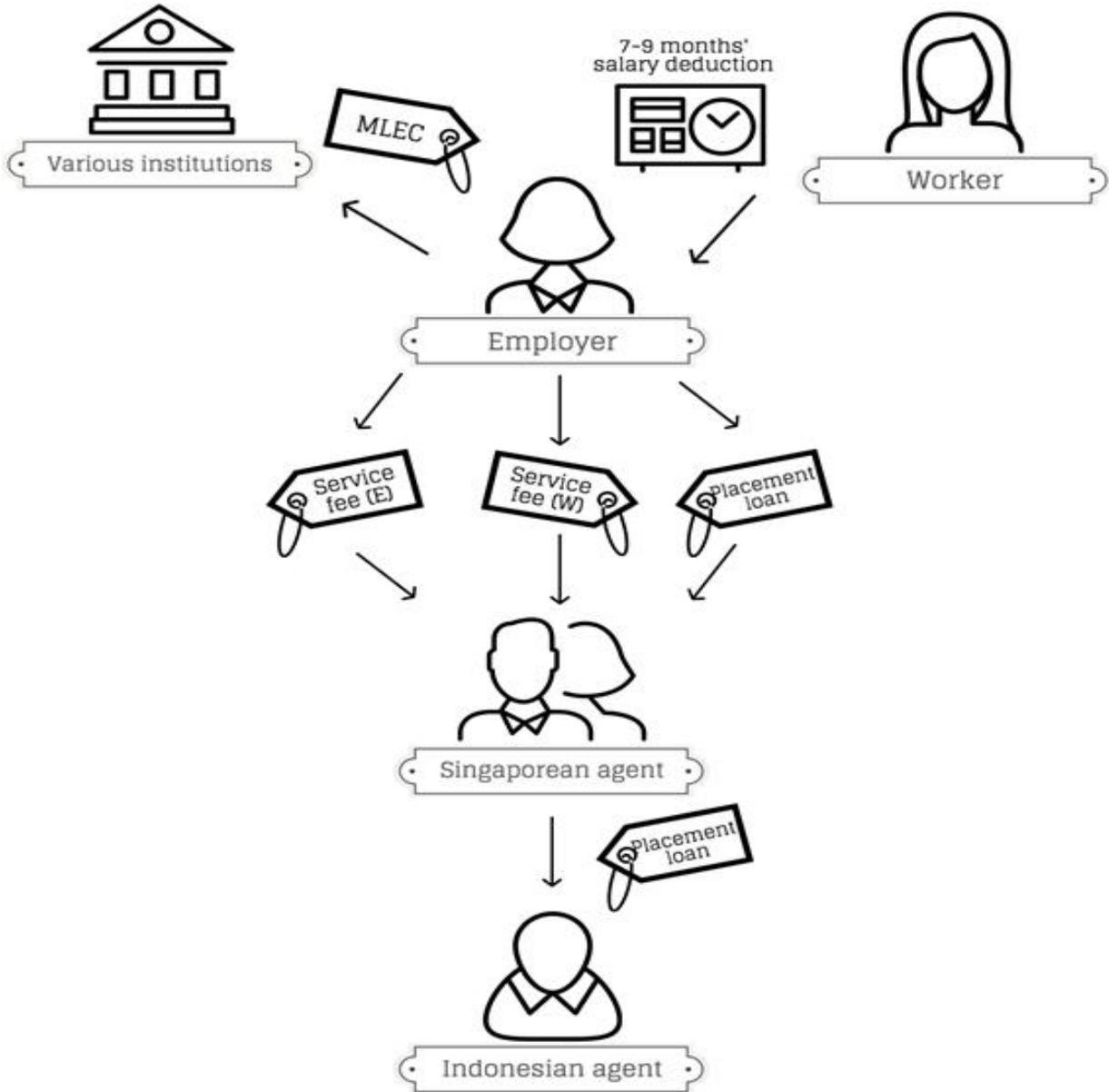
Figure 1. Fees and debts paid within Singapore’s migration industry landscape



Note: Figure 1 is an infographic of what the worker and the employer owe to the Singaporean agent, the Indonesian agent and the state or insurance companies.

The chain of transactions that enables debt-financed migration

Figure 2. The flow of money through Singapore's migration industry



Note: Service fee (E) and Service fee (W) are those that employers and workers pay to Singaporean agents respectively.

The second infographic, Figure 2, better illustrates the actual flow of money through a model of debt-financed migration. In contrast to the first infographic, which implies that the employer and the worker are key nodes through which the payment of debt is facilitated, we see that it is actually the *employer* and the *Singapore agent* who the most immediately deal with the repayment of the worker's debt. The employer continues to pay the fairly fixed costs of the MLEC to various institutions. The employer *also* pays her service fee, her worker's service fee and her worker's placement loan to the Singaporean agent, who then remits the placement loan to their Indonesian counterpart. The costs that the employer pays on behalf of her worker (which include *both* the placement loan and the service fee) are then recouped through seven to nine months of labour on the worker's part. During this period, workers are usually paid a nominal sum of SGD \$10–20 (Platt *et al.* 2013). The majority of employers will pay the Singapore agent the full costs of the two sets of service fees and the placement loan upfront.

