

The Debt Trap - The Shadow Pandemic for Sex Workers : Vulnerability, Impact & Action

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States and Union Territories



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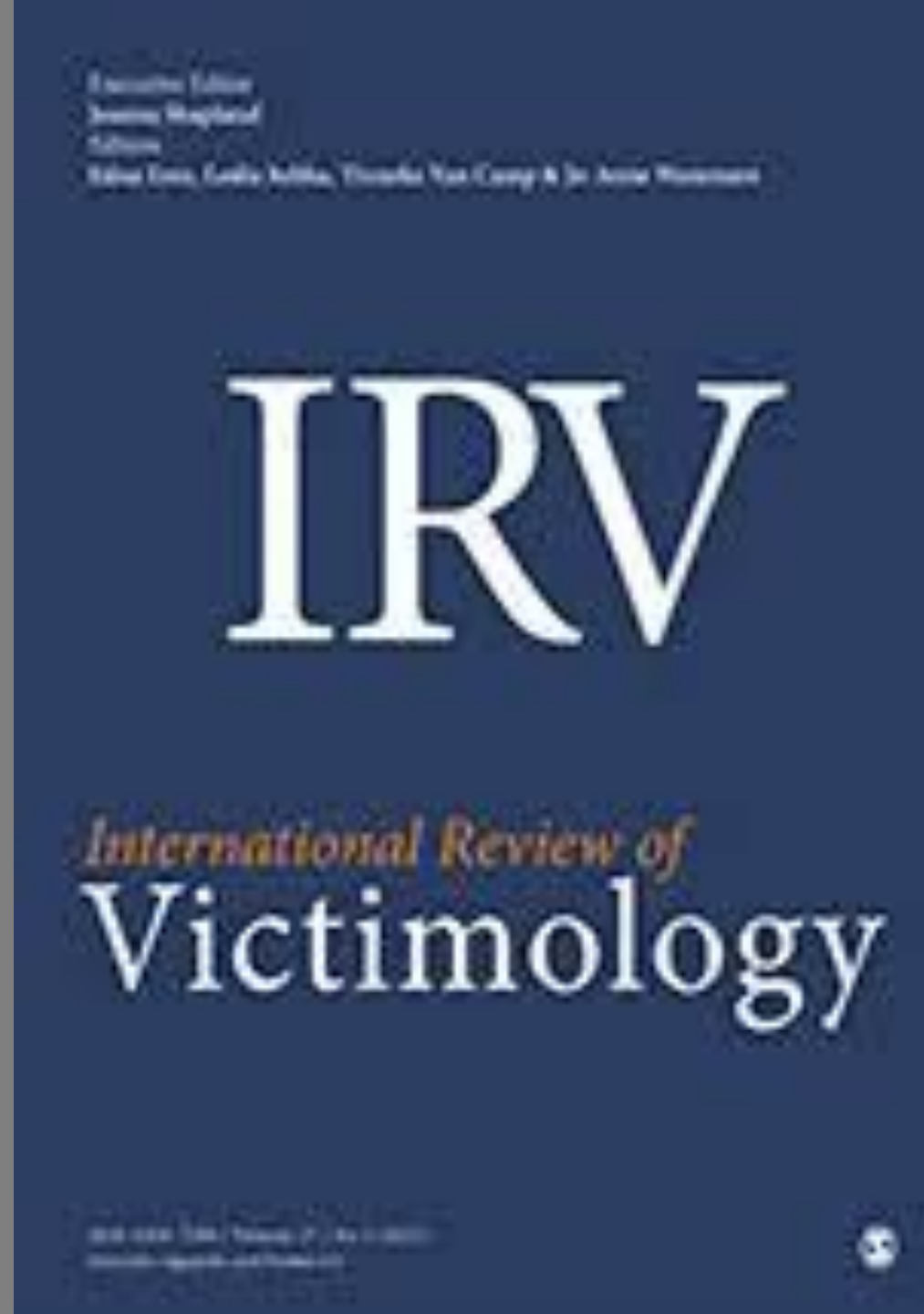


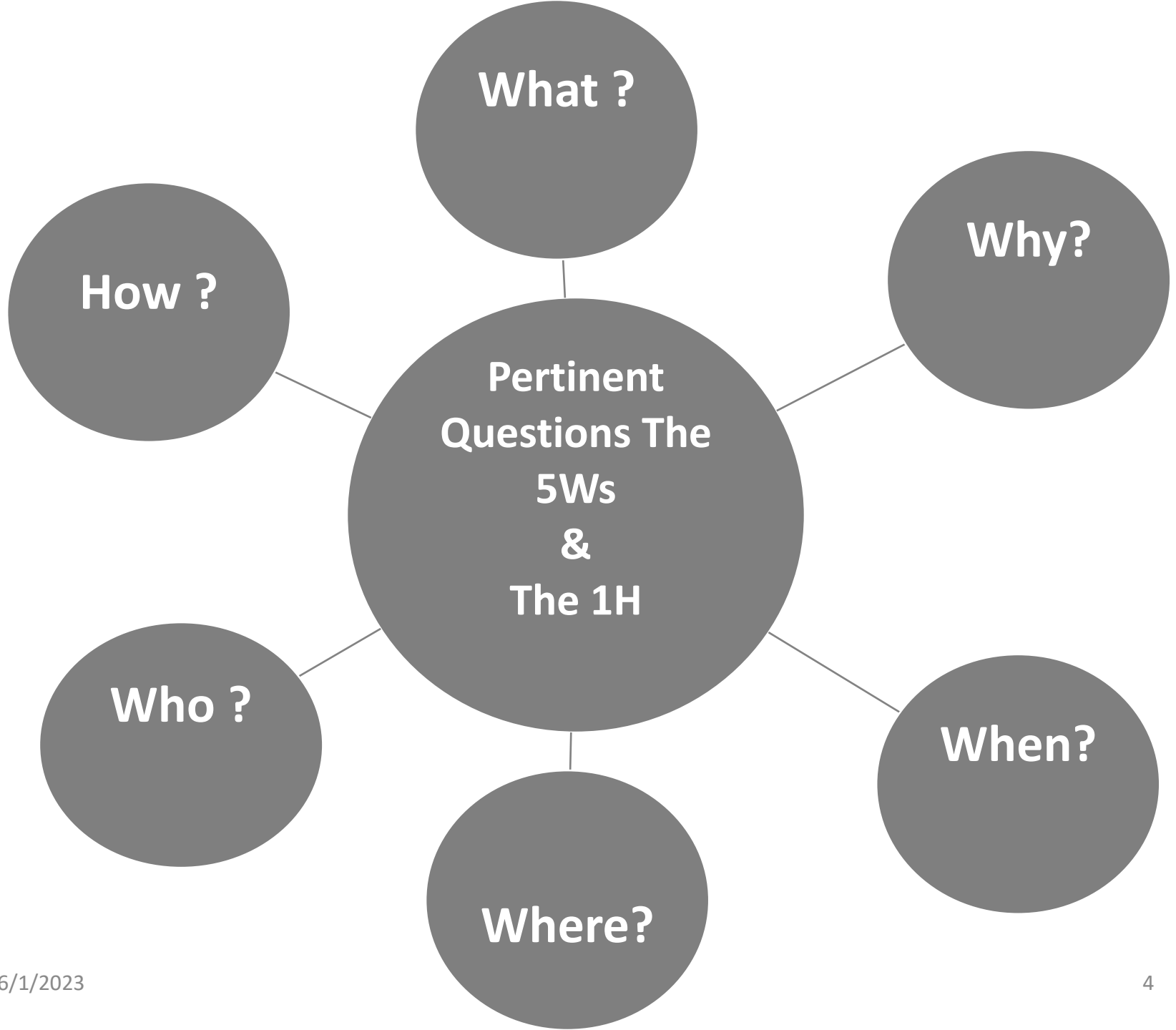
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- * The debt trap, a shadow pandemic for sex workers:

Vulnerability,
impact, and action

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Introduction

- The lockdown situation due to the pandemic had created binding financial hardships for the sex workers across red light areas in India
- Commercial sex workers were forced to borrow more money, adding to their debt amount (Ganapatye 2020)
- Average interest rates increased from 12% to 25% per month (Chakraborty & Ramprasad, 2020)

Purpose of the study

- This study was conducted to address the emerging neglected problem of financial exploitation faced by sex workers & to analyze the impact of the lockdown on their lives

Objectives of the study

To understand the demographic details of the sex workers in the major red light areas in India



To describe the basic needs of sex workers in the red light area & examine their vulnerability



To analyze the on-ground financial situation & fund flow in red light areas & its impact on sex workers



To analyze the long term impact of the debt on the sex workers



To examine the need for economic empowerment of sex workers

Methodology

The universe of the study

Comprises 5 key red light areas in 5 different cities in India. Sonagachi in Kolkata, GB road in Delhi, Budhwarpeth in Pune, Kamathipura in Mumbai, & Ganga Jamuna in Nagpur

