

# FWA Implementation in the Finance Sector



Trends, Learnings and  
Recommended Strategies

**Produced by:**



Tripartite Alliance for  
Fair & Progressive Employment Practices

**tafep.sg**

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## INTRODUCTION

Flexible work arrangements (FWAs) have rapidly gained popularity in recent years, with more organisations recognising the value of supporting a flexible work culture where employees have autonomy over their time and place of work and can effectively manage their careers and personal lives - forming a more motivated, engaged and committed workforce overall.

FWAs are known to contribute to talent attraction and retention, increased productivity, and improved manpower deployment. In a locally commissioned study by the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP), organisations that offered FWAs observed the following positive results from employees:



Organisations with positive work-life practices were also found to have higher talent attraction as well as lower attrition, absenteeism and healthcare costs as compared to the national average.

As more employers consider how to successfully adopt FWAs, it is important to recognise the sector-specific challenges they will need to address, as well as the strengths they can leverage for the sustainable implementation of flexible work options.

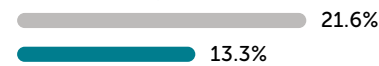
### BENCHMARK FIGURES

\*N is based on the number of companies who have, and are able to provide figures

#### Annual Unfilled Positions (%) | N = 23



#### Annual Resignations (%) | N = 25



#### Absenteeism & Sick Leave (Days/employee) | N = 24



#### Healthcare Cost/employee (\$) | N = 25



● Singapore Benchmark 2016 ● Average of Participating Companies 2016

TAFEP has commissioned aAdvantage Consulting to develop modular sector-specific resources on the implementation of FWAs; to understand the work-life landscape and considerations for individual sectors, as well as identify sectoral success stories and best practices that will help employers to accelerate the flexible working culture in their own organisations.

This module focuses on the finance sector and will provide pertinent answers to these common questions from employers:

- How have key sectoral trends affected FWA adoption for the finance sector? Are FWAs better suited to certain roles than others?
- What are the challenges to FWA implementation for the sector?
- What are the best practices and proven solutions from other progressive employers in the sector?

Through insights gleaned through research and interviews within the sector, this resource aims to help employers gain a better understanding of the current state of FWAs in the finance sector and how to implement them effectively and sustainably in their own organisations.

## KEY TRENDS SHAPING FLEXIBLE WORK IN THE FINANCE SECTOR

Singapore's Smart Nation initiative, first announced by Prime Minister Lee Hsien Loong in 2014, aims to make Singapore "an outstanding city in the world...for people to live, work and play in, where the human spirit flourishes".

In recent years there have been increased conversations on how digital transformation across sectors are expected to revolutionise the future of jobs, driven by Artificial Intelligence (AI) and Machine Learning. Organisations in the financial sector are continually making sense of the impact of digital transformation for their respective businesses as part of their strategic workforce planning initiatives. Employers have begun to review job roles and identify higher level skill sets such as complex problem-solving, data interpretation and technological use amongst others, to support their digital transformation efforts. This is an on-going journey, and many organisations are still reviewing and assessing the impact on job roles and the 'Future of Work' at the strategic level.

In a EY study conducted in 2019 on the impact of data analytics and automation in the financial sector, 40 out of the 121 job roles covered in the study were identified as having a high potential for convergence or displacement, as the range of highly repetitive job tasks performed by these roles could be automated. This was echoed in an ISCA report on digital transformation in finance functions, which showed that job roles related to process-oriented functions are rapidly changing with the increased usage of automation and data analytics in organisations.

Digital transformation has also impacted the man in the street; clients and customers are increasingly IT savvy and usage of tools such as online banking and mobile applications are the norm. The EY Global FinTech Adoption Index reported a high rate of FinTech adoption in Singapore (67% in 2019), and that as customer expectations evolve, traditional financial institutions are also undergoing disruptions and innovations in a bid to offer digitally accessible services.

## THE IMPACT OF COVID-19

The latest World Economic Forum Future of Jobs 2020 report that included 29 companies with operations in Singapore among nearly 300 worldwide, showed that firms in Singapore indicated that some job roles such as bank tellers, data entry clerks and accountants would undergo significant changes, as repetitive and simple tasks could be automated as organisations shift towards greater digitalisation of processes.

