



Sex workers as economic agents

By Manjima Bhattacharjya

There are three axes along which sex workers are marginalised -- the criminality associated with their work, the morality that keeps them ostracised, and the informality of their labour which deprives them of bank accounts, insurance, or employment security. Recognition of their labour and economic contribution is one of the first steps in mainstreaming sex workers and according them dignity and rights. The Sangini Women's Cooperative Bank in Mumbai's red light area has made a good beginning



In September 2006, Kolkata saw thousands of women activists converge at the 7th National Conference of Autonomous Women's Movement in India. As in the six national conferences before this, there were thousands of women from across the nation who had come to share their experiences of struggle, hundreds of banners with catchy slogans on women's rights, and scores of intense debates. But unlike the previous conferences, this one included groups never actively included before: women with disability, transgenders and hijras, and, most strikingly, sex workers. Over the four days of the conference, sex workers put forward their arguments forcefully and with clarity; sang songs of freedom, rights and the merits of safe sex; danced with abandon along with women's activists; and one sex worker from Kerala, Nalini Jamila, even spoke at length about her recently released book ***An Autobiography of a Sex Worker***.

Such a presence is particularly remarkable considering that sex workers lack social power in such fundamental ways that they have remained voiceless for hundreds of years and excluded from society, polity and economy in every imaginable way. In the last decade, sex workers' movements have emerged as strong voices of protest. Their emergence into the public arena, driven by HIV/AIDS-centred activism and their self-organisation into collectives, has enabled them to make their lives visible and work against their age-old legal and social marginalisation.

Demographic studies indicate that sex workers are usually women who are already subsumed by other elements of social marginalisation. They are predominantly illiterate, have limited economic opportunities and lower social status. Women belonging to scheduled castes and scheduled tribes have a higher representation

among sex workers (in particular devdasis and women from the Nat and Bedia tribe, communities traditionally excluded from mainstream brahminical society) while a significant proportion of women are those who have been deserted, widowed or victims of violence (1).

The minute they enter sex work however, they are further marginalised along three other axes: the informality of their labour, the dubious legal status of prostitution, and notions of women and immorality.

The axes of marginalisation

The history of economics and the development paradigm is full of predictions that never came true. It was an economic anthropologist named Keith Hart who first used the term 'informal sector' in the 1970s to describe economic activities he saw during a study in Ghana -- ways of transacting, he wrote, that his education so far had not equipped him with a word for. Economists assumed that such unregulated and unorganised economic activities would be a transitory stage in a developing country's evolution to a developed economy, a temporary phenomenon that would gradually fade away. But as the years rolled by, it became evident that the informal sector was no 'waiting room' where migrants or the poor stopped by in between their move to a formal regulated employment structure. Academics struggled to make sense of the diverse ways in which people earned their livelihoods and the fact that this rapidly expanding sector (now grudgingly called 'economy') was here to stay. In India, 93% of the population work in the informal sector, of which one-third are women. Sex workers too are part of this world.

Cobblers, key-makers, barbers, home-based workers, domestic workers, ragpickers, street vendors, sex workers -- all bound by the unique exclusion that the informality of their labour brings. None of them are likely to have a bank account or PAN card, be protected by any specific legislation, have insurance, pension or any security of employment and any formal recognition that their work contributes not only to the local economy of the area they live in but to the national economy as a whole. Despite the fact that our cities and towns thrive on their labour, they are systematically excluded from the financial systems of the neo-liberal economy.

For the estimated 3 million sex workers in India however, besides the travails of informality, they are further marginalised along two other axes. One is the cloud of criminality associated with their occupation (2), which gives the law an unnatural power over them and is used brutally by local police to threaten, harass and routinely extort money and sexual favours. This semi-underground status precludes them from accessing the legal system for recourse to the discriminations they live with every

single day.

The other is the underlying strain of morality that keeps them outside mainstream limits, keeps them ghettoed in 'red light areas' and envelops them in a stifling social stigma that justifies public misbehaviour towards them, social ostracism, eviction from prime properties and exclusion from health services or access to education for their children.

'We are part of the economy too?'

Stigmatisation continues to be the overwhelming and defining experience of being a sex worker. However, for sex workers all over the world, recognition of their labour and economic contribution is one of the first steps in mainstreaming them and according them dignity and rights.

One of the first documents of the new movement of sex workers, the Sex Worker's Manifesto, released in 1997 in Kolkata, states: 'Women take up prostitution for the same reason as they might take up any other livelihood option available to them. Our stories are not fundamentally different from the labourer from Bihar who pulls a rickshaw in Calcutta or the worker from Calcutta who works part-time in a factory in Bombay? Our contribution should be included in the GNP statistics for wage labour. Like the woman in the field, or in the construction site, we work hard (3).'

Increasingly though, globally there is a recognition of the population that sex work directly and indirectly sustains and prevents from falling into abject poverty, or placing an additional burden on the State. Amongst the new patterns of feminised migration that have emerged in the world with globalisation, one of the more prominent 'global workers' are 'nannies, maids and sex workers' (4), all responsible for crucial economic streams flowing back to their countries. An ILO report on the sex industry in Indonesia, Malaysia and Thailand noted that in Thailand, close to \$ 300 million is transferred annually to rural families by women working in the sex industry in urban areas. The study notes how commercial sex became an important source of survival for thousands after the Asian financial crisis. It also states that several million people earn a living directly and indirectly through the industry, that it indirectly supports many other economies and workers (like hospitality, entertainment, travel and tourism) with an estimate that in these countries, revenue from the sex industry is critically important to people outside the industry as well, amounting to between 2-14% of the national income (5).