Sampling technique

Convenient & Snowball methods helped in maximizing respondents' participation

Sample size

A total of 5 local research associates were tasked to conduct the rapid assessment in the 5 different cities

Tool

Preparation of structured interview schedule - 1 week
Testing week

Enumerators

Orientation of Research Associate - 2 days

Data collection

The data collection was conducted using a rapid assessment method over 3 months (April to June 2020)

S.No	Red light area	City	Red light area Count	No of sex workers	No of Brothels	No of sex workers per brothel	No of non-commercial sex workers per brothel
1.	Kamathipura Grant Road	Mumbai	1	5500	829	6.6	3
2.	Ganga Jamuna	Nagpur	1	1400	300	4.6	3
3.	G B Road	Delhi	1	3500	110	31.8	5
4.	Sonagachi	Kolkata	1	11000	1200	9.2	2.5
5.	Budhwar Peth	Pune	1	5000	450	11.1	3
6.	Others	Other cities in India	1100	423100	72111	5.9	3
7.	All India		1105	450000*	75000	6	2.5

S.No	Respondent Type	Delhi	Mumbai	Nagpur	Pune	Kolkata	Total
1.	Commercial Sex Workers	20	25	25	25	25	120*
2.	Informer/Pimps Madam/Brothel Keepers	6	9	6	5	5	31
3.	Social Workers	1	1	1	1	4	8
4.	Researchers	3	3	2	1	2	11
5.	Child welfare committee / Shelter Home Superintendents	0	2	1	1	0	4
6.	Total Respondents	30	40	35	33	36	174

Ethical concerns

Informed verbal consent of all the respondents was taken prior to data collection

All the respondents were informed about risks involved

Some of the respondents were incentivised for their participation to compensate for their loss of earnings due to participation in present study

The rights of respondents were taken into consideration while seeking informed consent from the respondents

Responses of all the participants are properly protected for confidentiality & maintaining privacy

To safeguard any possibility of leakage of sensitive data, the data collection process avoided audio or video recordings

Telephonic interviews were conducted with a few samples but no personal details were recorded to ensure that the respondent may not be linked with main data

Extra care was taken during the pandemic that the well-being of the respondents & research associates was not compromised by following safety norms & SOPs

Limitations of the assessment

The Rapid Assessment Method RAM had restricted scope & limited the number of questions

The data collection was post pandemic scenario and the respondents shared the details of debt retrospectively

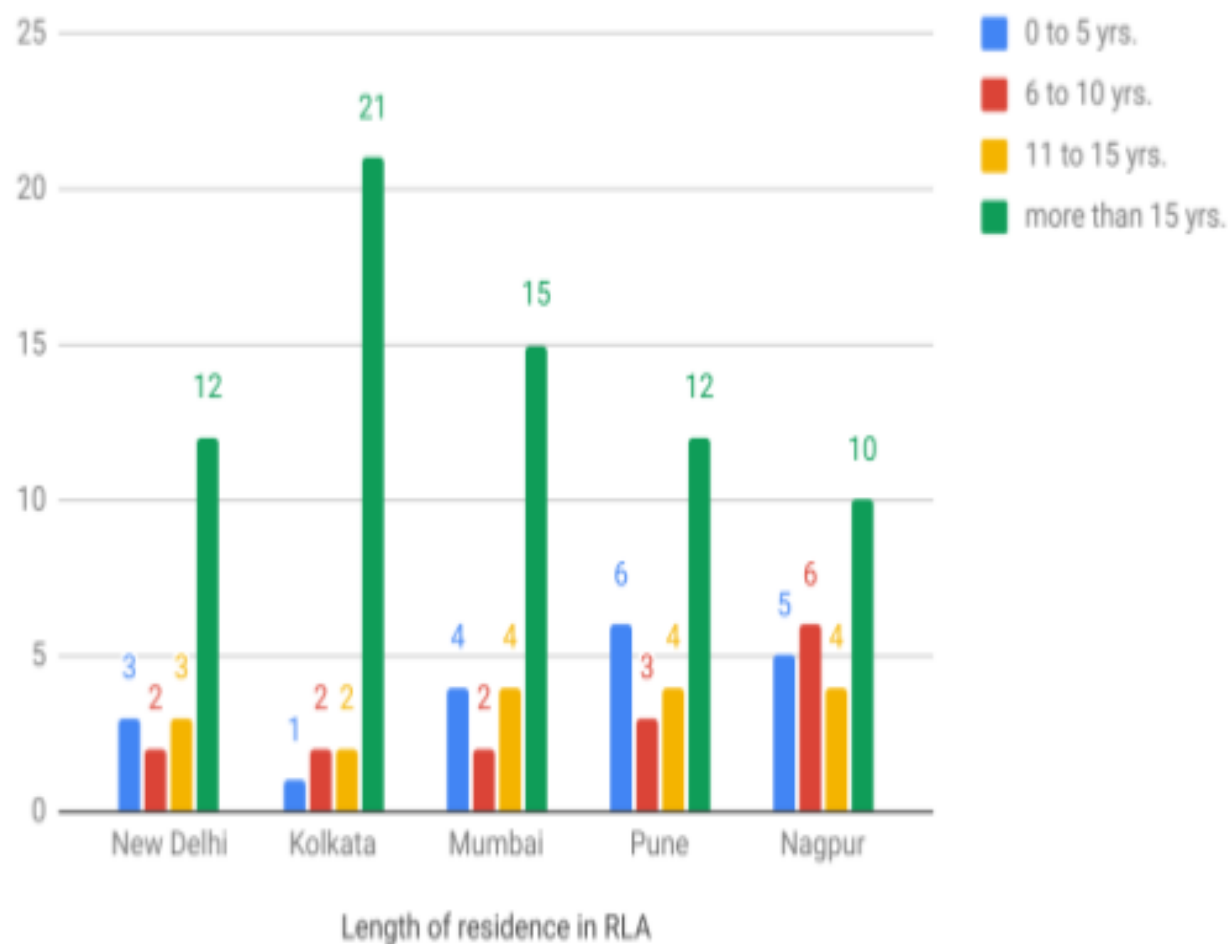
Respondents struggled to provide estimates due to their lack of understanding of financial aspects

Due to reduction in the customer's footfall the CSWs more inclined to engage with customers

Since social distancing norms in densely populated locations were in play nearly 25% of the interviews were postponed & rescheduled

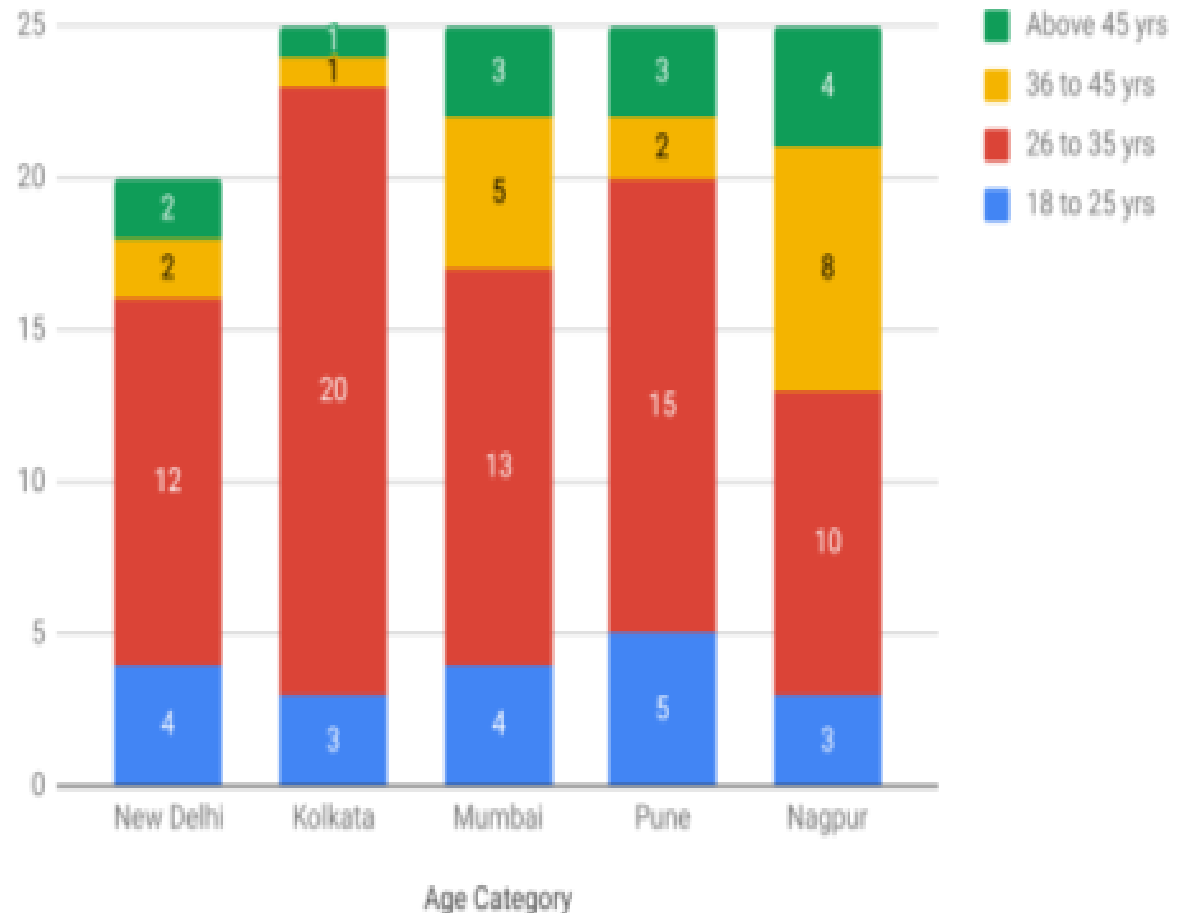
Poor response rate due to fear of victimization by brothel keepers, pimps, or other sex workers. Only 30% of the total respondents accepted to be participants in the present study

