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- Understanding the Act of Demolition

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- The Language of Ultimatum

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- India's Trade Policy and GVCs
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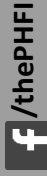
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India's Trade Policy and GVCs

- 10 This article studies the trends in the global value chain participation of six sectors from Indian manufacturing with an emphasis on the nature of participation. It analyses the trends over the last few decades and connects it to the changes in the trade policy of the Indian government. — *Deeparghya Mukherjee*

Repealment of the Rubber Act, 1947

- 14 The Rubber (Promotion and Development) Bill, 2022 proposed to replace the Rubber Act, 1947 is vehemently criticised by the politicians and farmer forums from Kerala. There are several aspects to be relooked at and modified in the bill, though most of the criticisms are unfounded. — *Toms Joseph*

Pandemic and Delayed Payments under MGNREGS

- 20 The problem of delayed payments of wages in West Bengal, which stands second in terms of the severity of payment delays in the Mahatma Gandhi National Rural Employment Guarantee Scheme is studied in this article. — *Dipanwita Chakraborty*

Crimes against Women in Indian Metropolitan Cities

- 33 This article is concerned with the inter-urban analysis of incidents and the rate and nature of the crimes against women in Indian metropolitan cities. The impact (footprints) of metropolitan cities on crimes against women in the respective states is also analysed. — *Rambooshan Tiwari*

Unpacking India's COVID-19 Social Assistance Package

- 39 This paper assesses who benefited from COVID-19 social assistance in India and to what extent, using administrative data from each of the main programmes included in the package. The analysis shows that the implementation constraints, partial uptake, and substitution effects reduced the overall transfer of resources to households relative to budget allocations. — *Urmila Chatterjee, Martin Rama & Deepak Varshney*

Sex Work, COVID-19, and Half-truths

- 49 This paper draws upon the results of a multistate survey of female/male/transgender sex workers to revisit and complicate some of the stereotypes concerning the immobility of sex workers within informal labour markets, their indebtedness, and bondage to informal creditors. — *V Kalyan Shankar, Rohini Sahni, Meena Saraswathi Seshu, Aarathi Pai, Laxmi Murthy & Tejaswi Sevekari*

The Making of 'Sisoti'

- 57 How the word society transforms into "sisoti" in the film *Manthan* and how this process of translation leaves the villagers with a residual meaning are analysed in this paper. This spillover of meaning eventually helps the characters deconstruct and recalibrate caste relations in the film. — *Chahat Rana, Rita Kothari*

Hijab, Patriarchy, and the Women's Question

- 63 In a reply to contemporary philosopher Sundar Sarukkai's argument in his editorial comment, "Uniformity or Equality?" (*EPW*, 12 February 2022) that school uniforms symbolise disciplinary order, this article argues that school uniforms, at the same time, uphold the essential patriarchal order. — *Muzaffar Ali*

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Sex Work, COVID-19, and Half-truths

Results from a Multistate Survey of Sex Workers

V KALYAN SHANKAR, ROHINI SAHNI, MEENA SARASWATHI SESHU, AARTHI PAI, LAXMI MURTHY, TEJASWI SEVEKARI

The COVID-19 pandemic and associated lockdowns have affected informal labour markets in India at large. But how have they affected sex workers in particular? Going beyond the urban-centric reportage of exploited sex workers confined to brothels with no incomes and heavy debts, how were they affected and what were their coping strategies? In this paper, we draw upon the results of a multistate survey of female/male/transgender sex workers to present a more realistic and nuanced narrative. In particular, we revisit and complicate some of the stereotypes concerning the immobility of sex workers within informal labour markets, their indebtedness, and bondage to informal creditors. At the same time, we draw attention to the much-needed support from the state in tiding over the pandemic-induced crises.

The authors would like to thank the National Network of Sex Workers, the concerned grassroots organisations across the surveyed states, peer educators, and the sex workers who participated in the survey and were generous with their time. Without their efforts and unflinching support, this study would not have been possible.

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Were you affected because of the COVID-19 lockdowns?

Very badly affected. We had no work.

Did you try getting some other work?

I did but could not find any.

Did you have any money or savings?

Very little. Enough for a week or two.

Did you have enough food to eat?

On some days, we had food only once.

Do you have a ration card?

No. Not in the city.

Did you borrow money during the lockdown?

Yes. From the moneylender.

How much money?

Ten thousand rupees. I have to return them in three months.

Do you have children?

Yes. Two of them.