The Covid-19 global pandemic has accelerated this pace of digitalisation, with organisations having to quickly transform job roles to immediately respond to the mandatory work-from-home arrangements for non-essential services.

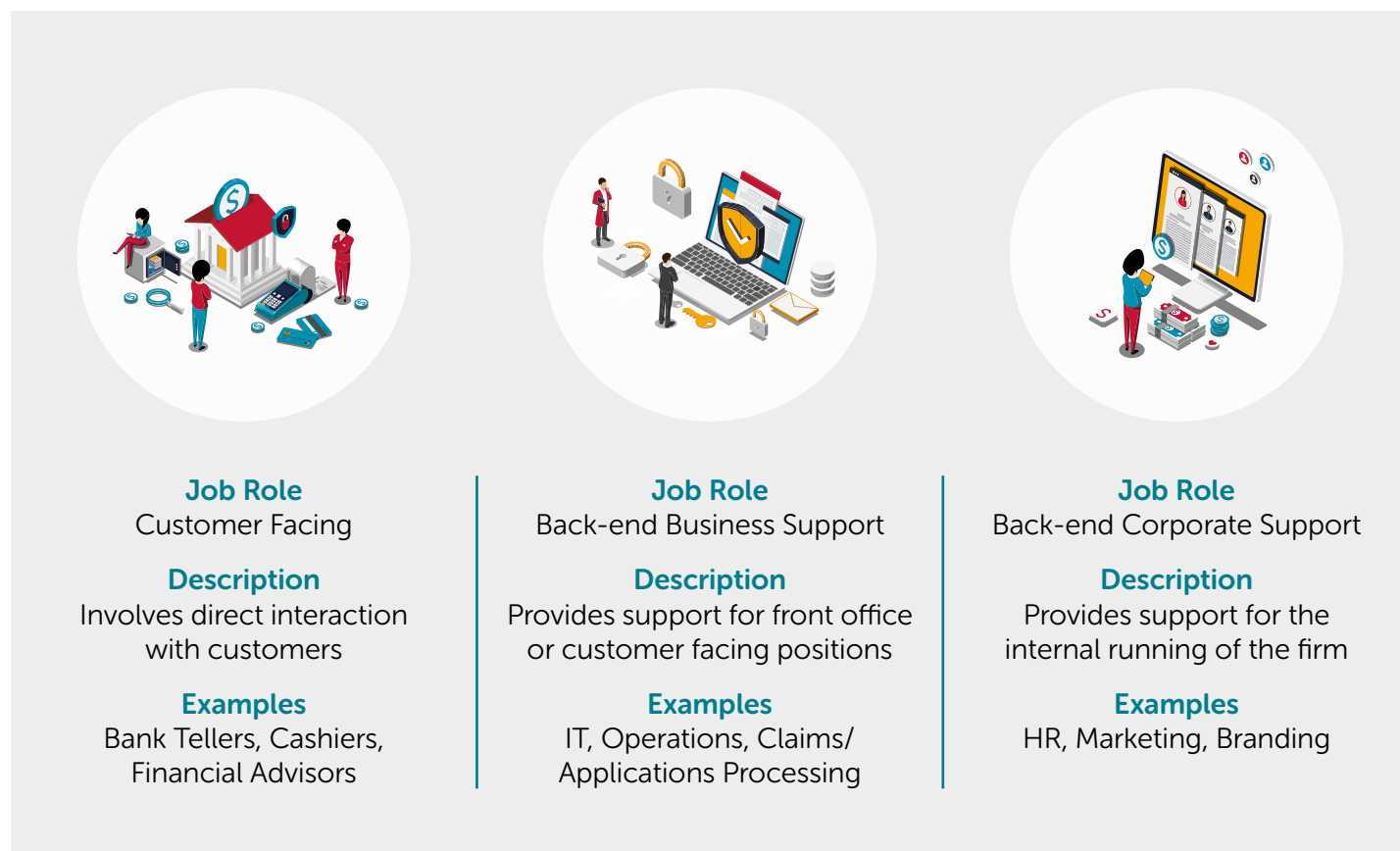
Even as employers rethink and restructure their organisations, this is an opportunity to capitalise on technology to redesign job roles and tasks, and review how FWAs can be implemented for greater organisational efficiency.