Length of residence of respondents in RLAs:

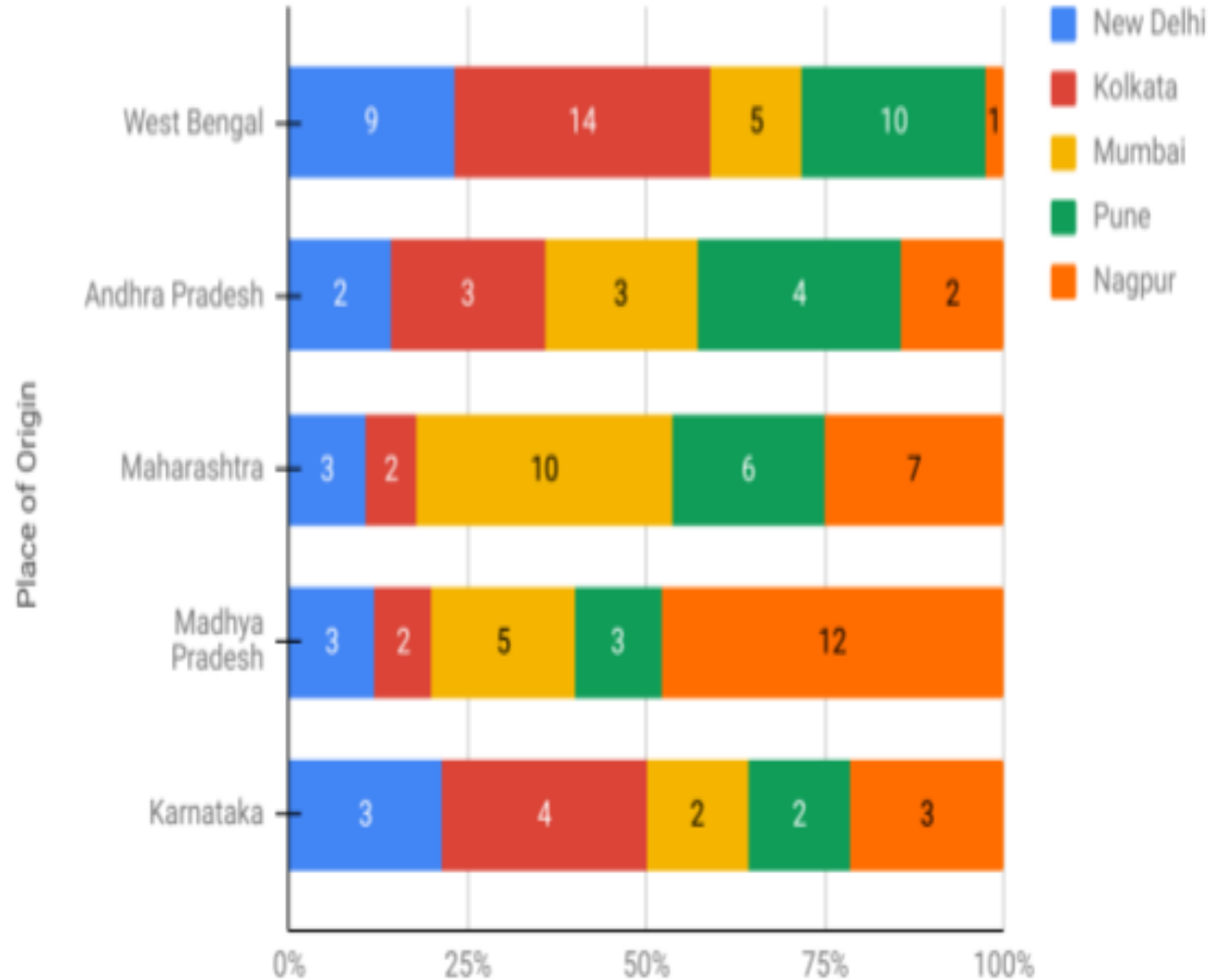


Data Analysis & Findings

Age distribution of the respondents:



Place of origin of the respondents:



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Financial impact on sex workers

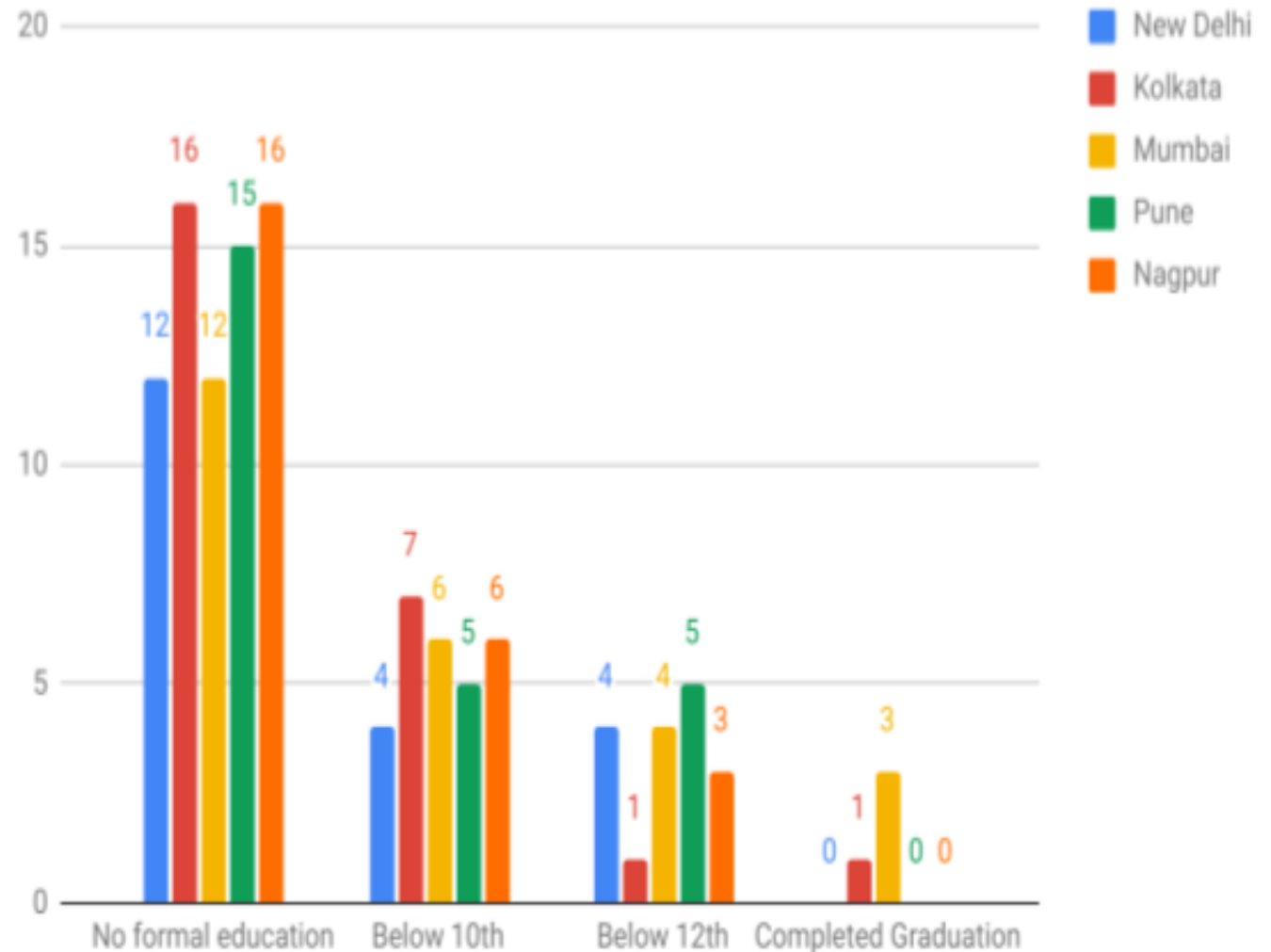
In Mumbai, Nagpur & Delhi respondents said that the need for money was great & they were so desperate so they clandestinely engaged in sex work during lockdown