How does one make sense of this conversation? What can it reveal of the respondent? The answers are suggestive of an intense personal crisis resulting from the COVID-19 pandemic. The crisis of no work on hand, no income, little savings, food shortages, a family to feed, and a heightened state of precarity. The respondent could be anyone from the general pool of informal labour, irrespective of gender and the kind of labour. It could be a domestic worker suspended by households due to the COVID-19 scare; a street vendor who had to stay at home during the COVID-19 lockdowns; a construction worker stuck in the city with their family as real estate activity came to a halt. None of the questions or answers are indicative of the respondent being a sex worker. However, the respondent happens to be a sex worker in our case. Viewed from the lens of this identity, the understanding and interpretation of the otherwise factual answers differ greatly. They run the risk of being used to construct an image of intense victimhood and exploitation. If “the facts we interpret are made and remade,” as suggested by Rabinow (1977: 150), they seem to be particularly true in the case of sex workers. A female sex worker evokes an image of victimhood. Other facts about her get built and rebuilt through this identity. However, in this paper, we view sex workers from a different lens. While we highlight their precarity, we also surface the strategies of survival they negotiated in the aftermath of COVID-19.

Since the onset of the pandemic, the state of sex workers in different parts of India has been repeatedly highlighted in media reportage. Collating and summarising them, we have the following baseline information. First, since quite early into the pandemic, sex workers were identified as among the population groups worst affected (*Deccan Chronicle* 2020). To quote

a newspaper headline: “COVID-19 Impact: Sex Workers Fight for Survival in Age of Social Distancing” (*Business Standard* 2020). As the paper added further: “Will life get back to normal? As COVID-19 spreads, it is a question that haunts all sectors of society but perhaps sex workers most of all with the fear of being pushed further into the shadows.” The loss of livelihood was pushing these women into a state of desperation; they were getting back to sex work even at the risk of contracting COVID-19 (*Hindu* 2020a). The economic distress got exacerbated for sex workers through the second wave of the pandemic (Ghosh 2021). Second, sex workers were entering into heavy debt traps given their loss of income. The *Sentinel* (2020) ran a headline “About 89% of Sonagachi Sex Workers of Kolkata Reeling under Debt,” quoting a study conducted by an anti-human trafficking organisation. “Over 90% of commercial sex workers across three states [Maharashtra, West Bengal and Delhi] will be pushed into permanent debt bondage by end of this year [2020]” revealed another research (*Indian Express* 2020).

Third, sex workers were getting pushed into traps of exploitation, slavery, and bondage given their indebtedness to informal moneylenders, brothel owners, and client procurers (*Deccan Herald* 2021). Thus, more than indebtedness, the power equations embedded in the transactions were the real concern. Fourth, sex workers were wanting to leave sex work. In some cases, local organisations were assisting them in making the transition. A study by Asha Care Trust in Pune revealed that 99% of sex workers were scouting for alternative livelihoods (Taskin 2020); in Kolkata, 73% wanted to leave the trade (*Hindu* 2020b); in Bhiwandi, 87% were keen to take up other jobs and were getting trained by a local civil society organisation in stitching, packaging, and small businesses (*Times of India* 2020). Fifth, these women were however finding it difficult to leave the trade given the stigma of their occupation. To cite a sex worker quoted from a red-light area in Delhi: “Who would give me a job based on an Aadhaar Card address that shows G B Road?” (Agarwal 2020).

In this paper, we seek to expand and critique these strands of information. The realities are far more layered. What has been the impact of COVID-19 on sex work? How did sex workers respond to the pandemic? What were their coping strategies? Did they have any? How many sex workers quit sex work due to the lockdowns and the lack of clients? By “quitting” are we to imply that they were quitting permanently? Or were they merely trying their hand at other work forms, like so many others in the informal labour market? Importantly, will such a query on quitting get directed against women in other labour forms like domestic work or street vending? These questions are more complicated than they seem. Unfortunately, the reporting on the linkages between COVID-19 and sex work has leaned towards a simplistic set of responses rather than more informed ones. While sex workers’ distress is indeed palpable and needs urgent attention, some of the further conclusions need closer scrutiny.

First, the existing reportage is almost entirely urban-centric and narrowing down further, brothel-based. Therefore, it fails

to capture the diversity of sex work forms, the changing sites of practice, the institutional arrangements in place, and the myriad ways in which women/men/transgenders have built their lives in the trade. Rhetorically, can we assess the impact of COVID-19 on sex work without a background understanding of sex work in itself? Second, as an extension, a complex set of realities gets simplified to reinforce the stereotype of the helpless sex workers. For example, while the impact of COVID-19 on sex workers is for real, the question is where to place them vis-à-vis other informal labour or migrant workers? How should we engage with the fact that sex workers are migrant workers too? In the absence of any comparative evidence, are we to normatively presume that they are meant to be worse off because they are sex workers? Further, should this become the premise for any state support for them? Inarguably, any state support for the women/men/transgenders in sex work should stem from a framework of citizenship rights entitling them to welfare assistance rather than as a matter of patronage, philanthropic support, charity, or humanitarian assistance. Third, COVID-19 has become yet another occasion or context for extending the existing polarised debates on sex trafficking versus sex work as work. Most reporting has leaned towards the former or has drawn upon information from surveys conducted by anti-trafficking organisations.