## ACHIEVING FLEXIBILITY ACROSS JOB ROLES

When employers faced a critical need to ensure business continuity in the face of disruptions and restrictions to the usual ways of working, financial organisations underwent a paradigm shift in mindset on the suitability of FWAs for different job roles, revealing new possibilities.

Employers have also flagged the observation that some FWAs may be more accessible and viable for employees in certain job roles as compared to others. The job roles in this sector can be broadly categorised into these 3 main groups:



It is highly recommended that organisations conduct a review and analysis of all available job roles to determine the suitability of various FWAs for each role. Inputs may be sought from internal stakeholders for a more comprehensive assessment. Importantly, the organisation should be willing to explore possibilities, assess the feasibility of FWAs and address potential constraints objectively.

These are FWAs that some employers have implemented with relative ease for specific types of job roles and may be considered by other organisations in the sector seeking to implement FWAs sustainably.

## A SNAPSHOT OF FWA IMPLEMENTATION IN THE FINANCE SECTOR

Progressive employers have long recognised the value of FWAs and increased their commitment to flexible working in recent years. In 2019, 85% of Singapore employers offered FWAs on either a formal or ad-hoc basis. In the Conditions of Employment 2020 report that surveyed 3800 companies in Singapore, 78% of firms in Singapore provided at least one form of formal FWA - a marked increase from 53.1% in 2018.

A similar trend has been observed in the finance sector, where employers increasingly seek to offer flexible work options; 86.6% of organisations within the finance sector reported having FWAs in 2020, an increase from 65.1% of firms in 2018. Companies were observed to generally implement FWAs on an informal basis, with staggered hours, telecommuting and part-time work being the most used.

### • A SHIFT IN MINDSET AND ORGANISATIONAL CULTURE

Although telecommuting policies were established prior to the Covid-19 pandemic, the uptake was relatively low, and this was attributed to the perception that employees' physical presence in the office was important to achieve performance. When employees utilised flexible work options, this was viewed as a temporary occurrence in exceptional circumstances rather than accepted as a regular on-going arrangement.

Informal or broadly crafted FWA policies further hampered the take up of flexible working options. One example shared was of a policy stating that managers could grant approval for employees to work from home up to twice a month. However, as no guidelines or interpretation of the policy were provided, managers hesitated to implement this policy for their employees.

With remote working being currently extended to more employees to enable business continuity, this has brought about a noticeable shift in mindset for both employers and employees, as FWAs have proven to be effective. As entire teams operate from multiple locations seamlessly and find alternative ways to collaborate and communicate, flexible work is now more readily accepted and increasingly embedded in the work culture.



## • THE EARLY ADOPTION OF TECHNOLOGY

Technology plays a key role in enabling flexible working, largely through the adoption of video conferencing technologies and enabling access to business systems. As early adopters of technology, organisations in the finance sector were able to quickly extend existing options such as cloud-based phone systems and remote access to shared drives to different areas of the business to facilitate core operations. They have also been able to nimbly adapt to new requirements such as IT security and increasing bandwidth and system capacity for remote access.



## • REFINING FWA POLICIES AND GUIDELINES

More progressive organisations in the sector have moved beyond merely introducing FWA practices, to also invest time and effort to address the concerns of senior management and supervisors on managing staff performance and maintaining productivity for a remote workforce. Guidelines are set to provide greater clarity and transparency on the new way of working; expectations and boundaries are clearly explained to remote working employees and management is empowered to effectively supervise and support their teams.







## KEY LEARNINGS, RECOMMENDED STRATEGIES AND SECTORAL BEST PRACTICES FOR SUSTAINABLE FWA IMPLEMENTATION

The Finance sector has seen an evolution in leadership mindsets on the value and feasibility of implementing FWAs. As leaders have grappled with ensuring business continuity during sustained business challenges, they have adopted a new way of work in the sector that includes greater

acceptance of various types of FWAs including remote working.

These are the lessons and best practices gleaned from the sector.

# 1 KEY LEARNING: SENIOR MANAGEMENT PLAYS A VITAL ROLE IN LEADING THE WAY.

Without senior management buy-in, FWA implementation is not sustainable in the long run, as organisations are likely to implement these on a short-term basis only when necessary or mandatory.