Money only flows smoothly in this direction if the worker's employment relationship with the employer is successful and she works for a sufficient period of time. The average retention rate within the industry is 52.02 per cent, which means that 47.98 per cent of workers placed by employment agencies in Singapore stay for *less* than a year with their employer (Ministry of Manpower 2015d); of these, many workers will not have worked long enough to 'repay' their loan with their labour. It is when the employment relationship falters that the placement loan and/or service fee become a point of contention between an employer and an agent.

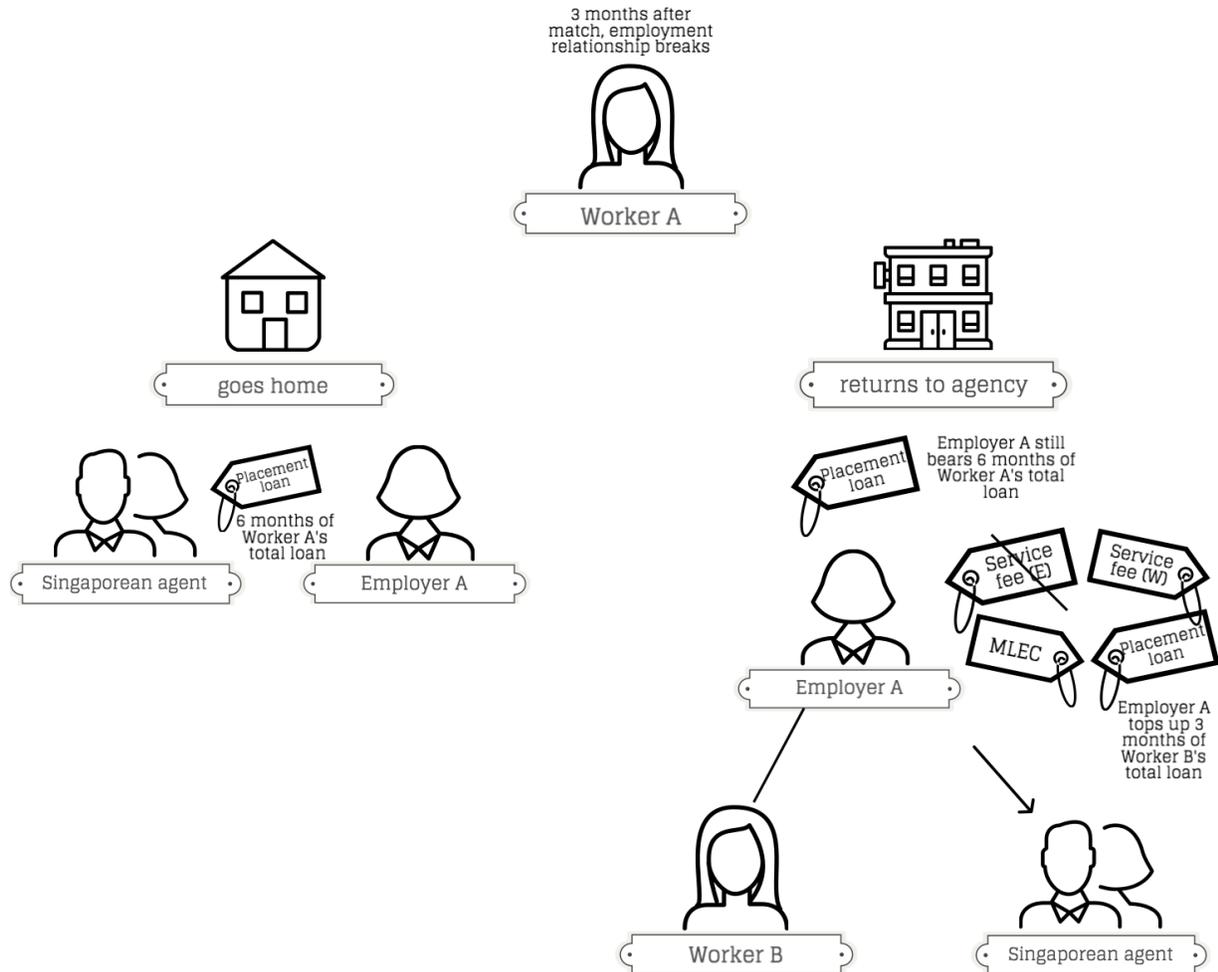
Defaulting on debt

A default happens when a worker has yet to finish repaying her total loan,² but either the employer or the worker decides to break the current employment relationship. In these cases, there are two main ways forward, as shown in Figure 3, depending on the wishes of the employer and the worker as elucidated by the agent: the worker may go home or return to the agency.