While the support from voluntary organisations and the state remains emphasised such that the women can lead “a new life,” there is little attempt at surfacing the remarkable agency exhibited by the women in tiding over the crisis through their own endeavour. Therefore, even while being factually correct, the reporting has put forth arguments that would qualify only as limited versions of the truth or “half-truths.” Some reporting with good intention, some positively misleading, and most of them subject to nuanced interpretation when appropriately contextualised.

In this paper, we seek to revisit some of these half-truths, especially pertaining to (i) the inability of sex workers to shift to alternative occupations given the stigma of sex work, (ii) the alarming reporting on their indebtedness, (iii) their purported bondage and oppression by informal creditors, and (iv) access to support from the state and other agencies. For doing so, we

Table 1: Distribution of Respondents in the Survey

State	Districts	Total Respondents
Andhra Pradesh	Ananthapuram, Chittoor, Krishna, Vizianagaram, Guntur, Srikakulam, West Godavari	209
Telangana	Bhuvanagiri, Karimnagar	60
Tamil Nadu	Kanyakumari, Madurai, Theni, Thiruvannamalai, Tirunelveli, Villupuram	245
Kerala	Idukki, Kozhikode, Thiruvananthapuram, Pathanamthitta, Thrissur, Alappuzha, Kottayam, Ernakulam	342
Karnataka	Koppala, Bengaluru Rural, Bengaluru, Davangere, Gadag, Yadgir, Raichur, Bellary, Bagalkot, Chitradurga, Bidar, Ramnagar, Belgavi, Hassan, Karwar	640
Maharashtra	Pune, Sangli, Nagpur, Satara, Kolhapur, Parbhani, Aurangabad, Jalgaon	670
Jharkhand	Ranchi, Gumla	60
Gujarat	Chhota Udaipur, Kutch	126
Total		2,352

draw upon the results of a survey of sex workers conducted during August–November 2020 across several states of India.

The survey included 2,352 sex worker respondents (2,221 women, 63 transgender, and 68 men) from 51 districts across eight states (Table 1, p 50). A questionnaire was designed to capture information on (i) the sex workers' labour histories, incomes, and expenditure; (ii) access to state assistance; (iii) accommodation and rents; and (iv) savings and credit histories, including how they managed their finances pre- and post-COVID-19. The questionnaire was translated and administered through local community-based organisations (CBOs), which are a part of the National Network of Sex Workers (NNSW). The skews in numbers across the states is reflective of several factors. To begin with, the number of sex workers across the states is skewed, a point difficult to establish with certainty. But more importantly, the skews are resulting directly from the difficulties of accessing sex workers post-COVID-19 lockdowns. The migration of sex workers to their native towns/villages had rendered them inaccessible to the networks.

Sex Workers in the Labour Markets

How can we understand the linkages between sex work and other informal labour occupations? Drawing from the results of the First Pan-India Survey of Sex Workers (Sahni and Kalyan Shankar 2013), a significant number of women in sex work came with a history of arduous informal labour and low pay. They toiled in agriculture or daily wage labour and in petty selling and other extremely heterogeneous work forms before entering sex work. This occupational shift also corresponded to a spurt in their incomes. However, having once made this transition, do sex workers suffer from occupational immobility? Does the stigma of sex work cost them denial of entry if they seek to revert to their previous labour or move to a new one? Correspondingly, is the sex work premium coming at a cost? These questions assume significance during the pandemic times when the market for sex work was abruptly shut down due to the lockdowns. Moreover, the sex work sites (especially urban ones) were under surveillance. They were slower in opening up as compared to other informal markets even when the lockdowns eased.

The notion that sex workers are not able to switch to alternative labour stems from some key assumptions: (i) sex workers can be easily identified and differentiated from a general pool of women; (ii) a social resistance or backlash prevails, preventing them from getting into supposedly mainstream occupations; (iii) the women are unable to counter this resistance by themselves; and (iv) sex workers carry a self-imposed stigma that prevents them from moving to other occupations. Stemming from these assumptions, sex work gets labelled as a stigmatised activity of marginalised populations, isolated socially and occupationally. Consequently, we arrive at the commonly held premise of "once a sex worker, always a sex worker." However, sex work realities are far more nuanced and so was the response to COVID-19.