The values and beliefs of a company's leaders drive the organisational culture. Having a high level of support from the senior management nurtures a work-life friendly environment in the company, which then leads to the long-term implementation of FWAs. For the organisation to fully experience the benefits of flexibility, strong work-life advocates are needed in the leadership, who will serve as drivers for FWA adoption in the longer term.



## BEST PRACTICES IN THE SECTOR

- Senior management are personally involved in championing and advocating for flexible working (e.g., participating in the communication of FWA policies and guidelines to the workforce, having discussions with supervisors etc). This has led employees to be more open and willing to utilise FWAs.



## RECOMMENDED STRATEGIES

- Senior management should review the business case for FWA implementation. The benefits may include attracting new talent pools, talent retention and strong employer branding.
- Data analytics should be used to assess the value of implementing FWAs for the organisation. This can include data collected through employee surveys, focus group discussions and exit interviews, amongst others. Metrics for evaluation can include hiring and attrition rates, employee satisfaction and productivity levels during FWAs.
- Implement a structured and formalised process of introducing FWAs with defined goals and stakeholder engagement. This can serve as a valuable support for the senior management during the implementation process.
- Senior leaders should be visible and personally involved in engaging staff on the rationale and benefits of FWA implementation, to motivate the rest of the organisation to follow suit.

## 2 KEY LEARNING: BUILDING A CULTURE OF TRUST AND CAPABILITIES OF MIDDLE MANAGEMENT, ENSURES THEY CAN SUPERVISE EMPLOYEES WHO WORK FLEXIBLY.

When supervisors have concerns about how their department's performance may be compromised due to FWA implementation, they prefer to stick to the status quo of working in a traditional office setting rather than experiment with flexible work options.

When organisations have a high level of trust, independence and a performance-outcome orientation, employees are accustomed to being goal-driven and working autonomously, thus alleviating supervisors' concerns about implementing FWAs. Addressing the concerns of supervisors is a necessary first step to instil trust and confidence that FWA implementation can have a positive impact on performance.

Managing the change amongst supervisors helps to create understanding and buy-in, which is critical to successful implementation. Organisations that do this well, deploy a structured approach to engaging management and supervisors; strongly emphasising the importance of performance outcomes rather than time spent in the physical office.



### BEST PRACTICES IN THE SECTOR

- Workplace behaviours of leaders and staff have been redefined to support the 'New Way of Work'; HR facilitates dialogue sessions on positive behaviours to be demonstrated by leaders to support FWAs. These are consistently communicated to all leaders to ensure alignment across the organisation.
- Communication sessions are held to manage the concerns and challenges of supervisors.
- Collaterals on FWA guidelines are shared to reinforce the importance of outcome-based performance.



### RECOMMENDED STRATEGIES

- The organisations interviewed agree that top management support for FWAs is critical to setting the tone and expectations on how it will be implemented. Leaders must be seen as role models and advocates to build trust in the system.
- The leadership should define the desired behaviours aligned to the organisation's core values and identify role models at the supervisory level who can serve as advocates for work-life harmony and FWAs, amongst their peers.
- The leadership capabilities of supervisors can be further developed to use outcome-based measures for performance management. This will shape and promote a culture of trust and openness to support FWA implementation.

### 3 KEY LEARNING: TECHNOLOGY SHOULD BE LEVERAGED AS A KEY ENABLER IN THE FWA IMPLEMENTATION PROCESS.

Employees that have little or no access to information and work-related equipment away from the physical office may find their overall work effectiveness hampered as they are limited by their working location.

Additionally, some employers in the sector may hesitate to enable remote access to information and systems due to governance and security concerns.

Within the finance sector, organisations which lack access and the ability to work remotely are likely to experience negative repercussions in the long term as competitors would have comparatively increased their overall pace of digitalisation.

Employers should explore the feasibility of technological tools such as Cloud-based services and remote access to operational systems. This can help to improve productivity and work efficiency by enabling employees to work flexibly at different times and/or locations. Security controls are also needed to ensure flexible working can be carried out without compromising the organisation's compliance posture.