A disappointed employer may cease attempting to hire a worker through the current agency entirely and find another agency or directly hire³ a worker. Disengaging from an agency's services in this way often results in the forfeiture of the remainder of the placement loan — a clause that is stipulated in the contract signed between the agent and the employer. In cases where a worker returns home without working off her placement loan, the liability for the loan falls on the agent and/or the employer, depending on the circumstances of the worker's repatriation. Many contracts clearly state that, if the employer repatriates the worker, especially without the agent's knowledge, then the employer has forfeited the remainder of the placement loan. In this situation, because the agent is not given an opportunity to find a new employer for the 'returned' domestic worker, the agent has no way of recovering the debt and thus makes it explicit that the employer is responsible for the loan. Furthermore, once the placement loan has been paid to the Indonesian supplier at the beginning of the employment relationship, there is very little recourse for the Singapore agent to recover any part of that loan. All the contracts we saw split the liability of the loan between the agent and the employer, with most of the liability falling on the employer. Ultimately, the worker and the Indonesian supplier are usually not held liable for the placement

loan in cases of default. This circles back to Figure 2: the Singapore agent and the Singapore employer are the parties the most intimately and immediately woven into a web of debt and credit.

Figure 3. Defaulting on debt under various circumstances



More commonly, in order not to lose the placement loan, an employer may choose to 'return' the worker and hire another one from the agency. In this situation, an agency may recruit another new hire from Indonesia or, if the employer accedes, may match the employer with a 'transfer worker', a domestic worker within the agent's pool of employees who is already in Singapore and

is seeking new employment, either because she has reached the end of her contract or because her previous employment relationship was unsuccessful.

If an employer hires a new worker, then she is expected to pay an additional set of MLEC fees, 'top up' the placement loan and, in some cases, pay an additional service charge to the agent. This service fee may or may not be waived, depending both on the circumstances under which the employment relationship soured and on the 'free replacement' clause within the initial service agreement; should it be due to the worker's fault or a perceived failure or negligence on the agent's part, then the agent may offer to waive or lower the additional service fee. 'Topping up' the placement loan means that the employer pays the agent the difference between the total loan of the incoming worker and the loan that the employer currently bears. For example, as shown in Figure 3, Worker A may enter into the employment relationship with nine months of loan. If she worked for three months before choosing to return home or finding a new employer, the employer will pay the agent three months' loan and begin an employment relationship with a new worker, Worker B.

The agent also walks a temporal tightrope. Generally, the agency will offer 'free replacements' to the employer within a circumscribed period of time — for example, 'free replacement' periods may stretch from one to three to six months. This is because the agent, too, has an agreement with his or her supplier in order to manage his or her own risk of having to pay for a worker's debt. As discussed in the introduction, according to the terms of the employment contract, an employer who sends a worker back to Indonesia *after* the 'replacement period' would have tacitly agreed to default the remaining placement loan, leaving the worker free of debt. The bomb thus falls into the lap of the employer. However, if a worker is 'replaced' during this period by a new hire but is unable to find work with another Singapore employer, then she is sent back to Indonesia with an outstanding debt. Singapore agents, in general, try their best to avoid doing this, even if 'returning' the worker during the replacement period means that the responsibility for the loan falls to the Indonesian supplier rather than the Singapore agent; many mention in interviews that Indonesian suppliers dislike having 'returned' workers and the losses they entail, so doing so may result in a strained business relationship, forcing Singapore agents to find workers through other suppliers. To avoid this situation, Singapore agents do their best to find new employers for 'returned' workers, or urge workers to stay beyond the 'replacement period', after which the loan becomes the contractual responsibility of the employer.

As for the worker, she can choose to remain in Singapore and find a new employer, working to pay off the remainder of her loan and to eventually break even and earn her salary, or she may return home. If she chooses to stay in Singapore, she will begin a new employment relationship with six months' loan outstanding. Because she has worked less than six months — she has only worked three — the Employment Agencies Act requires the agency to refund her one month of service fees. However, when she begins a new contract, the agency is, under the law, allowed to charge the worker two months' salary for facilitating the new placement. As such, workers who are continually transferred may have several additional months of salary deductions added to their placement loan. Job-switching for new and inexperienced hires, as is the case here, is

qualitatively distinct from job-switching as experienced migrant domestic workers. While migrants in the former category prioritise the repayment of their loans through securing a feasible employment relationship, migrants in the latter seek new employers as a strategy for increasing their salaries, as an earlier Migrating out of Poverty study found (Platt *et al.* 2013).