First, our survey demonstrates that sex workers move in and out of other labour markets more freely than presumed

(Table 2). Of the 2,352 respondents in the survey, only 1,191 were in sex work alone. The remaining were practising sex work alongside some other occupation. Drawing upon the broader segregations of informal labour, they were self-employed (street vending, tailoring, running small-time hotels, tea joints, and bakery, and operating alcohol joints, beauty parlours, or petty shops); worked as contractual labour (construction workers, helpers in hotels, catering and hospitals, workers in shops and malls, sales agents, and call centre jobs); daily wage earners in agriculture or government employment schemes like the Mahatma Gandhi National Rural Employment Guarantee Act; domestic workers, care workers, and those involved in housekeeping. These are only illustrative cases. The duality of labour forms needs a closer understanding, especially the circumstances that give rise to them and facilitate their coexistence. However, it would suffice to dismiss the imagined isolation of sex workers in the labour markets. It also questions the stereotyped imagery of sex workers as exploited in sex work and stigmatised in other markets. If

Table 2: Sex Work and Participation in Alternative Occupations

	Work Possibilities		No Response	Total
	Sex Work Alone	Sex Work Alongside Other Labour		
Female sex worker	1,149	1,054	18	2,221
Transgender	20	42	1	63
Male sex worker	22	46	—	68
Total	1,191	1,142	19	2,352

indeed exploited, would they not make a complete switch to the other labour form? Can the agency they have already claimed for themselves be denied to them?

Second, the precariousness of the sex worker is not because of sex work alone. This was particularly the case during the pandemic. Given the multiple work identities of the women/men/transgenders, it would be crucial to understand how different work forms get woven together to cause a collective impact. Sex work maybe their primary income-generating activity. However, it may be secondary in terms of sequencing, implying that it is contingent on the other labour forms. For example, take the case of a female street vendor also doing sex work. The former activity is enabling the woman to step outside her home, move through public spaces, sell her ware while also generating clients. The pandemic and the lockdown restrictions put paid to the first labour form, simultaneously leading to the dormancy of the second.

As can be inferred from Table 3, the women/men/transgenders exclusively in sex work were at higher economic risk post COVID-19. Around half of such cases were without any work or

Table 3: Sex Work and Alternative Occupational Possibilities Pre- and Post-COVID-19

Pre-COVID-19 Status	Respondents	Post-COVID-19 Status	Respondents
Sex work alone	1,191	Sex work continued	488
		Entered into alternative work	80
		Dual work forms	84
		No work	598
Sex work alongside other work	1,142	Sex work continued	611
		Alternative work continued	310
		Dual work forms	469
		No work	212

income. Only 488 of the respondents (around 40%) managed to continue sex work. However, with a much depleted clientele. In any case, sex work activities resumed only after May 2020 post the sequential easing of the lockdown. The rest were unable to find any clients and struggled to move to alternative labour. In contrast, the other category that operated in dual/multiple labour markets fared relatively better. Either sex work or the other labour form continued for them, both in many cases. Thus, in only 20% of the respondents, we find a complete loss of income sources. This category experienced precarity on varying accounts like—reduction in customers and the loss of demand for the self-employed, reduction in wages, or a shift to daily wages for the contractual ones. However, were such conditions not prevalent across informal labour at large?

Third, other than as an occupational identity, sex work needs to be framed through its spatial identities. Sex workers get recognised from the spaces they inhabit. For a sex worker, brothel is the space that makes her available to clients. Beyond the brothels, the women may not be recognisable as sex workers unless they choose to reveal themselves through the act of soliciting. But they are devoid of any fixed spatial labelling. For instance, for someone working as a tailor or as a domestic worker, her sex work ceases to have any distinctive spatial identification. This distinction is key to the understanding of how the women manoeuvre through sex work and alternative labour.

Table 4 provides for a two-way segregation of our sample based on the work profiles of women and their chosen sites of work. The results showcase the diversity of sex work practices prevalent in India today. In case of women in sex work alone, we could have a more direct segregation of the sites of operation. They could be based out of brothels, lodges, or homes. But extending this segregation to all women/men/transgenders is problematic. Given the extensive trysts with informal labour, we have to contend with a much wider array of sites where sex workers operate. One or more nodes in the chain of events in sex work (namely soliciting for a client, generating one either by self or through client procurers, and providing the service) may happen at any alternative site.