The majority of respondents were not able to leave the red light areas due to non-payment of recurring debts & brothel keepers were lending money to respondents which was added to their loan amount

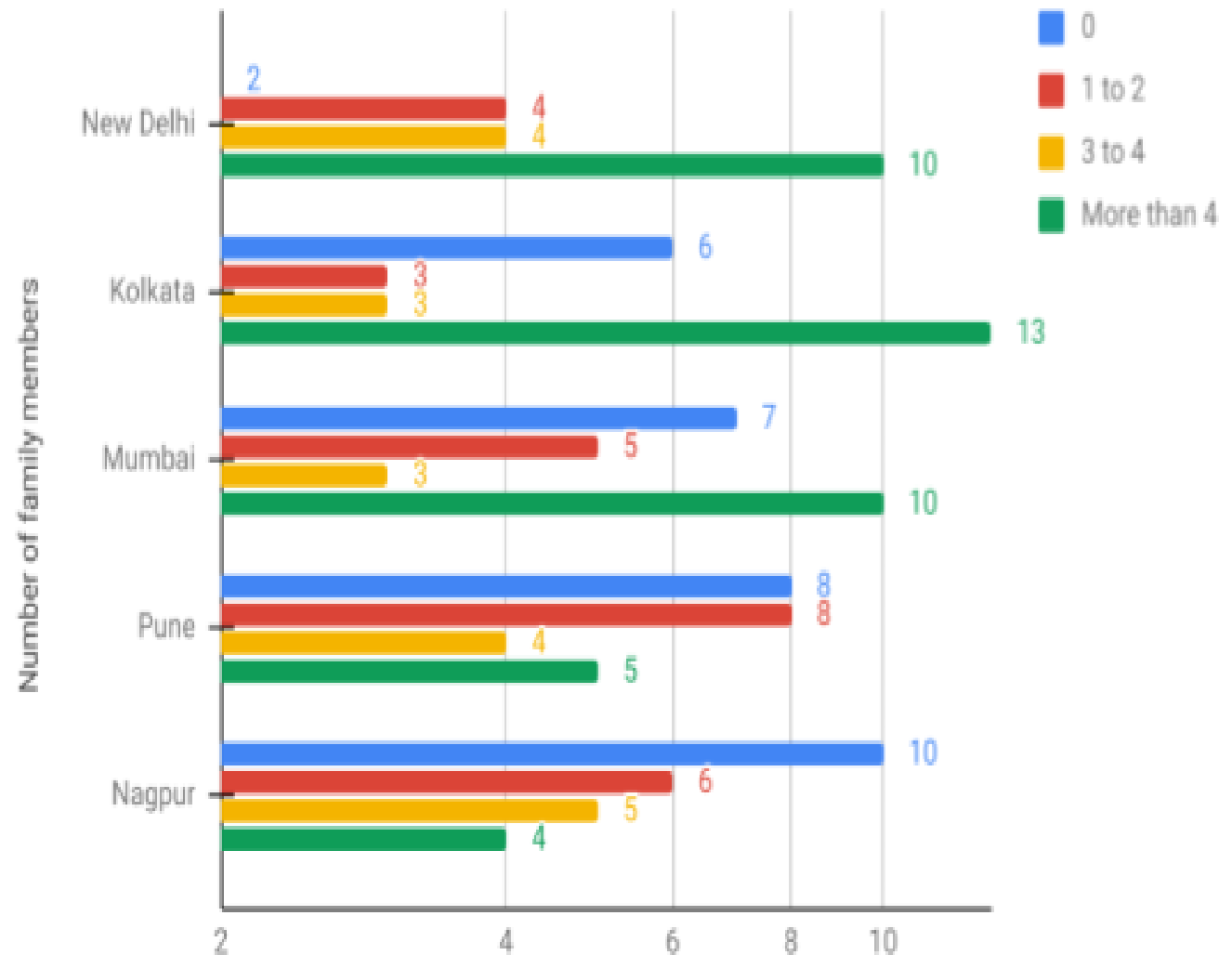
Larger loan amounts were selectively given to older & more trusted sex workers which constitute about 20% of the sex workers living in red light areas

The average interest rate for recurring debt on sex workers in red light areas before & after lockdown has almost doubled from 7 % to 12% or in some cases from 12 % to 25 %

Educational qualification of the respondents:



Distribution of number of family members of the respondents:



Prediction of long term impact of the debt on the sex workers

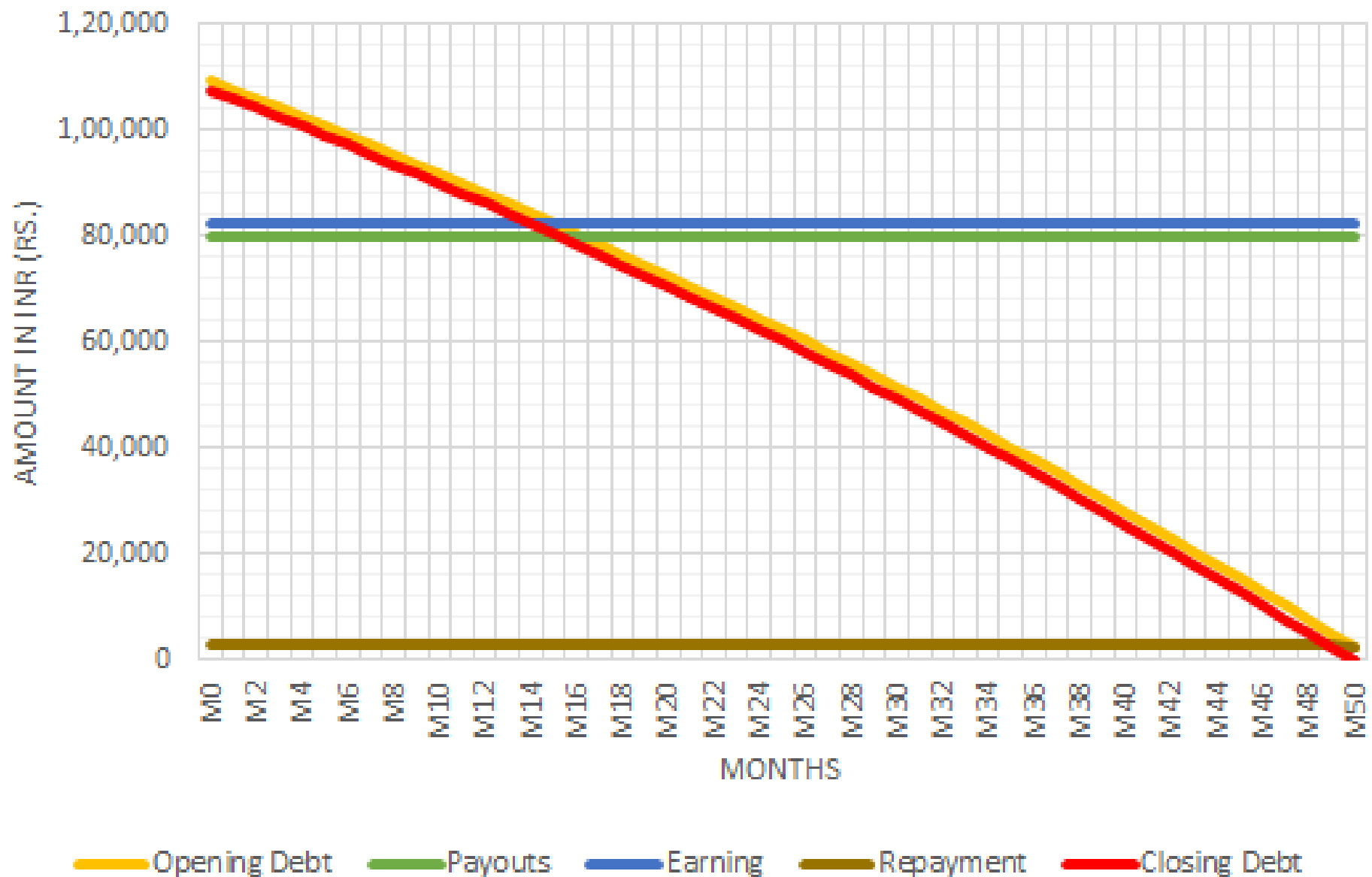
The three scenarios are

Scenario 1 - If the lockdown was released by the 31st May 2020

Scenario 2 - If the lockdown was extended up to 3 months until the 30th June 2020