If she decides to return home (or is sent home, as mentioned above), the consequences depend on whether she returns during or after the replacement period. As mentioned earlier, should the worker return during the replacement period, the onus of the loan falls to the Indonesian supplier, who may choose to pursue the worker for repayment or accept her placement loan as sunk cost. If the worker returns to Indonesia after the replacement period, the Indonesian supplier would no longer be liable for the remainder of the placement loan, which would be borne by the Singaporean employment agent or employer. In such a scenario, the worker is not contractually liable for the remaining placement loan and should not be pursued for debt payment. We must add a caveat that, without more extensive fieldwork in the country of origin, we can only make cautious inferences about the theoretical consequences of debt non-repayment on workers back in Indonesia. Contractual obligations regarding the loan do not apply evenly to all three of the parties involved in this employment relationship, as discussed above. Nonetheless, agents may exert pressure on workers to stay long enough in Singapore to pay off their loans. Migrant domestic workers are especially vulnerable to this form of pressure and may, in extreme cases, face intimidation and even confinement; however, agents are not legally able to force workers to stay if the latter insist that they wish to leave Singapore.

Discussion

Distributing debt

The migration industry is marked by a number of distinct characteristics: the involvement of three parties, the upfront inclusion of a significant debt, the informality of domestic work and its confinement to the privatised sphere and the fine line between the placement of migrant workers and their commoditisation. Agents interviewed say that they are cognisant of this ‘fine line’ and are quick to explain why their jobs are ‘different’: the business of placing workers, many agents note, is very different from the business of selling products, which involves some level of consistent operational behaviour, some leeway for predictable defects, a warranty period and a straightforward refund/return policy. Unlike products, the migration business depends on being able to create and sustain a shifting and complex personal and professional relationship between workers and employers. Agents lament that workers are impossible to control or predict, and that matching and placement processes are inherently fallible. One agent (R006a) compares the risk diffusion a product’s expiry date offers with the unpredictable and ‘living’ human heart:

They are human being[s], they are not products. [...] Human beings we cannot control, you know, how they react, how they behave, how they do their work. If it’s a product of course I can say, ‘Okay! There’s a guarantee that, you know, this thing will not spoil between

certain period of time because of the freshness of the product...' or what. But they're human beings. It's a living thing, so you cannot use it as a guarantee.

Because of this lack of a 'guarantee', agents note that employers feel a sense of acute precarity, which arises from three primary factors: firstly, the placement of the foreign body of a migrant worker into the intimate homespace of an employer's household (which has been explored extensively elsewhere; see Huang and Yeoh 2007; Yeoh and Huang 2010); secondly, the security bond that holds employers accountable for workers' adherence to the Work Permit conditions; and finally, the employer's upfront payment of her service fee, her worker's service fee, and her worker's placement loan, a sum which can run into thousands of dollars. This is an investment with no guarantee of being paid off or returned until the worker has successfully completed seven to nine months of work without pay, a period of time fraught with stress and anxiety for both parties. The payment of these fees — leaving the employer in the anxious position of a creditor who expects her monetary payment to be adequately returned in a form of equivalent labour over time from the worker — becomes the inverse of what Toruno (2010) calls the debtor's bet, where debts are incurred in the hope of generating future income flows. Here, it is the creditor, the employer, who wagers on the worker's ability to adapt to Singapore and turn in a satisfactory work performance over a protracted period of seven to nine months, with little guarantee of a return despite heavy investment in bringing in an unfamiliar stranger — or what one agent calls a 'living thing' that may 'spoil' — into the family fold. Common discourses about migrant workers in Singapore steep them in a cauldron of potential moral panics; as a number of agents explain, the employer runs the risk of a worker absconding, lying, hurting children, threatening suicide, stealing money, spreading lice or finding a sexual partner. Together with the more mundane reality of reasons such as a lack of chemistry between worker and employer or a skills mismatch, these are all potential ways in which an employment relationship may splinter, leaving employers responsible for a worker's placement loan. An agent (R001) illustrates this vividly by comparing the employment of a worker to 'holding a bomb': the employer has 'absolute power' over the worker, but this also means she has 'absolute responsibility. Absolute liability!'

In recognition of employers' liability for the placement loan, agents — particularly those who work for major agencies with large worker-placement volumes and a constant supply of new potential employers — may occasionally offer to take on the burden of a defaulted placement loan or waive additional service fee, particularly in cases where they judge that the value of a worker's labour has not been 'worth' an employer's hefty investment because the worker has behaved poorly or is in the wrong. This is doubly so if the employer is seen to be a fair and upstanding individual who has had the misfortune to be matched with a difficult worker, in which case the agent may underwrite the debt in order to tip a set of scales that is perceived to be unfairly weighted against the employer — who is seen to take on all the financial risks on a worker's behalf — and to ensure continued long-term patronage and reputational protection. One respondent (R015), recounting a situation with a worker who has been 'naughty', says:

But in certain cases, sometimes we will still waive that amount. We will still absorb that ourselves. If it's genuinely true that — hey, we know this employee well, they are not those hanky-panky, they are honest people, we know mainly it's the maid that is naughty, sometimes we might give in and absorb [the loan]... we try to be empathetic. Because it don't do us good if it's really true that our girl [has behaved badly] — I think we are just punishing our own reputation.