Table 4: Segregation of Sex Work by Sites

	Sites				Total
	Brothels	Lodge	Home	Combination of Sites*	
Sex work alone	368	160	280	383	1,191
Sex work continued post COVID-19	161	80	114	133	488
Sex work alongside other work	172	106	361	503	1,142
Sex work continued post COVID-19	91	47	203	270	611

*Combination of sites includes those soliciting on the streets and other sites, using brothels, lodges, homes, and other alternative places for service delivery.

In an intuitive, visible sense, the collapse of the sex work markets after COVID-19 gets linked to the closure of the fixed sites like brothels. But brothel-based sex workers were not the only vulnerable segment. Brothels as sites are being increasingly supplanted by more mobile and flexible forms. In all of the latter cases, the impact of COVID-19 was more from the closure of sites, contexts, and opportunities of soliciting. The ones who used a combination of public sites (railway stations, bus stands, parks, public toilets, and open spaces) to solicit and practice sex work were worse-hit.

Post the onset of COVID-19, brothel-based sex workers have been under intense scrutiny as potential superspreaders. This targeting is reminiscent of the early days of HIV when sex workers were identified as a high-risk group responsible for its spread. Perversely, the stigmatisation only impeded the state response for the control of HIV. In their much-criticised study, Pandey et al (2020) arrive at the conclusion that keeping the red-light areas closed even after the reversal of the post-COVID-19 lockdowns was key to controlling the spread of the disease. Such projections further stigmatise sex workers, especially through their sites. They also give rise to significant police surveillance and interference. As pointed out by Dash and Nakeeran (2020: 59), the study is problematic given how the lives of sex workers “are seen only in connection to their work.” Qualifying this statement further, their work is seen only through the lens of some “specific sites” (red-light areas), while the alternative work forms and arrangements are ignored completely. To reiterate, the universe of sex work is a diverse one going beyond the red-light areas. Therefore, to understand the implications of COVID-19, it is imperative to look at the wider set of practices prevalent within sex work rather than arriving at conclusions drawn solely from brothel-based sex work.

Sex Workers and Indebtedness

How might we understand the linkages between sex workers and indebtedness? In some specific contexts, debt/indebtedness gets connected with (i) trafficking of young girls and women, and (ii) their forced entry into commercial sexual exploitation resulting in cases of debt bondage. When girls/women get sold into prostitution, they incur their purchase price as a debt to be paid off through their labour. However, would this be the only way to contextualise “debt” in sex work, especially in the aftermath of COVID-19?

First, there is an urgent need to recover and destigmatise “debt/indebtedness”—an economic transaction—from the criminally offensive terminology of “debt bondage.” The widespread usage of the latter has only served to delegitimise the labour of adult, consenting, sex workers and deny them any negotiating space with the state. Moving beyond its negative connotations, we have to think of debt for what it is—a channel of compensating for income deficits; the means of tiding over occasions of lump sum expenditures; and a way of building assets among the poor. Debt, in an institutional sense, demands the existence of a market of lenders and borrowers. It is about the willingness of the creditor to lend and the credibility or creditworthiness of the borrower to repay. The entire revolution of microcredit works on these principles and sex workers are not outside of it. Similar to other categories of informal labour or the working poor, sex workers, too, need to be understood through the economic contexts of their debt/indebtedness.

Second, a critical assessment of indebtedness among sex workers has become particularly imperative in the aftermath of COVID-19. The pandemic has resulted in widespread unemployment and the loss of incomes for low-income populations, rendering them vulnerable to exploitation and trafficking (UNODC 2020: 1). According to the International Labour

Organization (ILO 2020: 2), COVID-19 has increased “the pool of workers vulnerable to debt bondage and other forms of forced labour.” Such fears of debt bondage and slavery have got particularly tagged with sex workers. Almost 90% of sex workers across Delhi, Maharashtra, and West Bengal were on the verge of being pushed into permanent debt bondage by the end of 2020 (*Indian Express* 2020). How can one make sense of these alarming figures? More importantly, what do we mean by debt bondage in the case of sex workers? The term has a long history of usage by anti-trafficking and abolitionist organisations and is not COVID-19-specific. As we suspect, it is getting conveniently extended to post-COVID-19 contexts. Not every debt incurred by sex workers can be sweepingly labelled as debt bondage. This was as true before COVID-19 as after. If debt bondage is about individuals unable to leave their existing labour form because of their inability to repay debt, then this meaning of debt-bondage does not hold true for sex workers. Indebtedness has not affected either occupational or spatial mobility of the sex workers in our study. They are more a consequence of the restrictions imposed by the COVID-19 lockdowns.