New initiatives for financial inclusion

Women enter sex work due to economic reasons, but despite supporting themselves

and their families their identity as independent economic agents is often overlooked and in some cases undermined (like the instance of them being categorised as 'beggars' in Census 2001). In India, sex workers are excluded from financial security despite being earning individuals in various ways.

Women in prostitution may have an ambiguous relationship with the money they earn, often having to battle the 'dirty money' tag that comes with it. They may have to give large portions of their income to third parties like pimps, police or brothel owners, living in a cycle of debt, sometimes even debt bondage (whereby they have to pay back money to the brothel owner who may have 'bought' them from traffickers). They rarely have any ways of saving for their future or for their children. Even if they do save, depositing their earnings with brothel owners, local shopkeepers or lovers is not an option, as they are likely to never get it back. How will these women, with no documents and in habitual debt, create a financial base that will enable them to plan for their future, children and old age, say no to clients who are abusive or refuse protection, or even imagine other life opportunities?

Recognising the importance of financial security, last year an international NGO Population Services International supported the setting up of the Sangini Women's Cooperative Bank in the lanes of Mumbai's Kamathipura red light area. This special bank targeted at sex workers living and working in the area has had astonishing success very quickly. Its USP is that no residence documents or birth certificates are required to open an account (the only requirement is that the sex worker must belong to the local sex workers collective), minimum deposits can be as low as Rs 10, and collection agents go from house to house not only to collect money but also to counsel, answer queries and deliver account books and photo identity cards once the account is set up. Since it opened last year, the bank has attracted more than 1,700 account holders in Kamathipura with a total of over Rs 2 million in deposits; it recently opened branches in Vashi and Bhiwandi. A few months ago, the bank also started giving loans of up to Rs 15,000.

Other than its clients, the bank staff and collection agents are all drawn from the community. While the bank is an alternative from the mainstream, it is not isolated from mainstream banks. The Sangini bank reportedly invests around Rs 25,000 of the deposits daily in fixed savings schemes with state-run banks at the governing rate of interest.

This is not the only bank of sex workers in the country; the first was set up by sex workers in Kolkata as part of the 1994 Usha Multi-purpose Cooperative Society initiative by Durbar Mahila Samanvyaya Committee (DMSC).

Another milestone has been the country's biggest insurers, Life Insurance Corporation of India's (LIC's) decision early this year to provide insurance to sex workers under a micro-insurance scheme called Jeevan Madhur, created for economically weaker sections. Under this scheme, being a sex worker does not disqualify an applicant (as has been the case so far) although, based on the understanding that the life risks associated with sex work are higher than in other occupations, the applicant is required to undergo a medical check-up. An initiative partnered again with the DMSC in Kolkata, the scheme has been met with enthusiasm: within a few days, 300 sex worker members of DMSC enrolled for the check-up.

Such initiatives -? taken by sex workers themselves -- indicate that financial inclusion, or being part of financial systems and having economic security is one of the priorities of women in prostitution, and something that they themselves perceive as having a far-reaching impact on their lives.

Negotiating exclusion every day

Working for financial inclusion is only part of the bigger struggle. Sex workers live and work in an environment full of risks. Violence, coercion, stigma, HIV are all negotiated by women in prostitution every day.

At the personal level, they try to minimise the impact of their social marginalisation and stigma in various ways -? by cultivating relationships with clients, putting their children in mainstream private schools, maintaining relationships with political parties or leaders to leverage some power in the area, or by playing up certain gender roles that have greater moral authority, such as prioritising their role as mothers. On the political front too, through strategic partnerships, organisation into collectives, alliances with other movements and with the growing confidence and conviction that nothing can keep them outside society limits anymore, many sex workers in India today are well on their way to changing their own destinies.

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Endnotes

1 *Demography and sex work characteristics of female sex workers in India.* Rakhi Dandona, Lalit Dandona, G Anil Kumar, Juan Pablo Gutierrez, Sam McPherson, Fiona Samuels, Stefano M Bertozzi and the ASCI FPP study team. BMC Int Health Hum

Rights. 2006; 6: 5. Published online April 14, 2006. doi: 10.1186/1472-698X-6-5.

2 The law around prostitution is ambiguous. The Immoral Trafficking Prostitution Act of 1986 (ITPA) criminalises trafficking and soliciting in public places, but not prostitution *per se*

3 The statement by the Kolkata-based Durbar Mahila Samanwaya Committee's Sex Workers Manifesto, presented at the Sex Workers Conference, October 1997

4 ***Global Women: Maids, Nannies and Sex Workers in the New Economy***, edited by Barbara Ehrenreich and Arlie Russell Hochschild, Metropolitan Books, 2003

5 ***Liberating Economics: Feminist Perspectives on Families, Work and Globalisation***, by Drucilla K Barker, Susan F Feiner, University of Michigan Press, 2004

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