#### BEST PRACTICES IN THE SECTOR

- Extension of appropriate tools and resources such as VPN access and laptops to more groups of employees, to enable wider adoption of FWAs.
- Adoption of technologies for virtual meetings, online and asynchronous learning.
- Training for staff on cyber security, data security risks and data management protocols to ensure security requirements are met. Trainings include areas such as:
  - Recognising phishing emails.
  - Steps to take when email and server accounts appear to be compromised.
  - Recognising trustworthy data sources.
  - Familiarity with safe and unsafe software.
  - Protocols for using personal tech and internet-enabled devices for work purposes.
- Adoption of security software applications to detect and monitor potential security issues.



#### RECOMMENDED STRATEGIES

- Organisations could adopt technology to automate internal processes and increase productivity. This could include reviewing how Robotic Process Automation (RPA) can optimise Workflows.
- Organisations should consider collaborative tools that enhance the employee experience and team dynamics (e.g., Microsoft SharePoint, OneDrive etc.)
- Formalise policies and processes on how to address cybersecurity concerns.
- Set up a dedicated IT support team to handle security issues during working hours.
- Create greater awareness and provide training on cybersecurity across all levels of the organisation, including the individual's role and responsibility in safeguarding against cyber security risks.
- Invest in cybersecurity tools such as firewalls and anti-virus software to facilitate remote working.

## 4 KEY LEARNING: IDENTIFY AND ADDRESS EMPLOYEE WELL-BEING AND ENGAGEMENT ISSUES

Even as employees transition to a new way of working and experience the benefits of FWAs such as a reduced commute and increased personal productivity, they may also require added support to adjust to the new norms.

Employees may need practical knowledge and skills to maintain engagement and collaboration with colleagues, supervisors, and even external clients. They may also need to counteract added stress that may arise due to the blurring of work and home boundaries.

The effects of flexible working are likely to be experienced differently by everyone. Organisations could consider offering employees a choice of working flexibly as well as curate a range of support mechanisms to ensure successful FWA implementation that creates a win-win for the organisation and the individual.



### BEST PRACTICES IN THE SECTOR

- Training for supervisors to recognise signs of mental stress amongst staff.
- Providing employees with subsidies for staff well-being, e.g., one-time allowance to set up a conducive home office space.
- Regularly and intentionally engaging the team in conversations, apart from work issues.
- Redesigning physical workspaces in the office for more efficient collaboration and networking as organisations move towards a hybrid working arrangement.



### RECOMMENDED STRATEGIES

- Organisations should provide employees with a choice of working flexibly where possible, rather than imposing a one-size fits all approach.
- Organisations can facilitate collaboration and engagement by creating virtual opportunities for teams to network and engage each other.
- The impact of virtual collaboration and engagement can be maximised by:
  - Setting rules of engagement for virtual sessions (e.g., turning on video cameras during calls).
  - Equipping leaders with skills to effectively manage remote teams and engage staff virtually.
  - Curating employee wellness programmes which can also engage employees working remotely (e.g., virtual games and exercise sessions).
  - Providing wellness programmes on stress management and mental wellbeing.
- Organisations can also create physical workspaces that encourage collaboration (hotdesking, open areas for meetings) to help employees engage and network efficiently in-person.

## 5 KEY LEARNING: ESTABLISH FWA POLICIES WITH CLEAR GUIDELINES TO ENSURE THEY ARE SUSTAINABLE IN THE LONG TERM.

FWA policies that do not offer clear objectives, direction and guidelines for use are unlikely to have a high participation rate.

When employers clearly communicate the FWA policy to employees, including how flexible work options may be utilised without adversely affecting productivity and performance, staff can align more readily with the new initiatives. The provision of clear guidelines creates greater transparency and encourages consistency of practice.



### BEST PRACTICES IN THE SECTOR

- Collaterals on guidelines and frequently asked questions for supervisors and staff are shared to create a common understanding of how remote work will be implemented.
- A variety of communication channels (e.g., townhalls, emails, contact centres, helpdesk) are established to ensure that employees understand how remote work would impact them, and to provide opportunities for feedback and suggestions.



### RECOMMENDED STRATEGIES

- Organisations should establish clear guidelines on behavioural expectations of supervisors and staff when implementing FWAs (e.g., attendance during virtual meetings, how to assess performance of staff, after hours communication).
- Stakeholders should be engaged in the design of FWA policies and guidelines to ensure that both employer and employee perspectives are considered when establishing these.
- Employers should engage with all stakeholders through multiple channels to ensure adequacy and effectiveness of the two-way communication as well as facilitate conversations to ensure clarity and understanding of what is expected in FWA implementation.