However, while agents have the flexibility to make judgements on every defaulted loan and dispense a verdict on how the remaining debt should be allocated, they do not often stray far from formal contractual terms, particularly if they feel that the worker has been wronged and the employer is unreasonable. Most of the time, the agent expects the employer to take responsibility for the loan, and the contract agreement signed between agent and employer holds the employer fast to these terms, unless the employer disputes the terms by raising a formal complaint with a mediation body in Singapore. The agent quoted above, who talks about 'naughty' maids, also says:

Because it's not fair. We give [employers] a girl and then in your circumstances, if you drive my girl crazy and if she is so scared that she don't have any faith to work anymore, I think it's not fair to [...] lump that losses on me, right? [...] Sometimes we have very nasty employer, then we just stick [to] — no, contractually, it is written like that.

Even when the agent discusses the 'losses' that spring from a broken employment relationship, she does not attribute them to the worker but to herself: she expects to bear the loan on the worker's behalf. In these cases — when the ending of an employment relationship is perceived to be through no fault of the worker's own and the agent feels that the worker has been unduly mistreated — the agent may decide to waive any additional transfer fees to the worker, even though they are entitled by law to charge the worker two months' salary for every new contract the agent has arranged. In this case, the worker's loan is not extended in the way that it normally would be. Agent R025 says, 'This is the two months that can be played about with. I can either charge very little, or I don't charge them to encourage them'. This loss of potential profit is absorbed in order to 'encourage' the domestic worker to stay on in Singapore and continue to work, a small price to pay in anticipation of a larger gain: the payment of the entire placement loan through the worker's continued labour and the protection of the agent's relationship with the Indonesian supplier and employer.

The agent's ability to absorb defaulted placement loans and waive service fees is one that trickles down from the jurisdictional 'grey zone' (Wise 2013) in which the debt exists, hovering somewhere in the cross-border tangle of remittance flows between Singapore and Indonesia. While most Singapore agents insist that the entirety of the placement loan is remitted to the Indonesian supplier and keep strictly to the letter of the law by collecting only what they are legally allowed, some agents we interviewed imply or explicitly state that the financial relationship between Singapore agents and Indonesian suppliers is much more complex than it first appears, because it is not strictly governable by either country's laws. One agent says that,

if workers enter Singapore through Batam, an Indonesian port that is a 45-minute ferry ride away from Singapore's shores, they do not pay high placement loans because they do not undergo formal training; as such, Singapore agents are able to earn more from the worker. Implicit in this statement is that the placement loan and service fees charged to migrant workers are not as clearly demarcated between Singapore agents and Indonesian suppliers as Singapore law demands. Another agent (R025) says with delicate obliqueness: 'A lot of things actually we have to massage in between [...] Sometimes we make, sometimes we lose out. [...] This is business. The more messy it is, it's better for us. If it is so straightforward [...] all the agent will die'.

One of the critical underpinnings of the migration industry in Singapore is thus employment agents' ability to selectively hold the employer contractually liable for workers' debts in the case of default, because the worker herself has no capital with which to pay the loan back in cash. The employer's upfront payment of workers' loans facilitates the continuous influx of workers through repeated replacements, and lubricates the workings of the migration industry. Agents have the ability to redistribute bad debts through agreeing to partially or fully shoulder them in order to ease the employer's liability and ensure reputational protection and continued patronage. They may also redistribute costs within more opaque external and internal linkages within the migration industry – such as cross-border relationships with Indonesian suppliers or by waiving service fees charged to workers who have undergone multiple transfers. A second underpinning of the migration industry is that agents try to ensure that workers pay off their debts by completing their debt-repayment period; they do so either by preserving the existing employment relationship or through facilitating continual transfers from employer to employer until the debt repayment period is complete. That debt is construed not as an absolute amount by agents, workers and employers but, rather, as months of salary deductions, indicates that exploring the temporality of debt is a useful way forward in gaining a better understanding of the relationship between debt and the migration industry.

Debt and temporality

Perhaps the most fundamental consequence of debt-financed migration is how the repayment of debt comes to mark discrete segments of time, not just for migrant debtors (Guyer 2007), but also for agents and employers. Debt and temporality are inextricably intertwined in migration; debt is temporalised through technologies of repayment (James and Rajak 2014) and, in turn, becomes a marker of time. A salary schedule, as prescribed by standardised employment contracts, translates a worker's total debt into the number of months of required salary deductions. Instead of citing an absolute amount, agents quantify a worker's debt in terms of the number of months left unpaid. As a consequence, migrant debtors become attuned to the passage of time denoted by the repayment of debt and subsequently remittances (Hoang and Yeoh 2015), yet little attention has been devoted to how employers and agents are also embroiled. Agents often advise employers on how to manage the risks that workers face at different stages of their debt repayment. A worker with many months of salary deductions would still be acclimatising to a new employment relationship and would have received little money to

spend or remit. Like this respondent (R023), many agents call the initial debt repayment a 'probation period', during which the following conditions are typical:

During their so-called probation, they have no off-days. So off-days — those off-days whereby they don't go out, employer have to pay, have to compensate. Then I told the employer to leave that \$50 or so and show it to them because money will motivate them to work. I say, if you take everything and then you shorten the loan, sometimes not seeing money for six months, I think they are thinking that, 'I don't want to work already'. So I say, if you leave some money there for them, at least they see the money, they are motivated to work. Then even they want to buy certain things, they can use that \$50, let them go and buy things that they want to eat. Then at least they won't feel like going back.

As many other agents acknowledge, workers may feel demoralised by their lack of remuneration, which may provoke them to abscond. In a bid to motivate them, agents usually advise employers to let workers 'see the money' during the debt repayment period. Another agent (R012) explains that compensating workers for their days off in the 'probation period' would also prevent them from moonlighting for extra cash. The tempo of debt repayment across time thus has to be carefully calibrated in order to ensure that the full value of the placement loan will eventually be returned to the employer; enough has to be withheld, and enough 'shown' to encourage the worker to complete her debt repayment period. Here, the worker has to be managed rather like Goldilocks, in which the tempo of her debt repayment has to be 'just right': if she repays her debt too slowly, she is disheartened and may simply choose to return home; if she repays her debt too rapidly, then a new 'danger' will arise. An agent (R012) refers to the point at which a domestic worker is debt-free as the 'point of danger':

I always tell the employer, I can sell you a perfectly good worker and you probably know that on the third day that she is perfectly good. But six months down the road when the loans are cleared and they have some money in their hands, I always love to say -- when they hit four-figure, \$1,000 in hand, then some of them, these 10–15 per cent of them, will feel on top of the world. They have money now. They've never seen so much money in their whole life. Probably more than what their father had in the bank. 'I want to go back already!'

Workers who have fully repaid their debts may 'feel on top of the world', having accomplished enough to leave for home. As these agents' accounts illustrate, a worker's (un)paid debt serves as a temporal marker of risk to an employer in an employment relationship. Another agent discusses how she deliberately extends the period of debt repayment for workers through re-hiring experienced domestic workers only if they have repeated their training at Indonesian recruitment companies so that they enter Singapore with an extended debt. This, she feels, ties 'a knot on the legs' of migrant workers by extending their debt repayment period and postponing the point of time when the worker finally begins to earn money. A full salary, through which one may buy phone cards, bus rides and a day's shopping and eating in town, lubricates and enables mobility. Combined with the presumed savviness of an experienced domestic worker, largesse

that happens all at once is too much, too quickly, to ensure a worker's commitment; it is also too much for the agent and the employer to risk.

Unlike the agent who sought to extend the period of debt repayment, however, a large majority acknowledge that initial loans are often exorbitant and onerous. The initial debt repayment period is fraught with the fear that a worker may abscond without completing the necessary seven to nine months of work, and agents develop a number of strategies to hedge against this risk: they advise employers to adjust the tempo of debt repayment and assure workers that the onerous placement loans are a 'rite of passage' through which she must go, but that only has to be experienced once in order to encourage her to persevere.

Only on subsequent migration journeys do workers beget lower salary deductions. An agent (R007) clarifies that, while the first migration journey for a worker usually requires eight months of salary deductions, her subsequent stints would only cost three to four months of her salary, since she would have gained two years' experience in Singapore and would no longer need training in Indonesia. In securing two years' experience and completing a contract, the worker typically enjoys better working conditions, such as more days off and a higher salary (Platt *et al.* 2013). Another respondent (R017) pleads with the ex-Singapore workers:

Please register with me direct[ly], don't go back to Indonesia and find a sponsor. The cost very expensive. After you tell her everything, they say 'OK'. They go back, they go and approach a sponsor, ask for \$300–400, and then they *kena* ['are stuck with'] five to six weeks. So we cannot understand this. They're just under the spell.

Despite the agent's plea for experienced workers to bypass training in Indonesia, he recounts that they eventually return to sponsors who confer on them shopping money and retrain them at training centres for an additional five to six weeks, decisions that eventually add significantly to their snowballing loans. That he pronounces them to be 'under [a] spell' reflects his perplexity at their decision to abandon what would otherwise be recognised as 'progressing' and moving forward. The draw of 'shopping money' provides an opportune moment to examine the model of progress inherent in debt-financed migration narratives. Bastia and McGrath (2011) propose migration as a temporal strategy, as the mortgaging of the present for the valued future, yet the draw of 'shopping money' for many migrants also promises a brief reprieve in the present, even if it entails paying off a few more months of debt in the future. In considering the possibilities for opportunism beyond rational future-orientation in migration narratives, we can better appreciate the ambivalence of debt to migrants.