Third, the debt incurred by sex workers translates into “economic violence”—as a source, trigger, and outcome. In the case of sex workers, the term has been described as “denying or reducing economic remuneration for sexual services and/or access to and control over financial resources” (Bhattacharjya et al 2015: 46). Sex workers remain outside the folds of formal channels of credit and are forced to borrow from informal and exploitative channels. This is a form of violence resulting from reduced bargaining power. Once incurred, the debt comes with a constant threat and fear of violence, eviction, verbal harassment, and shaming, precarity of shifting to newer places of work, and reduced access to incomes. Sex workers are also prone to getting into multiple loops of debt, with new debts to repay older ones, thereby increasing the interest burden. In a perverse form of economic violence, police raids and arrests also add to substantial debts for sex workers by impacting their livelihoods and incomes (SANGRAM 2018: XXI).

Further, we draw upon our survey to highlight two logical confusions that complicate the numbers on sex workers and indebtedness during the COVID-19 pandemic.

Sex workers and COVID-19 borrowings: Drawing from our survey results, 1,885 respondents were reported to be carrying a debt at the time of the survey; a significant 80% of the sample. *Prima facie*, this would reaffirm the reporting on widespread indebtedness among sex workers. However, can this debt be attributed to COVID-19 alone? It would be a hasty conclusion to do so. Sex workers have a long history of credit, signifying their credibility as borrowers. Their present indebtedness is a combination of pre- and post-COVID-19 loans (Table 5). Undeniably,

Table 5: Sex Workers’ Loans Taken before and after COVID-19

	Total Respondents	Loan Taken Pre-COVID-19	Loan Taken Post COVID-19	Loans Taken Both Pre- and Post-COVID-19
Female sex workers	2,221	1,344	1,105	666
Transgenders	63	24	46	22
Male sex workers	68	27	47	20

COVID-19 distress has resulted in fresh borrowings. However, their previous loans have also spilled over and are getting serviced post COVID-19; they are not to be confused as entirely COVID-19-related loans.

The contexts to the loans are equally important. As reported by some peer educators, the possibility of loan-taking by sex workers was limited given that the lending markets were not fully functional during the lockdown. Also, a substantial proportion of sex workers operate from rented spaces (63% in our sample). The rents became deferred payments and loans from other sources were being used to service them. Thus, the core problem for sex workers due to COVID-19 was not indebtedness per se. Instead, it is their reduced ability to service their loans given the contraction in the sex work markets.

Sex workers, labour identities, and borrowings: Given the overlaps between sex work and alternative labour markets, the indebtedness of sex workers raises an important identification problem. In our survey, out of the 1,885 respondents with loans, 1,191 of them were in sex work alone; an equal number were engaged in multiple labour forms. This disaggregation is important in understanding their loan-seeking behaviour (Table 6).

Table 6: Sex Workers, Labour Identities, and Loans Pre- and Post-COVID-19

	Total Respondents	Loan Taken Pre-COVID-19	Loan Taken Post COVID-19	Loans Taken Both Pre- and Post-COVID-19
Sex work alone	1,191	653	586	300
Sex work alongside other work	1,142	737	608	406

In what capacity are the women/men/transgenders taking the loans? This question is easier to answer for those in sex work alone. But what about those in dual/multiple labour markets? Are they borrowing as sex workers or as constituents of their alternative labour? For example, a young woman is running a small-time eatery and is also into sex work. She may have borrowed as a businesswoman to generate a working capital to expand her business or for tiding over the closure post COVID-19. Even though her loan history is getting captured in our survey, the loan per se is not directly related to her sex worker identity. She would be a better fit in a survey on the impact of COVID-19 on informal or self-employed businesses. However, can we ignore the possibility that while her alternative work forms the background for her credit, her ability to repay is because of sex work? A deeper and qualitative engagement would be needed to unravel the questions raised here. But would it be valid to say that women want to leave sex work because of the debt? All the respondents in our survey intended to repay their loans through sex work.

Sex Workers and Exploitation through Debt

For those working in the informal labour market, exploitation through credit could take multiple forms. First, the lack of recognition of their labour and unsteady income means that they have little access to formal channels of credit. Second, the loans are not collateralised by any assets. Instead, they are guaranteed by other individuals, thereby exposing them collectively to the unreasonable loan terms and widening the

net of exploitation. Third, across informal labour forms, we find some possibilities of informal credit for the workers within the limited sphere of recognition of their labour. For instance, a waste picker can borrow from the scrap dealer and the domestic worker from households. Such soft channels of credit are not devoid of exploitation. The loan ties up the waste pickers to the scrap dealer, lowering their ability to negotiate. Similarly, the domestic worker may be asked for additional household labour in exchange for the loan favour. However, such parallel channels of credit are neither universal nor come into effect every time the worker is in need of money.