Scenario 3 - If there is no work up to 9 months until the 31st December 2020

Scenario: Debt Repayment without the impact of pandemic, regular trade ongoing 223 euros - 1340 euros



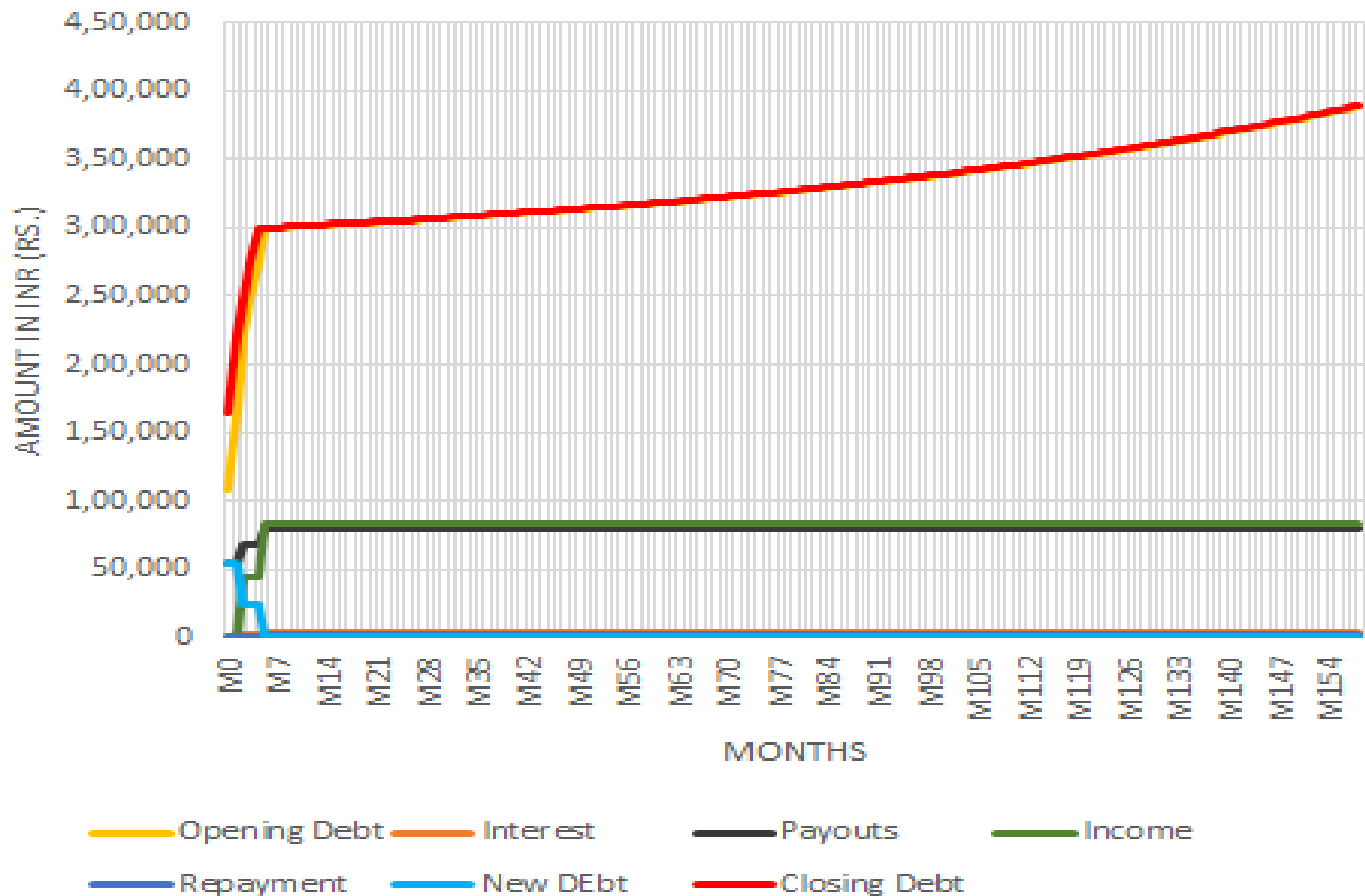
Loans taken from pimp/manager during lockdown

The process of taking instant loans with high-interest rates from managers is very common & strictly managed for sex workers.

Moneylenders / brothel keepers require sex workers to actively engage in repayment of loans on a timely basis & that focus on short term repayment psychologically shifts their focus away from long term debt bondage & exploitation.

“Anything that we are not able to pay, is adding up to the loan...the room rent, daily food, toiletries, essentials, medicines, masks, & gloves, every small thing is adding to the loan.... the debt is increasing daily & with higher interest rates.... feel worried”. ...Indus in Pune*

Scenario 1: Debt Repayment Impact - 2 months of Lockdown (until May 2020) & 3 months of slowed down business 1115 E – 4464 euros



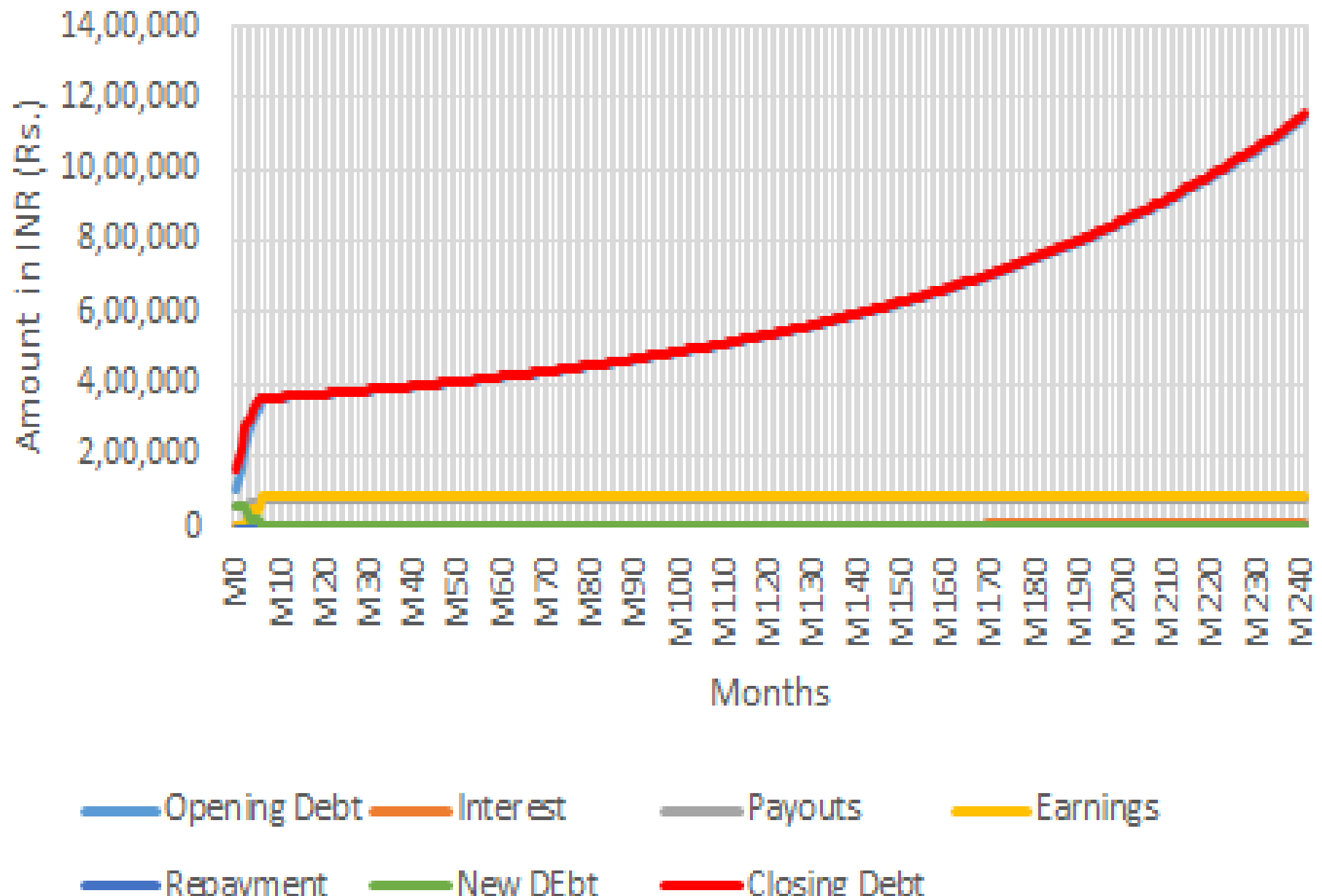
In 90% of small brothels of all red light areas, respondents would take loans of 60000 420 euros to euro 1200 from managers on a quarterly basis

The manager/moneylender gets repayments from respondents significantly larger than the loan amount given to them due to high-interest rates, undocumented contracts / verbal agreements & the respondent losing track of repayments