The completion of the debt repayment period is the point at which all three parties are carried over the time horizon of risk with a cautious sigh of relief: agents no longer have to risk shouldering a defaulted debt or damaging relations with Indonesian suppliers, employers have successfully recuperated the cost of their initial investment and the worker can now begin earning a salary.

Debt, immobility and power

Debt-financed migration makes workers risky investments for both the employer and the agent; after all, if push comes to shove, the worker is able to board a plane and return home, all several thousand dollars' worth of her. O'Connell Davidson (2013) writes that 'If quitting means being forced to return to the country of origin, the right to it is meaningless to those who have heavily indebted themselves in order to migrate. Debt thus works alongside immigration regulations to lock migrant workers into relationships of personal dependency on employers who sponsor them (2013: 183). Yet focusing more specifically on the actual processes and mechanisms of the migration industry proves otherwise: the worker is not hopelessly locked into debt bondage, and the fact that debt repayment is a process that is zealously and nervously guarded by the employer and the agent shows that the worker's ties to debt are looser than has been previously assumed. The employer's — and to a lesser extent, the agent's — potential liability for a defaulted debt is a crucial underpinning of the dynamic processes of the migration industry.

As such, the migration industry depends on isolating and immobilising workers to ensure their continued labour — and to pay off the employer's wager. Employers' strategies of immobilisation are well-documented in the literature (e.g. Gorbán and Tizziani 2014; Lin and Sun 2010; Ueno 2010; Yeoh and Huang 2010), but are also reiterated in our interviews with agents and other stakeholders.

The agents interviewed acknowledge that employers' responsibility for heavy upfront costs (not only the worker's placement loan but also her service fee, on top of the employer's service fee and the state-mandated requirement for the employer to pay for the worker's MLEC) may result in employers being eager to extract surplus value from workers' labour: according to an employer's calculations, a worker costs seven to nine months of salary deductions and then some. This is especially true, agents note, of employers who may themselves be sandwiched middle-class Singaporeans pressed to hire migrant workers through whom the government subsidises the cost of care work in Singapore (Huang *et al.* 2012). As agent R009 asks, 'Why the feeling, why [employers] feel like they buying? Because they paying [workers'] loan a lot. So considered it's like, I borrow [lend] you, I borrow you the money. So actually I buy you'. This entitlement which an employer may feel to a worker's labour could lead to the former 'squeezing' (as another agent puts it) the latter for all she's worth; in this situation, a worker's labour becomes conflated with the person of the worker herself, who can be 'bought' by employers. This is compounded by the informality of domestic work, perceived as intrinsically feminine and undervalued as labour (Lindio-McGovern 2012): live-in work unbounded by mandated working hours could, indeed, prove to have a lot of surplus value to extract. A debt to the employer has been satisfactorily repaid when the salary deduction period is over, but also when the employer has gauged that she has extracted her money's worth, which might result in a worker being required to be on duty round the clock, with little to no rest. Another agent (R015) illustrates a situation in which she feels an employer has been extractive in ensuring that a worker is 'value for money':

They only go for cost. The cost. [...] They will hold back [workers'] salaries, sometimes they will be stingy on food. 'Your maid eat so much ah?' Or nitty nitty things. Or even sometimes they broke something, they might cut their salary [...] Value for money. They will make full use, which is a very wrong mentality right at the beginning.

On the other hand, the anxiety that surrounds a worker's debt repayment is precisely what throws into sharp relief the power of the potential non-repayment of debt: as Hours and Ahmed (2015: 3) write, 'The economic and social dependency of the debtor [...] partly masks that of the creditor [...] debt sets up a relationship between debtors and creditors, regulated by an ambivalent relationship of domination and emancipation'. The worker is, as mentioned above, neither contractually obliged nor bound by social control mechanisms such as kinship ties and expectations to return her debt (Hage 2002). This exemplifies what Graeber (2011) calls the power of the debtor. In the way that the 'greyness' of the transboundary zone shrouds the opaque flow of profits between the Indonesian supplier and the Singapore agent, it also casts a shadow into which the mobile migrant subject may slip, leaving the employer and/or the agent with her loan to deal with. One agent (R008) puts it as follows:

Maybe they just come here for — have a look-see, look-see, you know? To see the country. To come for a while [...] For them, money is not [of] great importance. It's not essential to them. So they come here is maybe, 'I just want to come here and look at Singapore, see the world. So if I like it, I stick to it. If I don't like it, I just say bye-bye, bid you farewell' and so forth.