## THE FUTURE OF FWAS IN THE FINANCE SECTOR

As more organisations in the finance sector recognise how FWAs can contribute to organisational performance, it is likely to become commonplace for employers to incorporate flexible working options into their overall HR strategy and empower staff to utilise these.

As the sector experiences greater digital transformation, organisations will continue to see traditional business models and job roles evolving, thus creating even more opportunities and innovative forms of flexible working. Indeed, organisations in this sector are already embarking on hybrid working arrangements and even considering how to finesse their approach through the redesign of office spaces for in-person collaboration, investment in technology for remote working and initiatives to support employees' mental wellness and work-life boundaries, amongst other efforts.

As flexible working becomes part of the new norm for this sector, this presents a valuable

opportunity for employers to consider different types of FWAs to address talent gaps and fulfil staffing needs. As potential employees increasingly express a preference for flexible work schedules, organisations may be able to successfully hire skilled employees by offering FWAs such as part-time, job-sharing or compressed work week options.

As the finance sector embraces a new way of working that includes a flexible work culture, business leaders will need to candidly assess how FWAs can be leveraged for greater organisational performance, how existing processes, work culture and norms should change to enable flexible work, and what additional investments are needed to adapt to the evolving sector. Adopting flexible work options is an imperative, to stay nimble in today's finance sector, and stay abreast of the competition.

## ANNEX: WHAT ARE FLEXIBLE WORK ARRANGEMENTS?

The term 'flexible work arrangements' or 'FWAs', refers to work arrangements which have variations from the traditional workplace and/or working

hours. FWAs can be broadly classified as flexi-time, flexi-load and flexi-place.



- **Telecommuting** has been implemented for roles which do not require frequent direct interactions with internal or external customers or access to equipment on-site. However, telecommuting has the potential to be even more widely implemented, e.g., for front-end roles, through the deployment of technology that enables communication and remote access to equipment.
- **Job sharing** also appears to be gaining some traction as more organisations implement job redesign as part of their digital transformation efforts. This FWA is suited for any role that can be distributed across geography, function, time or workload. The redesigned job role can have employees having shared or divided responsibilities, or a combination of the two. One example is DBS Bank's introduction of a formal job-sharing scheme.
- **Part-time work** has been utilised in roles with less complex activities or those with specific tangible performance outcomes and outputs to be delivered, making it viable to employ staff who can work less than the standard full-time hours of 40 or 44 hours per week. For more complex roles, job redesign may be required to revise the responsibilities of the role, as well as how performance will be measured.
- **Staggered time** has been implemented for both front-end as well as back-end job roles. Having a pre-set range of fixed start and end times is required to ensure internal and external customer interfaces are not compromised. Organisations should also provide guidelines on the core hours of work.
- **Flexi-shift/hours** has been found suitable for employees working in customer facing or operational job roles which require them to work for a specific duration on a shift pattern. Employers can provide the flexibility of opting for a preferred shift or timing based on a clear policy or enable employees to swap shifts on an as-needed basis, according to established guidelines.
- **Compressed work week** has been implemented for job roles such as back-end business/ corporate positions where employees do not attend to internal or external customers on a regular fixed schedule. For example, staff in these roles may work additional hours on Monday, and end work earlier by the same number of hours on a Friday, and still fulfil the service and performance standards.

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### About Tripartite Alliance for Fair and Progressive Employment Practices

The Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) was set up in 2006 by the tripartite partners (Ministry of Manpower, National Trades Union Congress, and Singapore National Employers Federation), to promote the adoption of fair, responsible and progressive employment practices.

TAFEP is one of three agencies under TAL, along with the Tripartite Alliance for Dispute Management (TADM) and the Workplace Safety and Health (WSH) Council.

TAFEP helps employers build workplaces where employees are respected, valued and able to achieve their fullest potential, for the success of the organisation. Employers can approach TAFEP for tools, resource materials and assistance to implement fair and progressive practices at their workplaces. Employees or individuals who encounter workplace discrimination or harassment can seek assistance and advice from TAFEP.