In big brothels where the respondents were charging comparatively more from clients, they take loans of more than 1 lakh INR to 2 lakh 2400 euros

*We have to pay regular instalments to the brothel keeper or money lender. These things go in our minds even when we are performing sexual acts with our clients. I think of repayment of debt all the time”
.....Narmada*, Pune*

Scenario 2: Debt Repayment Impact - 3 months of Lockdown (till June 2020) & 3 months of slowed down business 2230 E -13440 E



Monthly earnings & expenditure

One of the respondents from Nagpur stated that minor victims were likely to earn 70000 INR 780 euros per month

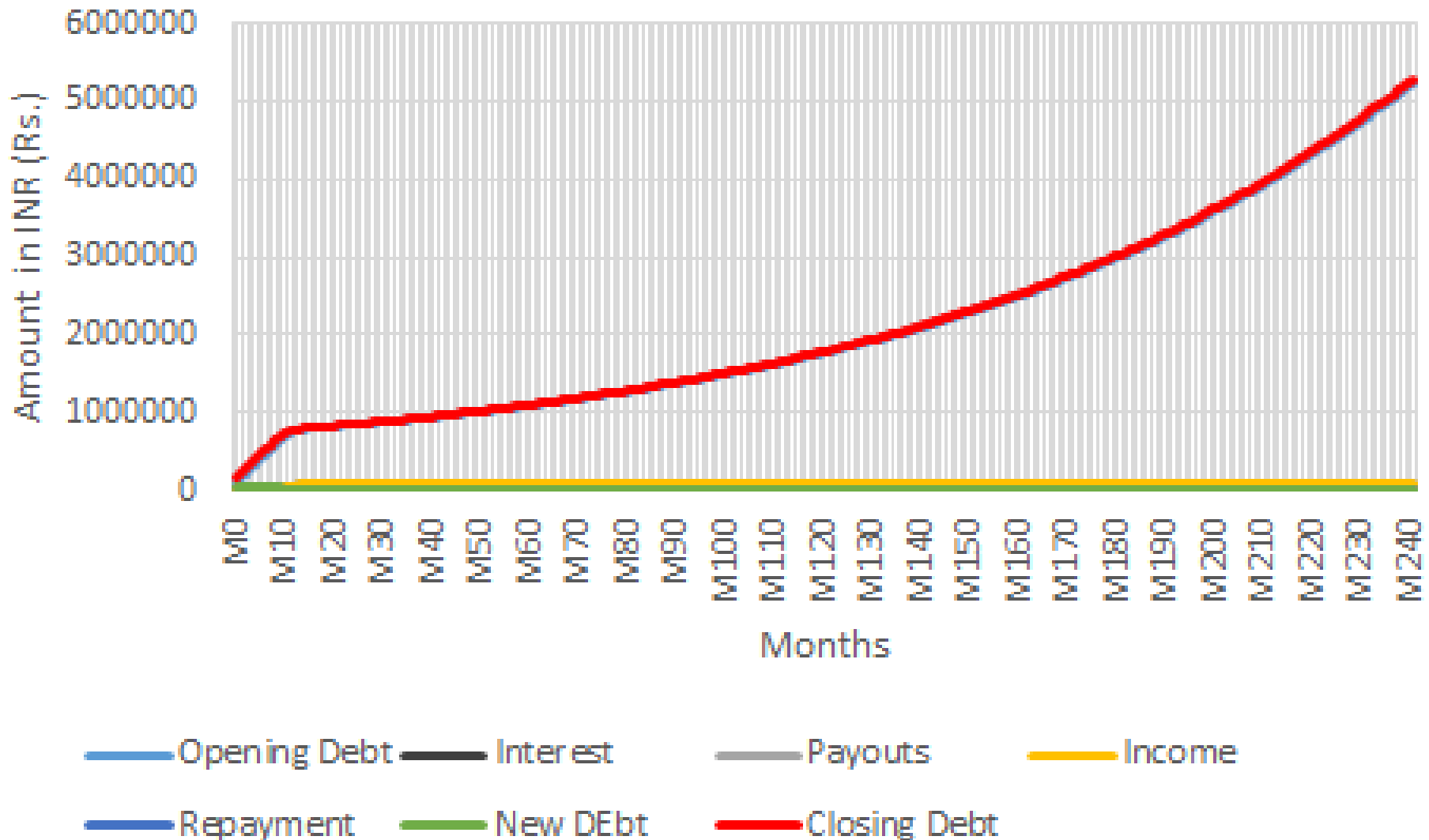
For majors, those above eighteen, their average earnings would be around 50 000 , 550 euros per month

50% of earnings go to their brothel keeper/Manager & paying rent

On average, respondents were left with an average of 12000 -15000, 135 euros per month for their expenses, sending home to family, addressing their daily needs & paying debt

In situations where brothel keepers pay for maintenance (electricity & water) & extortion money to criminal network members / police, the respondents had to pay for it as well

Scenario 3: Debt Repayment Impact - 9 months of no work (till December 2020) & 3 months of slowed down business 11150 E - 66950 euro



S.No.	Particulars	Scenario 1 lockdown released 31st May 2020 (2 months)	Scenario 2 Lockdown extended 30th June 2020 (3 months)	Scenario 3 no work up 31st Dec 2020 (9 months)
1	Lockdown Period (months)	2	3	9
2	Slow Down Period (months)	3 June Aug 2020	3 July Sept 2020	3 Jan March 2021
3	Average Debt / sex workers at the beginning of the lockdown	109142	109142	109142
4	Monthly Payout (Expenditure + pay to brothel owner) -50% to brothel keepers,30% to family & 20% for self- expenditure & loan payouts	₹ 55000	55000	55000
5	Daily Earning	2750	2750	2750
6	Monthly Earning	82500	82500	82500
7	Payout to family (% of monthly earning)	30%	30%	30%
8	Rate of Interest	12%	12%	12%
9	Debt at the end of Lockdown	221886	279105	695982
10	Repayment period prior to Lockdown (assuming no pandemic, regular earning & no accrued loan)	4.3 years	4.3 years	4.3 years
11	Repayment period post Lockdown	Not repayable (forced into debt trap))		

INTERNATIONAL & NATIONAL SAFEGUARDS AVAILABLE – Convention / Declaration / Covenant / Constitution / Legislation

Article 21

- Guarantees the right to life & liberty. The Indian Supreme Court has interpreted the right of liberty to include : *the practice of bonded labor violates all of these constitutionally-mandated rights*

Article 23

- Prohibits the practice of debt bondage & other forms of slavery both modern & ancient

Article 24

- Prohibits the employment of children in factories, mines, & other hazardous occupations

Articles 23 & 24

- Are ironically placed under the heading right against exploitation, one of India's constitutionally-proclaimed fundamental rights

Article 39

- Requires the state to direct its policy toward securing the rights of children vis-à-vis their health & their opportunity to develop themselves

Convention on the
Suppression of Slave
Trade & Slavery, 1926

- 'prevent & suppress the slave trade' & 'to bring about, progressively & as soon as possible, the complete abolition of slavery in all its forms'

Supplementary Convention
Abolition of Slavery,
the Slave Trade, &
Institutions &
Practices Similar to
Slavery, 1948

- Prohibits debt bondage & child servitude

Forced Labour
Convention, 1930

- In 1957, the ILO explicitly incorporated debt bondage & serfdom within its definition of forced labour & also passed the Abolition of Forced Labour Convention

International
Covenant on Civil &
Political Rights
(ICCPR), 1966

- Article 8 prohibits slavery & the slave trade
compulsory labour

International
Covenant on
Economic, Social &
Cultural Rights
(ICESCR), 1966

- Article 7 provides the right to 'recognize the right of everyone to the enjoyment of just & favorable conditions of work'