Against this backdrop of informal labour and debt, how can we examine the specific credit relations of sex workers? How should we search for patterns of economic exploitation going beyond the moralistic conjecturing that all sex workers are into exploitative debt relations? How to explain their credibility in the credit markets? Who are the parties who consider them as worth lending? Do sex workers obtain loans under worse conditions than others in the informal labour markets—again a stigma effect of sorts? To be able to answer these questions, we need a mapping of their credit sources and the underlying terms of the transactions.

Table 7 provides the distribution of the sources of loans taken by sex workers in pre- and post-COVID-19 months. Sex workers deal with a wide range of agents, at times simultaneously in cases. Accordingly, their exploitation is neither uniform nor standardised. Two of the agents—informal moneylenders and brothel managers—exhibit greater leverage with the sex workers and often work in tandem. Brothel managers, other than being sources of credit, also serve as guarantors of loans from moneylenders. They relay the cash generated from clients as part of the loan repayment, leaving the sex workers with only a fraction of their earnings. Loans from informal moneylenders carry exorbitant and compounded rates of interest. Therefore, sex workers do not prefer to borrow from them unless they are in a state of emergency without alternative channels of credit. In our survey, these exploitative channels constituted an important but not the most dominant source of credit. At least three other sets of market and non-market sources were relied upon extensively.

First, on the non-market side, soft borrowings were consistently drawn from family, relatives, and friends (peers, even

Table 7: Prominent Sources of Loans for Sex Workers

Sources of Loans	Pre-COVID-19 Loans	Post-COVID-19 Loans
Family and relatives	63	51
Friends	251	250
Informal moneylenders	267	255
Brothel managers	58	42
Self-help groups and collectives	245	83
Microfinance and other non-banking financial companies	308	286
Gold loans	54	77
Banks	86	26
Local leaders	-	42
Voluntary organisations	-	32
Others	28	54
Total	1,395	1,198

clients) before and after COVID-19. Such loans had greater flexibility of duration; the rates charged were much lower; in some cases, only the principal was meant to be returned. Second, depending on the extent of their internal organisation, sex workers had access to cheaper credit through self-help groups, savings collectives, and cooperative societies. These institutions for formalising the informal have their internal challenges of functioning; limited membership base; difficulties in creating and churning the pool of funds available; ensuring equity in the distribution of loans, etc. However, they are instrumental in bringing about financial inclusion of the marginalised. The borrowings from such collectives depend on the resources placed by the sex workers with them. While used widely in pre-COVID-19 months, our survey reveals that the channels had become temporarily dysfunctional post COVID-19. Members of the credit societies or cooperatives meet periodically, once a month, to take a call on the credit requests. They were poorly geared up for functioning during the lockdowns. Third, there is a growing presence of the formal market channels in the form of microfinance, gold loans, and non-banking financial companies (NBFCs). These institutions continued to operate and constituted the most important channel of credit in our survey. Concerns abound on the regulatory challenges of microfinance institutions and their exploitation of the poor. However, they are not sex worker-specific.

Deeply embedded regional variations were hidden in the source segregation of sex workers' loans. Loans from informal moneylenders were concentrated in Maharashtra and Tamil Nadu. These states accounted for 251 out of the 267 loans taken from moneylenders pre-COVID-19, and 232 of the 255 loans afterwards. In contrast, the respondents from Andhra Pradesh (AP), Gujarat, Jharkhand, Kerala, and Telangana had zero or marginal borrowings from informal moneylenders. The microfinance institutions were the main sources in AP and Kerala. In AP, 204 respondents had loans pre-COVID-19; 127 of them were microfinance loans. In Kerala, 92 of the 200 loans involved microfinancing. The results align with the general evidence on the high concentration of microfinance among women in the southern Indian states (Saraf 2015).

Sex Workers and the State

In October 2020, the “Human Rights Advisory on Rights of Women in the Context of COVID-19” made several recommendations for supporting marginalised women affected by the pandemic (National Human Rights Commission 2020). The advisory devoted a full section to “women at work,” comprising (i) migrant and unorganised workers, and (ii) sex workers. The draft was hailed by organisations working for sex workers' rights as a progressive step towards recognising the existence of sex workers within the realms of labour. Of particular importance were the following two statements:

Sex workers may be recognised as informal workers and be registered so that they are able to get worker benefits.

Migrant sex workers may be included in schemes and benefits for migrant workers.

However, given the instant disapproval from anti-trafficking organisations on the recognition of sex work as a labour form, the National Human Rights Commission redacted and modified its advisory. The previous statements were changed as follows:

Sex workers, on humanitarian grounds, may be provided the benefits that informal workers are entitled to during the COVID-19 pandemic.