Whether or not this agent's perception is overwrought or bears out in reality, this preoccupation can translate into some leverage for workers, whom agents encourage employers to treat with kindness and consideration. Agents advise employers to scale down their expectations, give workers an appropriate workload, exhibit patience, forbearance and understanding, allow workers privacy and time to contact family and call home, ask if workers have eaten, give small gifts and to put in the emotional labour to foster warm personal and professional relationships instead of considering workers as infinitely replaceable products. While part of this advice may stem from goodwill, part of it also stems from ensuring that workers are motivated to stay on long enough to complete their loan repayment and minimise additional conflict mediation work on the employer's part; like strategies of control, benevolent strategies of pastoral care (Foucault 2009) are employed to cultivate a worker's trust and inclination to stay with the employer. Otherwise, as agent R001 puts it, 'You change ten times the maid also won't work for you you know. So please don't scold. You must educate and advise the employers'. While an employer should not be overly indulgent — an agent argues that giving workers the home Wifi password 'spoil[s] the maids' and exacerbates homesickness — she should also remember that the worker is not a 'super woman'.

For agents, particularly those in charge of smaller agencies with lower capital and less ability to secure a ready supply of domestic workers from Indonesian suppliers, employers with a long list of draconian demands are bad bets, unlikely to maintain the long-term employment relationship

required for a worker to repay her loan, for an employer to retrieve her investment or for an agent to turn a profit. These particular employers, seen to lack the necessary 'moral capital' that agents use to evaluate creditworthiness (Wilkins 2015), are passively weaned away through claims that there are no workers available for them. Many agents feel that tactics that enforce a worker's compliance are no longer quite so successful in facilitating a smooth debt repayment process, particularly since entrenched migration streams from Indonesia and the Philippines have given workers a better understanding of their rights and entitlements and narrowed information gaps for new hires. Without downplaying the ways in which migrant domestic workers' vulnerability is shaped by their precarious legal status and their lack of coverage by local labour laws, the way that debt-financed migration has shaped the migration industry in Singapore has offered a measure of counterweight against the vulnerability of migrant domestic workers.

Conclusion

To fully understand how debt-financed migration shapes the circulation of migrant worker flows across borders and between employers in Singapore, both the agent and the employer must be considered as dynamic key actors who painstakingly adjust and (re)frame the temporal rhythm at which debt is repaid in order to facilitate migrant workers' successful debt repayment, and not as incidental and peripheral variables. In attending to the migration industry's role in debt-financed migration, debt becomes less static than initially appears. Debt becomes, for employers, a bet on a worker and, for workers, a rite of passage. In addition, employment agents can calibrate portions of migrants' debts, enforce the service agreement and distribute to or share in shouldering a worker's bad debt to the employer, in the hope of a continued working relationship between them. In these decisions, employment agents are continually attributing blame, exercising discretion, assessing the employment relationship and maintaining harmonious working relations with their suppliers. Much of the employment agents' flexibility in allocating costs stems from the freedom to navigate the nebulous 'grey zone' of cross-jurisdictional space in dealing with suppliers. To make a continuous profit, agents tend to invest in keeping workers in the destination country and holding employers responsible for the worker and liable for their debt.

Despite a consensus that temporality inheres in debt and migration independently, there have been few attempts to explore temporality in debt-financed migration (Griffiths *et al.* 2013). Operationalising temporality in debt-financed migration as a focus on the worker's life course (Bastia and McGrath 2011; de Haas 2007; O'Connell Davidson 2013) needs to be conjoined to understanding the dynamic web of flows binding the worker to brokers, employers and related institutions which form part of the migration industry. As such, we have attended to temporality through examining the transactions during the recruitment, placement and transfer of migrant domestic workers in Singapore; in so doing, we have sought to shed light on the contingent and multidirectional flows of capital in debt-financed migration. Amongst these transactions, 'shopping money', which grants the migrant temporary relief and saddles her with more months of debt, provides an opportunity to rethink rational, future-oriented narratives of migration and

temporality. Besides workers, agents' and employers' experience of the initial employment period is ineluctably textured by the risks that workers pose at different stages of debt repayment.

Peebles (2010: 227) contends that debt is a 'temporal bond' between contracting parties, 'conjoin[ing] their respective futures and pasts'. In the context of migrant domestic workers in Singapore, debt is a potent device that draws employers, agents and migrant workers into a balancing act of many movable parts. Agents' recognition that pastoral care makes for a better debtor and their search for creditworthy employers offer a ballast in view of dominant narratives featuring debt-financed migrants made profoundly vulnerable by the burden of debt.

Notes

1. These costs vary depending on the level of coverage the employer chooses; the Singapore state mandates a minimum of \$15,000 per year for in-patient care and day surgery for medical insurance and a minimum coverage of \$40,000 for personal accident insurance (Ministry of Manpower 2016b).
2. From here, we take 'total loan' to mean what the worker owes to both the Singapore agent and the Indonesian supplier, as these are often conflated when discussing a worker's loan in Singapore.
3. An employer may 'directly hire' a worker through personally applying for a work permit without engaging the services of employment agencies from the source country and/or Singapore.

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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 their 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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