Bonded Labour System (Abolition) Act, 1976

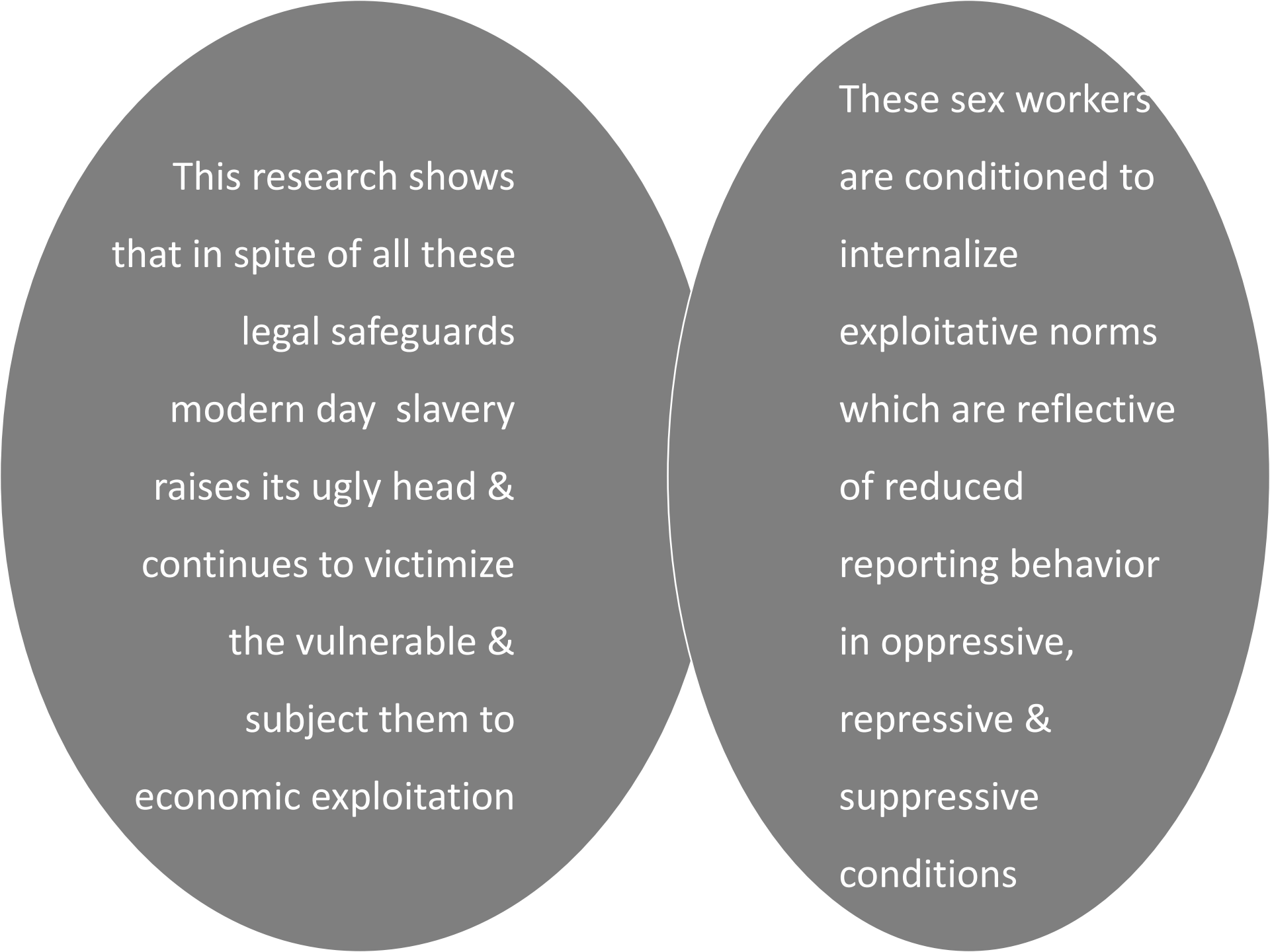
purports to abolish all debt agreements & obligations arising out of India's longstanding bonded labor system.

BLS(Abolition) Act, 1976

Prohibits the creation of new bondage agreements

Orders the economic rehabilitation of freed bonded laborers by the state

It also criminalizes all post-act attempts to compel a person to engage in bonded labor, with maximum penalties of three years in prison & a 2000 rupee fine

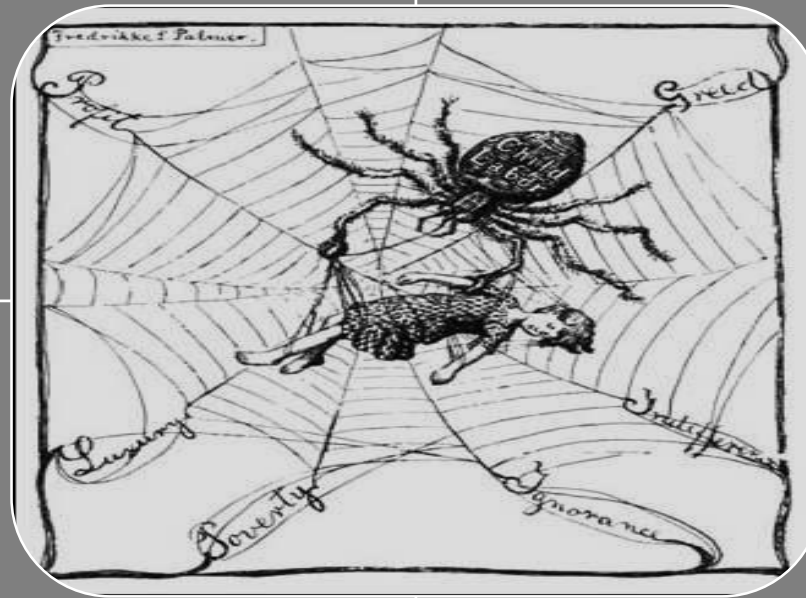


This research shows
that in spite of all these
legal safeguards
modern day slavery
raises its ugly head &
continues to victimize
the vulnerable &
subject them to
economic exploitation

These sex workers
are conditioned to
internalize
exploitative norms
which are reflective
of reduced
reporting behavior
in oppressive,
repressive &
suppressive
conditions

IJM Report 2017 -The debt is likely to be passed on to their next-generation kin which may have to engage in sex work early in their life to support debt repayment

Grierson 2017 - the indicators are *“signs of physical or psychological abuse, fear of authorities, no ID documents, poor living conditions and working long hours for little or no pay”*



Rose & Cumming 2020 - *“where somebody takes control of a person and turns them into a commodity”*

Kelly 2017 - One of the primary factors behind modern slavery is personal or commercial gain by exploiting others.

Debt Trap & Modern Day Slavery

According to the
Global slavery
index there are
more modern-day
slaves living in
India than
anywhere else on
the globe

The present
movement of
450,000
CSWs to
indefinite
bonded
labour
situation
represents is
the single
largest
movement of
human
beings
pushed into
slavery in a
span of 2
months

Estimated
to pushing
1,66,000
women
into
modern-
day
slavery in
a month's
time

- *"In small brothels, pimp takes away 50% of our earnings per client and in big brothels, they take away around 70% of our earnings.*
- *This is a fixed system here....been here for many years".*

Ganga*, Mumbai

Yamuna*, Kolkata

Kauvery,
Mumbai*

“We are so desperate to earn money and pay our dues....some of us are engaging with customers in this corona virus time also....what to do, we have to pay rent, we will die anyway if we don't earn”

*Saraswa
ti*,
Nagpur*

“We got to take loans for medical illness & support our families... now that loans are so high, I am afraid that how am I ever going to repay it”

Gomti,
Delhi*

“Taking a loan even for toiletries & daily essentials, with a high-interest rate & on top of that is high rent to be paid monthly....it will be a difficult time ahead”

Studies have shown that sex workers are likely to accelerate the transmission of COVID-19 if they continue to work in red-light areas in India (Koshy, 2020)

The current health findings prove that RLA should remain closed indefinitely (Kumarvikram, 2020). If re opened, it will not improve the economic conditions for CSWs as the projected reduction in customer visits over the next months will move sex workers further into a debt trap given their earnings will be highly reduced.

Why economic empowerment is essential for sex workers ?

In Germany, lawmakers called for a permanent closure of brothels stating that sex workers are potential 'super spreaders' as the sexual activities are an obvious violation of social distancing measures (Douglas, 2020)

The German lawmakers strongly suggested to the German Government for a permanent closure of red-light areas and to provide apprenticeships, training, or job security to sex workers.