Sex workers, who were forced to undertake reverse migration, may be provided the benefits meant for migrants for their survival.

Going beyond the semantics of the debate, several broader questions come to the fore. What would qualify as assistance on humanitarian grounds? Should it be implied as assistance given to the women/men/transgenders “despite” their status as adult sex workers? The tensions underlying the questions are of labour rights versus citizenship rights: Can the lack of recognition of a labour form be the grounds for denial of citizenship rights?

As pointed out by Rina Agarwala (2013: 16), informal workers are increasingly organising themselves to claim citizenship rights from the state as opposed to merely labour rights. The struggles of sex workers for accessing relief assistance from the state post COVID-19 would fit this description well. The official COVID-19 relief support from the government (centre/state) consisted of ration supplies and limited and time-bound cash transfers to female Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders. They were both contingent on having the requisite documentation in place and establishing individual identities in the eyes of the state. Consequently, significant regional variations were found in the way sex workers accessed the benefits.

In our survey, 1,881 respondents (80%) had a ration card, making them eligible for food assistance. In some of the southern states like AP, food access was ensured through a combination of supplies from state government and non-state actors like the NNSW. However, in some other states like Maharashtra and Karnataka, assistance was primarily provided by the NNSW and routed through local CBOs. As an indicator of the inadequacy of support, 1,149 respondents had experienced days of severe hunger during the lockdowns.

Further, 1,940 respondents (83%) in our survey claimed to have a bank account, making them potential recipients for cash transfers. However, across most states, cash transfers were less prevalent compared to food assistance. In Maharashtra, only 153 of the 669 respondents received cash assistance; in Karnataka, 153 of the 640 respondents received the money. One of the underlying reasons was the confusion with regard to bank accounts. Several sex workers were considering micro-finance and other arrangements with NBFCs as bank accounts. They did not have the prerequisite PMJDY accounts. Further, the requirement of linking PMJDY accounts with Aadhaar cards and mobile numbers—the JAM trinity—was a serious impediment in accessing relief support from the state.

Conclusions

This study on sex workers coincided with the evolving trajectory of the rise, fall, and re-rise of COVID-19 in India. In March–April 2021, a year after the first lockdown, COVID-19 cases witnessed a resurgence. To make some informed conjectures,

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the same set of “half-truths” about sex workers—their inability to move to alternative labour, the loss of incomes, and indebtedness—continue to persist. Only an informed set of realities can help counter the myths surrounding sex workers amidst the COVID-19 pandemic.

First, the impact of COVID-19 on sex work has been greatly uneven. Sex workers are a heterogeneous pool of adult women/men/transgenders. Not all of them are brothel-based or operating out of red-light areas. At the same time, a sizeable proportion of them are not into sex work alone. Thus, to assess the disruptions caused by COVID-19, we need a closer, fine-grained understanding of the diverse sites, modes, and institutional arrangements of sex work. The red-light areas are only a part of this universe and, therefore, not entirely representative. While the brothel-based sex workers came under stricter surveillance, a host of non-brothel-based ones relying on public spaces and equally affected were left out. Those operating in sex work alongside other labour markets exhibited a different set of vulnerabilities. While the lockdowns impacted their dual labour forms, such workers were better placed to resume work once the lockdowns eased.

Second, the loss of incomes and the corresponding indebtedness of sex workers warrant an urgent reassessment. The loans held by the sex workers were a combination of pre- and post-COVID-19 loans. Some of these were rolled over

and rescheduled for payment. The sequential lifting of the lockdowns after June 2020 and the revival of the markets for sex work had improved the chances of repayment. However, the re-emergence of night curfews and lockdown conditions across the surveyed states have led to renewed fears of indebtedness. Without sweepingly labelling the loans as debt bondage, it would be imperative to track how sex workers are re-negotiating their previous debts by taking newer loans.

Third, in the first wave of standardised pan-India lockdowns, the state was found severely lacking in its outreach to sex workers. The sex workers had to fend for themselves, draw upon the resources of their collectives, or rely on the support from voluntary organisations. Given their present state of vulnerability, the requirements of sex workers are diverse: more frequent supplies of dry ration; ease of accessing cash transfers through a simplification of the documentation; a stalling of rent payments; softer credit channels that can be used to substitute for crisis-driven loans from informal sources; recognition of sex workers as credible borrowers with past experience in borrowing and successfully repaying loans; and a prioritisation of sex workers for the COVID-19 vaccination. Underpinning these requirements are a set of core demands: a recognition of sex work as a work form and an extension of state support as a matter of citizenship and human rights rather than charity.

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