Tackling this challenge

Existing laws against predatory money lenders to ensure that interest rate should not exceed 2 per cent or more above the interest rates fixed by commercial banks on loans	Tamil Nadu's Prohibition of Charging Exorbitant Interest Act, 2003 Goondas act 1992	The Kerala Prohibition of Charging Exorbitant Interest Act, 2012	Sangini cooperative banks Pioneers-Usha Cooperative - in Kolkata Nairobi financial technology use mobile loan platforms for loans for sex workers in Kenya	Loans are disbursed by identification of sex workers using digital webcam photo database in lieu of the govt ID
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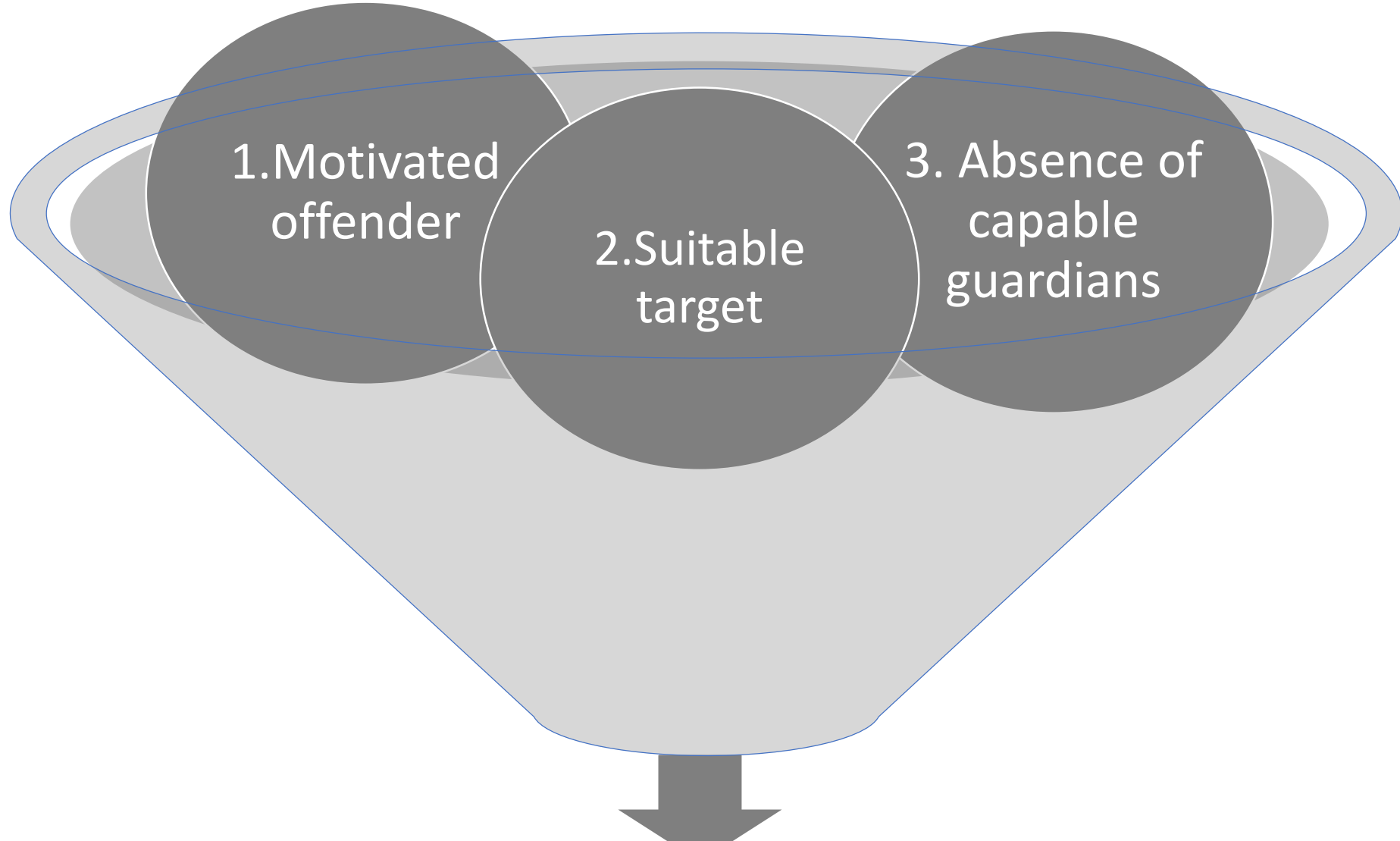
UJJAWALA (Bright) scheme a comprehensive scheme for prevention of trafficking and rescue, rehabilitation & reintegration of victims of trafficking for commercial sexual exploitation) by the MWCD (2019), commercial sexual exploitation is the process of exploiting individuals for economic gain & it is a violation of basic human rights

The Supreme Court Justices Markandeya Katju and Gyan Sudha Mishra (July 19, 2011) stated that '*a sex worker can live a dignified life only if she earns through technical skills rather than selling her body*'

Doables

As a solution, the study strongly recommends empowering sex workers with alternative occupational skills through training programs and sustaining alternative means of livelihood in the larger public interest as it was mentioned by the Supreme Court of India (2011)

Farley (2020) stated that the majority of women in sex work need '*exit from prostitution, housing, medical care and sustainable employment*'



Response should to should also be three pronged approach as the convergence of 3 causes the victimization of the sex workers in the RLA

Routine Activity Approach by Cohen & Felson(1979)

1. Motivated offender

- Ending impunity
- Certainty of punishment
- Accountability
- CRIME DOES NOT PAY VIS A VIS CRIME DOES PAY

2. Suitable target

- Reduce vulnerability
- Target hardening
- Empowering them to seek redressal

3. Absence of capable guardians

- Bystander apathy
- Vigilant society
- For the government to act, the citizens should be active
- No silence for violence / Ring the bell
- Say something when See something
- Injustice anywhere is a threat to justice everywhere



Tapti *
Mumbai

*“I want to have a
different life, but
since I have so
much loan to
repay, I can’t
leave”*

Koshi,*
Pune

*“If I get an
alternative
solution,

I will leave sex
trade for this
sustainable work”*



पो. स्टे. लकडगंज, नागपूर शहर

दि.:...०६/...१०.../..२०२१
O/W No.3786/2021

Police Station Lakadganj
Nagpur City, Maharashtra
Dated - 06.10.2021

To,

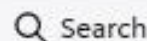
Professor Beulah Shekhar,
Karunya Institute Of Technology Sciences,
Coimbatore

Referance :- Your Email Dated 03.09.2021

Sub :- Rehabilitation Of Sex Worker.

Respected Sir,

With Referance to the above mention subject it is stated that the Ganga Jamuna area in Nagpur has been prevented for Immoral Trafficking as per law since 11.08.2021. Efforts are being made to rehabilitate the women living in Ganga Jamuna

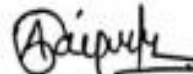


being made to rehabilitate the women living in Ganga Jamuna area with the help of District Legal Services Authority, District Women and Child Development Department and social organizations like Freedom Firm, Atma Vandhan Jandhan Sanstha by imparting skill development training to the women. In consultation with the District Women and Child Development Officer, Nagpur, a request has been made to avail the benefits of government schemes for sex workers. In this connection, correspondence has been sent to the Social Welfare Department, District Women and Child Development Department and other concerned departments.

In Pandamic period, women from Ganga Jamuna have been given Rs. 15,000 each by the government and those women who have children Rs. 22,500 have been given .Every

effort is being made to inform the concerned departments about the rehabilitation of sex workers in the Ganga Jamuna area.

Thank you for sharing with us your scholarly analysis regarding sex workers.


(Amita Jaipurkar)
Police Inspector,
Police Station Lakadganj,
Nagpur City, Maharashtra





Address the need for a blended form of training that provides stipend & skill training, that leads to jobs or entrepreneurship

Alternate profession for rehabilitation of sex workers in Nilambur , Kozhikode

A SUCCESS STORY

Trade of making Terracotta Murals

We owe them a better life after all the years of victimization



.....lest like the rivers
(the pseudo names
used for Sex Workers s
in the research) after
serving the society &
satisfying the needs of
all the userswhen
they are no longer
needed they, like rivers
fall into the sea & loose
themselves in the sea
contaminated to merge
with the salt water



Ganghubhai – not only A Bollywood film
but a reality for many a sex worker in India



GANGUBAI KATHIAWADI

PRODUCED BY SANJAY LEEA BHANSALI & DR. JAYANTILAL GADA (PEN)

IN CINEMAS FEB. 25, 2022

Road ahead

Design a compelling reinvention model for red light areas, to mitigate the risks of the health crisis & economic debt bondage

Raise the issue to ensure a high level of awareness amongst sex workers & provide a list of schemes for their utilization

Establish a task force at Centre, State, District, & local level for implementation of a reinvention model

Implement provisions of existing laws against predatory money lenders to curb money lending practices at exorbitant rates

Break the chain of debt bondage by providing alternative livelihood plans that offer identity (government-authorized personal ID proofs) & financial security

Establish a fully functioning rehabilitation centre that has the dedicated units for preparation, awareness, knowledge, channelling, monitoring, & evaluation stage programs to prevent sex workers from going back to prostitution

Government needs to design local intervention programs through social service units to break the supply chain of victims from source areas

Participation of sex workers as change-makers in designing effective intervention programs & mentoring newly enrolled sex workers at different stages by sharing their own feelings & thoughts

A mass-media drive to be initiated to make sex workers feel heard & also to change the mindset of the society to become more accepting of sex workers reintegration with them

Ensure implementation of the revised scheme & guidelines of Central Sector Scheme for Rehabilitation of Bonded Labourer that provides rehabilitation assistance up to 3 lakh granted by the District Magistrate for sex workers living in sexually exploitative conditions in brothels (MoLE, 2016)

Centre or state government's assistance for land allotment, development, provision for low-cost dwelling units, animal husbandry, dairy, poultry, wage employment, supply of essential commodities & education for children

Provide immediate earnings to sustain, intensive skilling, counselling, & soft skills / technical skills & certification for employability



**Thank
you**

**Any
Questions?**